Statement of James Higgins (Suncorp) in response to General Requirement

Volume 1

QFCI

Date: 25/10/11 JM

Exhibit Number: 871

STATEMENT OF JAMES JOSEPH HIGGINS
IN RESPONSE TO REQUIREMENT TO PROVIDE INFORMATION
ISSUED TO SUNCORP INSURANCE DATED 5 SEPTEMBER 2011

JAMES JOSEPH HIGGINS, c/- Suncorp, Level 31, 266 George Street, Brisbane, states on oath:

1. I am the Executive Manager, Queensland Event Recovery for Suncorp Personal Insurance, a division of the Suncorp Group.

2. I have authority on behalf of Suncorp Metway Insurance Limited (Suncorp) to respond to the Requirement to Provide Information issued by the Commission of Inquiry dated 5 September 2011 and addressed to the Suncorp Group.

INSURANCE POLICIES

3. Suncorp Metway Insurance Limited issues Suncorp brand policies. Suncorp Metway Insurance Limited is part of the Suncorp Group.

4. In accordance with clarification received from the Commission on 5 September 2011, this response relates to policies issued by Suncorp Metway Insurance Limited and not policies issued by other insurers within the Suncorp Group.

5. Some processes are managed jointly within the Suncorp Group, for example mobile claims response teams handle lodgement of claims for all insurers within the group. Therefore, in responding to the Commission's Requirement to Provide Information directed to Suncorp, I have referred to Suncorp when the information relates to Suncorp Metway Insurance Limited only, and to the Suncorp Group when the information applies to all insurers within the Suncorp Group.

Question 1: Please name the relevant home and/or contents policy or policies

6. Suncorp's home and contents policies for residential properties are:
    a. Home & Contents
    b. 55UP Home & Contents
    c. Platinum Home & Contents
    d. Investor Home & Contents

Question 2: Did more than one version of the policy or policies exist? If so:

2.1 Please identify each different version of the policy or policies by reference to the dates for which they subsisted as the relevant policies.

7. Suncorp introduced some changes to its home and contents policy wordings as from 13 September 2010. The new wording applied to all policies issued to new customers on and after 13 September 2010, and to policies issued to existing customers renewing their policies from that date. Therefore at the time of the Queensland flood events, for each policy there were two versions:
    a. one for existing customers who had last renewed in the twelve months prior to 13 September 2010; and
    b. one for customers who renewed or were first time customers on or after 13 September 2010.

8. The following table sets out the versions and date of change for each product:

Product	Document	Active Dates
Classic Home & Contents	12314 v28/01/2008	28/01/2008 to 12/09/2010
	12314 v13/09/2010	13/09/2010 to current date
55UP Home & Contents	12316 v28/01/2008	28/01/2008 to 12/09/10
	12316 v13/09/2010A	13/09/2010 to current date
Platinum Home & Contents	12317 v01/07/2008	01/07/2008 to 12/09/2010
	12317 v13/09/2010	13/09/2010 to current date
Investor Home & Contents	12315 v01/07/2008	01/07/2008 to 12/09/2010
	12315 v13/09/2010	13/09/2010 to current date

2.2 How did staff of Suncorp identify the correct version of a policyholder's policy and ensure that the correct version of the policy was used in all dealings with a policyholder and his or her claim?

9. Each customer's policy details are recorded on Suncorp's electronic records system, which automatically identifies the relevant Product Disclosure Statement for call centre staff and claims staff when a customer contacts Suncorp or a staff member takes any action on the customer's file.

Question 3: For each version of the policy or policies:

3.1 What were the terms of cover relevant to damage caused by weather of the kind experienced at the time of the Queensland floods? How were these terms defined?

10. The relevant terms of cover for these policies are as follows:

PDS	Terms of cover
Classic, 55Up and Investor Home & Contents policies issued prior to 13 September 2010	*"damage caused by rain, wind, hail, storm (e.g. your roof is torn off during a storm) and damage caused by flood from rivers, streets and canals."*
Classic, 55Up and Investor Home & Contents policies issued or renewed after 13 September 2010	*"loss and damage caused by storm and flood eg rain, wind, hail, storm and damage caused by flooding from rivers, streets and canals".*
Platinum Home & Contents issued prior to 13 September 2010	*"loss or damage which happens* • *at the insured address* • *in the period of insurance* *Accidental loss or damage also includes ..... loss or damage*

	from incidents such as: *....* *Storm and Flood"*
Platinum Home & Contents policies issued or renewed on or after 13 September 2010	*"accidental loss and damage" which includes "storm and flood"*

3.2 (If not covered by sub-paragraph 3.1 above) Was flood cover included? How was the term 'flood' defined?

11. The following definition of flood applied in all Classic, 55Up, Investor and Platinum Home & Contents policies current at the time of the flood events:

"Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:

- *Naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs*
- *Wet areas of land (eg marshes)*
- *Dry roads and streets*
- *Normally dry areas of land*

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:

- *Water from actions or movements of the sea*

A mixture of water from actions or movements of the sea combined with water from any other source.

3.3 What exclusions or conditions applied to a claim?

12. All policies contain an exclusion for flood occurring within 72 hours of new policy inception except where a new home is being insured for the first time.
13. In addition the following exclusions relevant to the Queensland flood events were contained in the differing policies:

All Classic, 55Up and Investor Home & Contents policies	Specific exclusion: *"We do not cover* • *Damage by actions or movements of the sea* *But we will cover damage caused by:* - *A tsunami* - *Storm surge if it occurs at the same time your home or contents are damaged by a storm or flood* • *Retaining walls, garden borders and free standing walls* • *The surface of a tennis court* • *Wharf, jetty, pontoon or sea wall* • *Water in a tonk, swimming pools or spas or their liners or covers*

	• *The cost of cleaning mud or debris out of tanks, swimming pools and spas* • *Damage to swimming pools and their ports or underground tanks caused by water leaking down the sides, against the sides or getting underneath them* • *Paint when there is no structural storm damage to other parts of the home* • *Gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred."* General exclusions: *"actions or movements of the sea* *caused by actions or movements of the sea, but we will cover:* - *Damage caused by storm surge to the extent is covered under insured event X (storm and flood)* *"flood caused by deliberate damage to a reservoir or dam* • *Flood damage caused by deliberate or malicious damage to, or destruction of a reservoir or dam, or any looting or rioting following these incidents."*
All Platinum Home & Contents policies	Specific exclusion: *"not covered for storm or flood* • *The cost of cleaning mud or debris out of tanks, swimming pools and spas* • *Damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides or getting underneath them* • *Storm or flood damage to:* - *Retaining walls, garden borders and free standing walls* - *The surface of a tennis court* - *Wharf, jetty, pontoon or sea wall* - *Water in a tank, swimming pools or spas* - *Liners or covers for swimming pools or spas* - *Paint when there is no structural storm damage to other parts of the home* - *Gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred."* General exclusions *"actions or movements of the sea* • *Loss or damage caused by actions or movements of the sea* *But we will cover:* - *Damage caused by tsunami* - *Storm surge if it occurs at the some time your home or contents are domaged by a storm or flood"*

	"flood caused by deliberate damage to a reservoir or dam • *Flood damage caused by deliberate or malicious damage to, or destruction of a reservoir or dam, or any looting or rioting following these incidents."*

3.4 What were Suncorp obligations in processing and assessing claims?

14. Suncorp is an adherent to the General Insurance Code of Practice and endeavours to process claims in accordance with the principles and timeframes in the Code to the greatest extent possible.

15. As to how particular claims are managed, Suncorp's approach to claims processing and assessing are set out in the section of each PDS headed "Claims" which includes:

    a. Advice to the customer as to steps to take to make a claim;

    b. Proofs of ownership and value required for lost or damaged items;

    c. Suncorp's role in arranging assessment of loss basis of settlement – "new for old", and an explanation of what this means in relation to different types of home and contents items;

    d. Detailed explanation of the customer's entitlements for home repair and rebuilding, eg where part only of the home is damaged including examples and diagrams to inform the customer of what is and is not covered.

16. The PDS also advises the customer of the customer's rights where a claim is declined. This is discussed in more detail in my response to Question 26 and following below.

Question 4: Please provide a pro forma copy of each of the policies referred to in answer to the questions at paragraphs 1 – 3 above.

17. Attached as Annexure 1 are copies of the following Suncorp PDSs:

- Classic Home & Contents PDS for policies issued before 13 September 2010
- Classic Home & Contents PDS for policies issued on or after 13 September 2010
- 55Up Home & Contents PDS for policies issued before 13 September 2010
- 55Up Home & Contents PDS for policies issued on or after 13 September 2010
- Investor Home & Contents PDS for policies issued before 13 September 2010
- Investor Home & Contents PDS for policies issued on or after 13 September 2010
- Platinum Home & Contents PDS for policies issued before 13 September 2010
- Platinum Home & Contents PDS for policies issued on or after 13 September 2010

INSURANCE CLAIMS

The following questions relate to household insurance claims made as a result of the events comprising the Queensland floods (in December 2010 and January 2011:

Question 5: Did Suncorp establish any special processes or procedures in order to manage claims handling

18. The Suncorp Group established the following processes and procedures to manage claims handling arising from the December 2010 and January 2011 weather events additional to the claims handling processes and procedures employed by the Suncorp Group in handling 'business as usual' claims.

Personal Insurance Corporate Event Response Plan

19. In the management of any catastrophe likely to strain 'business as usual' resources and infrastructure, the Suncorp Group prepares a Personal Insurance (PI) Corporate Event Response Plan. The Event Response Plan provides guidelines of key decisions and actions to consider during an event response. It includes the creation of an Event Leadership Team (ELT) whose purpose is to collaboratively respond to the event in order to ensure consistent communication and governance of critical activities within the Suncorp Group during event response times. Each members of the ELT is responsible for coordinating the response within their respective business unit.

20. The Event Response Plan process is structured around the clear operational phases that a large event tracks through, with each plan tailored to the specific event. Timeframes specified for each step of the process depend on the type of event that occurs. The following table demonstrates how the Suncorp Group responds to different phases of an event.

Event Stage	Operational Phase	Objective
Pre Event	Event Alert	• Raise awareness and commence early planning for event • Refresh response models for event type
	Event Imminent	• Develop tailored response given current BAU status and likely event impacts
During Event	First Response	• Initiate response as planned in line with pre agreed triggers • Clear communication of immediate actions • Focus on managing call volume surge without compromising customer experience or information quality • Firm up fulfilment phase resource plan once scale of event is clear • Consider segregation of claims to specialist claims service team
	Transition	• Effectively moving focus from Lodgement to Fulfilment as the call volumes scale down and the processing load increases
	Fulfilment	• Focus on fulfilling claims in line with product guidance on PDS coverage, particularly where exclusions may cause adverse public response. • Focus on fulfilling claims quickly while managing claim indemnity cost
Post Event	Finalisation	• Focus on finalisation of event claims and transition back to BAU • Focus on timely and accurate reporting of event statistics • Conducting a post incident review to continually improve on Suncorp Group's Event Response Management

21. The decision to declare an Event, which triggers initiation of an Event Response Plan, is made by the Executive General Manager PI Claims after careful consideration of the current and forecast weather situation and likely disruption to normal business operations. Factors that influence this decision include the size, severity and location of the impacted areas and customers.

Customer Response Teams

22. As part of its planning for natural disasters, the Suncorp Group has developed an innovative system of self-sustainable mobile claims centres, which we call CRTs (Customer Response Teams). These CRTs are deployed at the site of a natural disaster immediately after a weather event to provide immediate, on-the-ground claims support to customers. The fleet of dedicated CRT vehicles are able to establish response centres into multiple disaster areas simultaneously anywhere in Australia within 24 hours.

23. CRTs service AAMI, Suncorp Insurance, GIO, Apia, Shannons, Vero and all other Suncorp Group general insurance brand customers. They operate as a coordinated team

with immediate decision making abilities to directly service customers face-to-face at the time when they most need Suncorp's assistance and support.

24. These CRTs have the ability to operate entirely independently in the field as they are equipped with mobile generators to power electronics, and communications technology enabling complete claims lodgement and customer service capabilities directly from the disaster area.

25. During the Queensland floods and Cyclone Yasi, the CRTs were deployed to Emerald, Theodore, Toowoomba, Bundaberg, Chinchilla, Dalby, Grantham, Cardwell, Tully, Cairns, Brisbane and Ipswich. Over the four events in Queensland we had approximately 77 claims staff operating in CRTs in the affected regions.

Pre-event Communications

26. Leading into each storm season the Suncorp Group PI Corporate Affairs team prepares a fully integrated communications program. This communications plan continually evolves to take into account learnings from previous storm season responses. It includes government and stakeholder engagement, customer alerts, proactive and reactive media communications and internal communications mechanisms. The plan for the 2010/11 storm season included:

- Group-wide Bureau of Meteorology National Briefing (video conference).
- Community Flood Awareness Roadshows – these events occurred prior to the summer storm season to educate flood prone communities in Queensland about Suncorp's flood cover, details of which were:
  - 8 metropolitan and regional QLD community and stakeholder briefing events;
  - 5 metropolitan and regional NSW community and stakeholder briefing events;
  - 6 metropolitan and regional VIC community and stakeholder briefing events.

  Over 300 people attended these roadshows.

27. In that period, we also released 21 print and broadcast articles on related issues.

28. After receiving a Bureau of Meteorology briefing indicating a horror storm season was likely to be experienced in Queensland, ie in excess of a 'usual' summer storm season, the Suncorp Group undertook Storm Season Launches by which it briefed communities about Suncorp's event response capabilities. These activities were:
  - 7 media launches (major metropolitan and regional centres)
  - 7 regionally tailored media releases
  - 27 print and broadcast articles
  - 31 political briefings on storm season preparedness and claims risks.

29. Approximately $500,000 in claims specific advertising was also booked in key at risk communities.

Post-event Communications

30. During and following the weather events, the Suncorp Group's PI Corporate Affairs and Marketing teams were heavily involved in managing internal and external communications with customers and relevant stakeholders to ensure that accurate and appropriate messages around policy coverage and claim processes were being delivered. Some of

these activities were:

- 42 daily stakeholder updates with latest claims data and response messaging;
- 38 intranet updates with latest claims figures, customer facing messaging and staff support programs;
- Twice daily, then daily co-ordination calls with corporate affairs, internal communications, government relations and investor relations;
- Daily messaging provided to Suncorp Bank branches and regular communications to insurance brokers for their use in communicating with Suncorp Group insurance customers if required;
- Full page colour advertisements in all affected areas with messaging about how to make and help speed up the claim process;
- More than 12 media releases were distributed tailored for each affected region with information about claims numbers, claims processes and locations of Customer Response Teams (CRTs);
- Key PI Claims Managers were sent to affected areas at the height of the events to do government briefings, talk to customers and do media interviews around how customers can speed up or make their claims. These managers also highlighted that flood coverage was in their Suncorp Insurance policies and they should not risk their lives or family lives to protect belongings;
- Twitter and Facebook pages provided customers, media and stakeholders with updates on locations of Customer Response Teams, timing around claims and assessments; and
- Monthly full page ads in metropolitan and regional media updating on claims processes and completion times.

Chronology of Events

31. Attached as Annexure 2 are copies of media releases and advertisements issued by Suncorp ahead of the 2010/2011 Queensland summer storm season, and in response to the 2010/2011 weather events.

32. A chronology of how these processes and procedures were deployed is as follows.

33. On 25 December 2010, the Bureau of Meteorology issued a warning that tropical cyclone Tasha was moving towards the Queensland coastline. The Suncorp Group maintained a watching brief as to the movement of this cyclone over the following few days and, in accordance with standard practice under the Suncorp Group's Event Imminent protocols, relevant teams within the Suncorp Group monitored weather warnings, potential for claims, emergency response activity and any local issues around evacuations, inundations, power outages etc.

Central Queensland Flooding

34. Within days, it became apparent that areas of central Queensland would experience imminent flooding, so we commenced planning for this which included:

- Travel arrangements for assessors being deployed to the affected region;

- General communications to affected customers, e.g. radio reads, newspaper ads, internet messages;
- Resourcing and deployment of CRTs to the affected regions;
- Internal administration around reporting activity for both internal and external stakeholders (e.g. APRA);
- Claim estimation and repair costs – this leads to discussions on repair and supply strategies as well as their current capacity to assist;
- Claims resources for the call centres and claim management activities, including real estate requirements; and
- Claims management decisions, e.g. management of flood claims, management of emergency funds to customers, temporary accommodation, use of experts etc

35. On Wednesday 29 December 2010, the Insurance Council of Australia (ICA) declared a catastrophe in Queensland as a result of the Central Queensland flooding (known as CAT 105). Following this announcement we activated our Event Response Plan and called an Event Leadership Team (ELT) meeting for Friday 31 December. The Suncorp Group also issued a media release that communicated our operational response to the catastrophe.

36. Throughout Thursday 30 December 2011, we were heavily involved in planning our operational response to the central Qld flooding. This planning included an assessment of potential damage in the affected regions as well as continuing the customer messages through radio and print. We also monitored talkback radio and took steps to respond to issues as they arose. For example, we conducted live interviews on 4BC and ABC radio to advise customers of flood coverage under Suncorp Insurance and how we were responding to the disaster.

37. The Suncorp Group's Corporate Affairs team set up an official twitter account and connected it to all major media outlets, politicians and industry groups. The account was used to provide updates on claims, CRT locations, provide tips on claims etc as well as monitor any incorrect or negative information about Suncorp's insurance brands that we should respond to.On Friday 31 December 2010, the Suncorp Group issued an ASX release that provided an update on our claims position and response activity.

38. A further internal update was provided in our ELT during which we decided to deploy our CRTs to the flood affected townships of Dalby and Bundaberg. Over the next couple of weeks we held daily ELTs to provide updates and actions on responding to customers and claims

39. On Sunday 2 January 2011, we received reports that various townships across Queensland had experienced significant inundation resulting in evacuations and isolations. By that date, Suncorp had received approximately 1,300 claims from the flood affected townships of Emerald, Alpha, Jericho, Barcaldine, Bundaberg, Wowan, Biloela, Theodore, Dalby, Warwick, Chinchilla and Condamine.

40. On Tuesday 4 January 2011, two CRT units arrived in Bundaberg and one in Dalby (and later in Chinchilla on 8 January). Assessors were initially deployed to Bundaberg and Dalby only, as the other flood affected areas had limited access. We also arranged for emergency funds for insured customers impacted by these floods.

41. Five of our property assessors went to Bundaberg, four to Dalby and two to Theodore.

42. The CRTs deployed to Bundaberg were set up at the school grounds at Bundaberg High

School. The CRTs were operational by mid morning on Tuesday 4 January 2011 with customers attending to lodge claims or seek insurance advice about flood cover. Customer messages were also communicated through interviews conducted with the regional media outlets (e.g. Channel 10).

43. By Friday 7 January 2011 Suncorp had assessed approximately 90% of the claims in Bundaberg and Dalby. This enabled us to start planning our response to Rockhampton and St George, which were by then under threat of flooding.

44. While in Bundaberg we met with the Bundaberg Mayor (, Deputy Mayor and Bundaberg Regional Council CEO (Mr Peter Byrne). At these meetings we briefed the Council on Suncorp's response plans, the set up of the CRT locations and provided our contact details for any customer concerns or issues raised with them. We also sought advice from the Council on the worst impacted areas of their city as well as seeking a list of streets and houses that had experienced above floor inundation. This information was provided to our claims teams and assessors so that we could identify significantly impacted customers quickly and start assessing their claims.

45. Over the initial two days in Bundaberg, the CRTs had seen a steady flow of customers across all our brands. Based on the continuing volume of customers using the CRTs, we decided to maintain our presence in Bundaberg for a few extra days. We were also advised that the local Bundaberg radio was advising listeners of our CRT presence at the local High School which reinforced our decision maintain one CRT in Bundaberg.

46. The CRT remained in Bundaberg until Saturday 8 January 2011. At this point, customer usage of the Bundaberg CRT had significantly reduced. Local authorities were granting access to the previously evacuated township of Theodore. Due to the damage suffered in Theodore we set up a CRT base in Biloela and the CRT travelled to Theodore daily to assist customers with claims lodgement.

47. Our second ELT was held on Tuesday 4 January 2011, during which we were advised that the Fitzroy River was going to peak in Rockhampton. On hearing this news a small senior team (myself and Head of Corporate Affairs) made plans to travel to Rockhampton the following day.

48. The roads to Rockhampton had been closed and the only road access to the city was from the north via Mackay. Therefore, in order to get to Rockhampton we drove from Bundaberg to Gladstone and then flew to Rockhampton. This decision to go to Rockhampton was in response to several factors:

    a. We needed to critically assess the potential damage so that we could reassess our response strategy if needed.

    b. We were concerned about general negative discussions about flood coverage which were circulating in the media. We wanted to take the opportunity to send clear messages to our Suncorp Insurance customers around this issue and to encourage them to lodge claims as soon as possible. This was well reported in the media. In addition, we encouraged customer to contact us if they were not sure about their policy coverage and conducted a number of interviews with television channels to communicate these messages

49. As a part of this communication strategy, we met with the state member for Rockhampton, to brief him on our response strategy and

deployment of CRTs so that he would be in a position to advise these details to any constituents who were Suncorp customers who contacted his office for assistance. We also accompanied Mr Schwarten to one of the Rockhampton evacuation centres where we met with some Suncorp customers, talked to them about the claims process and encouraged them to lodge claims as soon as possible.

50. The restrictions on access to Rockhampton remained for a couple of weeks, which prevented us sending our internal assessors to the city and we eventually used external assessors for the claims in Rockhampton.

51. [redacted] and I returned to Bundaberg (via Gladstone) later on 5 January 2011, with the intention of travelling to Emerald the next day to communicate the same message to Emerald residents. We also intended redeploying to Emerald the second CRT which had initially been deployed to Bundaberg.

52. On Thursday 6 January 2011, we travelled as far as Biloela where we were informed that the Dawson River had flooded preventing access along our planned route into Emerald. We were advised that the only access to Emerald at this time was from the west, via Barcaldine. At this point we split up the CRT equipment and arranged for the CRT vehicle to be driven to Emerald via Roma, Augathella and Barcaldine (a two day drive). The critical equipment (PCs, data cables etc) was loaded onto a charter plane that we booked and we flew to Emerald with this equipment. We had separately arranged for internal assessors and client managers to travel to Emerald from Brisbane.

53. We arrived in Emerald on the afternoon of 6 January 2011 and set up a temporary CRT site at the Mayfair Motel until a more permanent site was available at the Emerald Recovery Centre. We had also arranged to meet with the Central Highlands Mayor, Mr Peter Maguire as well as [redacted], state member for Gregory. In both these meetings we provided information on our CRT presence and Suncorp's operational response to the floods. Again, we provided information and contact details so that each of them would be able to assist constituents who were Suncorp customers with any issues they had.

54. To date Suncorp has received approximately 1,270 home claims across central Queensland at a claim cost of $71m. Suncorp currently has 520 active claims representing 60% of claims finalised and closed. We have also paid out $52m on these claims representing 74% paid of the total expected cost. In terms of claims under $10,000 we have finalised over 84% or 480 claims.

55. Over the January and February months we completed 780 assessments across central Queensland, the majority of which were completed by 18 February 2011. The table below is a summary of our assessing activity and performance for the central Queensland region across all Suncorp Group brands:

Town/Area	Claims Assessed	No of Days	No. of Assessors	Assessing Resource	Majority Completed
Bundaberg, Biloela, Theodore	160	5	6	Internal	07-Jan-11
Dalby, Chinchilla, Warwick, St George	130	6	4	Internal	11-Jan-11
Emerald, Alpha, Jericho	440	6	17	Internal	14-Jan-11
Rockhampton	50	5	2	External	18-Feb-11

South East Queensland Flooding

56. On Monday 10 January 2011 Toowoomba experienced a severe flash flood through the city centre. The Suncorp Group's call centre at Margaret Street, Toowoomba sustained ground level inundation and resultant damage, forcing closure of the call centre until repairs could return the centre to an operational state. In order to deal with that closure:

    a. Inbound claims calls were immediately transferred to our Milton call centre site and some interstate call centres.

    b. We transferred all banking and sales staff based at the Milton call centre, and some from our centre at 160 Ann St, Brisbane to interstate call centres, in order to expand insurance call centre capability at Milton and 160 Ann St. Due to the volume of claims arising from the ongoing weather events, we considered it important to create additional call centre services for insurance customers.

    c. We attempted to redeploy staff from our Toowoomba call centre to our Milton and Ann Street call centres where possible. In some cases, staff were unable to redeploy due to road closures.

57. Our initial estimates were that the Toowoomba call centre would be re-operational in a few days, and that the above strategies were effective to manage the short-term loss of that call centre capacity. However, as detailed below, that strategy became compromised when the Brisbane River flooded on Wednesday 12 January 2011 resulting in inundation of the Milton call centre and forced evacuation of the temporary capacity established at 160 Ann Street.

58. On Tuesday 11 January 2011:

    a. We became aware early in the morning of the catastrophic impact of the floods in the Lockyer Valley, in particular Grantham.

    b. By mid-morning, we were also receiving reports of the impending closure of the public transport system in Brisbane from 2pm that day, which created anxiety among staff as to whether they would be able to get home, retrieve children from school/day-care facilities etc.

    c. The media was reporting that flooding of low lying areas of Brisbane and surrounding suburbs was imminent, to levels beyond the 1974 floods.

59. A small team of senior claims management, including myself, remained in our Brisbane Square offices from which we coordinated the Suncorp Group's response to these further events as they unfolded. This team remained in the Brisbane CBD for the next five days. We also made the decision to send staff home and by midday on 11 January 2011, most employees had evacuated the city. Once evacuated, the vast majority remained away until Monday 17 January 2011.

60. By this time it was clear that the Milton call centre was under threat of flooding, and we developed contingency strategies for Voice and IVR services. Our IVR for Suncorp is voice based where customers choose from a list of simple options on the call – preference is always given to the initial lodgement of a claim. Once the customer has selected their choice (e.g. lodgement and the product) from the phone menu, they are sent to the first available consultant (who has the relevant skill set identify by the system).

Our phone system sees the three sites (Milton, 160 Ann St and Toowoomba) as one pool of people, so customers are not disadvantaged if one site is busy or in the case of Toowoomba, goes down.

61. During this event various messages were put on the IVR (before the choices were presented) advising customers of delays and urging anyone not affected by the event to call back at another time. Many customers who had simple queries or small issues took that advice and did wait a few days to call again; helping those in real need get through more quickly. The messages ranged from our standard disaster message to a variety of updates as the situation worsened with the loss of Brisbane.

62. Our main priority on Tuesday was to get the Toowoomba call centre operational as quickly as possible. These clean-up activities were hampered by access issues and difficulties in getting electrical contractors to the Toowoomba site.

63. Later that day, restoring operations at Toowoomba became even more critical after Energex issued a press release advising of CBD power outages as buildings and substations with potential for inundation would be powered down for damage limitation efforts. As a result of those power outages, we were forced to close the call centre at 160 Ann St.

64. On Wednesday 12 January 2011, we were advised that a number of Suncorp Group buildings were being closed due to the rising river. The situation was made worst at noon when the State Emergency Services (SES) elected, as a safety measure to avoid elevator rescues in flooded buildings, to cut power to lifts in all high rise buildings. This resulted in the closure of Brisbane Square (among others buildings), which required us to move our operational command post to another building that was not impacted by the power outages or flood.

65. By Wednesday afternoon, the Toowoomba call centre site passed electrical, OH&S and IT infrastructure assessments. Even though Ground Floor clean-up operations were continuing, Level 1 was re-opened as a call centre, with approximately 70% of staff back on site. The utilisation of our call centre staff and assessors was hampered by the closure of access roads. Throughout Wednesday afternoon we received a steady volume of calls but were not seeing any substantial increase in call volume.

66. Our experience with call volumes differs between different types of events. For flood events, residents are typically evacuated or displaced and power outages occur – this was the case for the Lockyer Valley and Toowoomba. In these situations we don't typically see an increase in call volumes for a couple of days after the event as residents are returning to their homes and power is being restored (electric phones can't work without power).

67. On Thursday 13 January 2011, the Toowoomba site became fully operational and as the Brisbane River receded throughout the day other sites in the Brisbane CBD became available. We had advised staff to continue to work from home where possible and to limit non-essential travel to the CBD and impacted sites until safe passage to work was certain.

68. We also tried to get a full assessment of claims staff that had been impacted by the floods. We were very aware of the fact that many of our staff had been affected on a personal level by the floods.

69. Over the following week we experienced a significant increase in claim numbers as power was restored to homes and people returned to assess damage to their homes and

belongings. As a result we dispatched CRTs and assessors to flood affected areas of Ipswich, Toowoomba and Brisbane. We set up CRTs at the Ipswich Showgrounds, the Toowoomba City Council chambers, the Brisbane RNA Showgrounds and Graceville.

70. We were unable to access Grantham for some weeks because of local authority orders forbidding access, but once that restriction was lifted, we immediately set up a CRT in Grantham.

71. At that time we also had a CRT on standby for deployment to Victoria as that state was experiencing a flood event as well (CAT 113 declared on Monday 17 January 2011).

72. Over the following 8 weeks the Suncorp Group we completed approximately 3,920 assessments across the Toowoomba, Lockyer Valley, Ipswich and Brisbane regions with the majority of these being completed by the first week in March. The table below is a summary of our assessing activity and performance for the south east Queensland region across all Suncorp Group brands:

Town/Area	Claims Assessed	No of Days	No. of Assessors	Assessing Resource	Majority Completed
Toowoomba/Lockyer Valley	920	16	20	Internal, External & Repairer	28-Feb-11
Ipswich and Brisbane	3,000	20	50	Internal, External, Repairer & NZ Vero Assessors	05-Mar-11

73. As at 1 September 2011, Suncorp had:

a. received over 5,900 home claims across south east Queensland at a total estimated claim cost of approximately $314m;

b. finalised and closed approximately 2,700 claims, which is approximately 63% of all claims;

c. paid out approximately $230m, which is approximately 73% of total expected costs;

d. of claims under $10,000, finalised and closed 2,580, which is approximately 80% of those claims.

74. Suncorp has approximately 3,200 active claims remaining. It is important to note that a claim is considered active until all payments are made and any third party recoveries are complete. An active claim can be one on which repairs are completed but a final account is outstanding from a builder, or one in which major rebuilding work is being undertaken and progress payments are being made. At the other end of the spectrum, we would also have a record of an active claim if a customer telephoned and registered a claim immediately after the flood events but then has not provided claim details.

75. The reasons for some claims remaining active are discussed in more detail later in this response.

Cyclone Yasi

76. Although not strictly within the terms of reference of the Commission of Inquiry, it is relevant to note that before the assessment of claims arising from the south east Queensland weather events had been completed, the Suncorp Group's resources were also required to respond to claims arising from Tropical Cyclone Yasi.

77. On 31 January 2011, we received notification that Cyclone Yasi was predicted to hit the mainland on Thursday 3 February 2011 as a Category 4 cyclone. In preparation for this

cyclone we dispatched two CRTs to Cairns and Townsville. We also increased our assessing capability by using our national assessing resources from Victoria and NSW as well as working with external assessing firms to bring in resources from New Zealand and the USA.

78. After Cyclone Yasi had crossed the mainland we set up CRTs at Mission Beach, Cardwell and Tully. Due to logistical issues we set up our assessing operations at the Novotel Hotel in Cairns. We utilised 60 assessors for the regional areas impacted by Yasi. At the same time, we were also still assessing the tail end claims in the south east Queensland floods, particularly late lodgements.

79. Over the following weeks the Suncorp Group completed approximately 3,100 assessments across the far north Queensland regions, with the majority of these being completed by the last week in March. The table below is a summary of our assessing activity and performance for the Cyclone Yasi regions:

Town/Area	Claims Assessed	No of Days	No. of Assessors	Assessing Resource	Majority Completed
Cyclone Yasi	3,100	42	60	Internal, Repairer & USA Adjusters	27-Mar-11

80. As at 1 September 2011, Suncorp had:

a. received over 11,300 home claims for Cyclone Yasi at a total estimated claim cost of approximately $184m;

b. finalised and closed approximately 8,100 claims, which is approximately 72% of all claims;

c. paid out approximately $106m, which is approximately 58% of total expected costs;

d. of claims under $10,000, finalised and closed 7,150, which is approximately 85% of those claims.

81. The tables below provide a summary of Suncorp's claims performance for the four events across Queensland in 2010/11 as at the date of this statement.

Qld Event: PI Home Claims as at 1 September 2011	Claims Lodged	Active Claims	Finalised (%)	Total Cost ($m)	Total paid ($m)	Finalised (%)	Claims Under $10,000 Lodged	Active	Finalised
PI Central Qld Flooding CAT 105 Loss date/s: 24/01/2010 to 02/01/2011	1,273	519	59.2%	$70.7	$52.2	73.8%	577	93	83.9%
PI Toowoomba/Lockyer Valley Flash Flood CAT 111 Loss date/s: 10/01/2011 to 11/01/2011	1,449	501	65.4%	$37.2	$26.9	72.3%	955	191	80.0%
PI Ipswich/Brisbane Floods CAT 112 Loss date/s: 11/01/2011 to 17/01/2011	4,425	1,703	61.5%	$277.1	$203.1	73.3%	2,265	446	80.3%
PI Tropical Cyclone Yasi CAT 114 Loss date/s: 02/02/2011 to 08/02/2011	11,351	3,235	71.5%	$183.9	$106.1	57.7%	8,386	1,231	85.3%
Progress	18,498	5,958	67.8%	$568.9	$388.3	68.3%	12,183	1,961	83.9%

82. In addition to the catastrophes that occurred in Queensland in early 2011, there was also significant flooding in Victoria in early February. On 5 February 2011, the ICA declared a catastrophe for the flooding that was predominantly in Metropolitan Melbourne, but also included impacted regional areas. This placed additional pressures on our claims businesses as we moved assessment teams to Victoria to assist with assessing claims. We also sent a small team of assessors to New Zealand following the earthquake in Christchurch on 22 February 2011.

Outsourcing of management of major building repairs

83. In order to respond to our customers to help rebuild their homes, the Suncorp Group has partnered with Lend Lease, a Project Management and Construction business, to assist with the management of major building repairs.

84. Lend Lease was first engaged by the Suncorp Group in 2006 to assist with the rebuild of homes damaged by Cyclone Larry. Since then, Lend Lease has provided Project Management services to the Suncorp Group during other major disasters. Shortly after the January 2011 floods, the Suncorp Group made the decision to engage Lend Lease to Project Manage the major rebuilds across south east Queensland and far north Queensland (damaged by Cyclone Yasi).

85. This decision was largely driven by the magnitude and geographical spread of the damage as well as the need to ensure proper governance around repair costs, quality of repairs and timeframes to complete repairs. The services provided by Lend Lease include:

    a. Source, manage and co-ordinate the services of building contractors, repairers and other consultants required to assess and repair homes (e.g. engineers);

    b. Manage the costs of:

        i. all major home repairs above $10,000 in the South East Queensland region; and

        ii. homes damaged by Cyclone Yasi;

    c. Provide technical advice on building repairs to all stakeholders - customers, builders and Suncorp;

    d. Manage the allocation of repairs to a panel of builders ensuring builder capacity and capability is properly managed and monitored. This also includes the oversight of repair timeframes to ensure appropriate building contract start and finish dates were reasonable and achieved;

    e. Review the Scopes of Work (SOW) provided by the builder for each repair job, to ensure the job has been properly scoped and priced;

    f. Ensure all building repairs comply with current building code regulations and guidelines and that materials used in the repair are of the proper quality;

    g. Ensure proper building contracts are executed, including the review and validation of all building invoices and variations;

    h. At Practical Completion of the repairs, ensure the appropriate building certificates are completed, and that the customer is satisfied with the repairs and given an opportunity to provide feedback on the repair process.

86. The Lend Lease team was co-located with the Suncorp Event Recovery team at 160 Ann St. This provided direct access between the claims team and Lend Lease team, enabling questions and issues to be resolved quickly and effectively. It also provided a greater level of understanding between both operations that enabled us to achieve the optimal repair and customer outcome.

87. The process under the Suncorp Group's arrangement with Lend Lease is as follows:

a. Upon a claim being accepted by Suncorp as within policy coverage, Suncorp would arrange initial assessment of repair and, if estimated at over $10,000, the claim would be sent to Lend Lease (via unique event mailbox) for allocation to a builder.

b. From this point Lend Lease takes over responsibility for the management of the repairs, while the Suncorp claims consultant continued to manage the customer (e.g. settling contents claims, paying temporary accommodation, being the contact point for any customer issues).

c. Lend Lease would allocate the work to a builder from its panel, based on builders' capacity to take on the work and capability to perform major repairs. Lend Lease would review the repair quote provided by that builder and provide authority to the builder to proceed to contract stage.

d. Once the building contract was signed, Lend Lease would give authority to proceed to construction stage. Throughout the repairs Lend Lease would check on progress and ensure timeframes were being achieved. They would also review and approve all building repair invoices and send these to us for payment. Suncorp would pay the builders directly.

e. Lend Lease submitted weekly progress reports to Suncorp advising consolidated repair status of all claims under their management.

f. A monthly Steering Committee meeting was held between Lend Lease and Suncorp executive management where repair progress issues were discussed and actions (if any) were agreed.

88. The table below is a summary of the current repair status of all claims managed by Lend Lease as at 1 September 2001.

Lend Lease Repair Status as at 1 September 2011	AAMI	APIA	GIO	Suncorp	Total Claims	% complete	Repair Progress
To Be Allocated	7				7	0.2%	
Issued to Builder	1	3		19	23	0.8%	7.8%
Quote Returned	5	5		76	86	3.0%	
With Suncorp	14	3		90	107	3.7%	
Approved	13	5		82	100	3.5%	
Repairs Underway	51	58		494	603	21.1%	
Repairs Complete	24	47		344	415	14.5%	92.2%
Finalised (CSR)	13	10		126	149	5.2%	
Cancelled	10	12		441	463	16.2%	
Cash Settled	126	78	1	703	908	31.7%	
Total Claims	264	221	1	2,375	2,861	100.0%	100.0%

89. The repairs relating to the central Queensland floods were managed separately by other external Project Managers using the same model. Specifically:

a. Sergon were appointed to Project Manage the claims in the Central Highlands region (most of which were in Emerald); and

b. Senseo to manage the claims along the mid north coast from Rockhampton to

Bundaberg (including Theodore).

90. This decision was made prior to the south east Queensland floods but for the same reasons - the magnitude and geographical spread of the damage.

91. The table below is a summary of the current repair status of all claims managed by the above Project Managers as at 1 September 2011.

Central Qld Repair Status as at 1 September	Total Claims	Repair Progress
Issued to Builder	17	3.8%
Repairs Under way (>70% FIN)	199	
Repairs Completed	131	96.2%
Cash Settled	102	
Total Repairs	449	100.0%

92. The 17 claims above that are at "Issued to Builder" status are at various stages of activity and predominantly relate to decisions yet to be made by the insured, e.g. considering cash settlement, doing renovations/upgrades or obtaining their own quote for repairs.

Fast track processes for small claims

93. In the ordinary course, and depending on the nature of the item lost or damaged, in order to process claims for lost or damaged property, Suncorp would require:

a. For a lost item or damaged item, proof of ownership of the item, such as a receipt and/or proof of details of the item, such as a photograph showing the item; and

b. A quote or repair report confirming the replacement/repair cost of the item, to be approved and authorised by Suncorp before any repairs are undertaken or items replaced

94. In respect of the central Queensland and south east Queensland weather events, Suncorp received almost 3,800 claims (approximately 53% of total claims) for under $10,000, typically related to minor home repairs, or replacement of damaged or destroyed contents items.

95. In order to assist customers settle these claims quickly we initiated a fast track strategy whereby Suncorp requested customers to proceed as follows:

a. If the repair/replacement cost was up to $2,000, no quotes were required. We instructed the customer simply to proceed with the repair or replacement and send us the invoice for reimbursement;

b. If the repair/replacement cost was between $2,000 and $5,000, Suncorp would ordinarily arrange repair/replacement by an authorised Suncorp repairer/supplier. For flood claims we instructed to customer to obtain one quote (from a local builder or supplier) and send it to us for authorisation. Suncorp would then authorise repair/replacement based on that single quote or cash settle the customer;

c. If the repair/replacement cost was between $5,000 and $10,000, Suncorp managed the repair through our normal repair and supply management team. There were very few claims in this cost bracket.

96. To promote this strategy we placed regular advertisements in local and regional newspapers encouraging customers to lodge claims and provide quotes for minor damage. We also ran outbound call campaigns to customers whose claims were under $10,000. These campaigns were designed to inform customers of the fast track process and to follow up their quotes so their claim could be settled.

97. Some claims under $10,000 remain open as customers contacted us to make a claim but have not yet submitted quotes for the damaged assets. These customers are being contacted on a regular basis to either follow up outstanding information such as quotes or to see if they wish to continue with their claim. For those customers that cannot be contacted, letters are being sent requesting the information required to settle their claim. Our current telephony reports show that for the last few months our outbound/inbound call ratio was over 140%, meaning we are making more customer outbound calls than receiving inbound calls for this category of claims.

98. Suncorp currently has 730 active claims in the under $10,000 category. On review of these claims, the reasons they are still active are:

a. We are still waiting on customers to send us the relevant documentation (approximately 56% of active claims);

b. Documents have been recently received from customers and are being reviewed for acceptance and settlement, e.g. fair and reasonable quotes, proof of ownership (approximately 36% of active claims);

c. Claim was recently lodged (approximately 4% of active claims);We are waiting on a call back from the customer to finalise the claim (approximately 3% of active claims); and

d. The claim is a low priority for the customer (approximately 1% of active claims).

Question 6: What changes, if any, were made to staffing levels in order to deal with the volume of claims Suncorp received? Were staffing levels found to be adequate to deal with the volume of claims? What training, if any, was given to staff of Suncorp involved in processing, assessing and deciding claims relating to the Queensland floods

99. Over the four major events in Queensland, Suncorp received over 18,500. The Suncorp Group received some 27,800 claims as follows:

Qld Event: PI Home Claims Claim Classification	Major Loss	Assessed	Not Assessed	Small Claims	Uncateg-orised	Total Claims
PI Central Qld Flooding CAT 105 Loss date/s: 24/01/2010 to 02/01/2011	728	175	525	34	290	1,752
PI Toowoomba/Lockyer Valley Flash Flood CAT 111 Loss date/s: 10/01/2011 to 11/01/2011	518	290	911	56	363	2,138
PI Ipswich/Brisbane Floods CAT 112 Loss date/s: 11/01/2011 to 17/01/2011	2,489	695	2,091	308	1,480	7,063
PI Tropical Cyclone Yasi CAT 114 Loss date/s: 02/02/2011 to 08/02/2011	1,801	1,919	10,136	1,003	2,024	16,883
Total	5,536	3,079	13,663	1,401	4,157	27,836

100. The week following the flooding in south east Queensland, the Suncorp Group made the decision to set up a separate Event Recovery team to manage and oversee the rebuilding and settlement of claims. The decision to quarantine the event claims from 'business as usual' claims was critical to the success of our response and recovery effort. We

recognised the significance of the program of work that we were about to embark upon and our responsibility to respond to all our customers in their moment of need.

101. Quarantining the event claims also enabled us to minimise disruption to our normal claims business, ie for those customers that were not impacted by the Queensland floods. The Queensland Event Recovery team also managed the Cyclone Yasi claims that occurred 3 weeks later.

Changes to staffing levels to deal with the claims volume

102. The following changes to staffing levels were made in order to deal with the volume of claims received.

Claims lodgement

103. The Suncorp Group utilised a combination of existing staff, internal staff temporarily transferred from other areas of the business (whose usual positions were then back filled by external temporary staff) and temporary staff supplied by an outsourcing agency.

104. In this way, capacity was increased by 150 consultants, one-third of whom were internal staff temporarily transferred to roles as Lodgement Consultants and two-thirds were temporary staff from an outsourcing agency.

Assessments

105. The Suncorp Group had 24 internal assessors based in Queensland who were called upon to assess flood and Cyclone Yasi claims across all brands. In addition we engaged:

a. 26 assessors employed by the Suncorp Group in other Australian states;

b. 6 assessors (2 rotations of 3) sourced from Vero New Zealand;

c. The services of 3 external assessing companies; 18 contracted building assessors from two external companies to undertake home damage assessments; and

d. 20 external contracted staff to assist with general administration and reporting duties in relation to assessments.

Claims management

106. Suncorp increased its claims management by approximately 132 staff by:

a. redeploying 24 permanent staff to the Event Recovery team and backfilling their positions with temporary staff;

b. 63 temporary contractors were trained in Suncorp products and placed in the Event Recovery team;

c. redeploying 15 permanent managers and leaders to the Event Recovery team; and30 external loss adjusters from a claims management company were contracted to manage claims.

107. In addition to increasing the numbers of staff, Suncorp arranged staff into teams to ensure that claims were handled by staff with the experience and expertise appropriate to the

complexity of the claim. In order to ensure that the Event teams had the right balance of experience relevant to the claims being managed, we structured the Event teams as follows:

- Team 1 – managed all major and total losses over $200,000 for all Suncorp Group brands, as well as flood claims for AAMI. This team is a highly experienced team that was utilised during previous disasters (e.g. Cyclone Larry, Mackay floods, Victoria bushfires) and are permanent staff who ordinarily manage 'business as usual' major loss claims.
- Team 2 – managed all Apia flood claims.
- Team 3 – managed all Suncorp claims (flood and Cyclone Yasi) where repair costs were between $50,000 and $200,000.
- Team 4 – managed all Suncorp claims (flood and Cyclone Yasi) where repair costs were between $10,000 and $50,000.
- Team 5 – managed all Suncorp claims (flood and Cyclone Yasi) where repair costs were under $10,000.
- Team 6 – managed all Suncorp claims (flood and Cyclone Yasi) where repair costs were under $10,000.
- Team 7 – managed all Suncorp claims (flood and Cyclone Yasi) where repair costs were under $10,000.
- Team 8 – managed all AAMI claims arising out of Cyclone Yasi.
- Team 9 – managed all Apia claims arising out of Cyclone Yasi.
- Yasi Field Operations Team – the Suncorp Group operated a satellite team based in Cairns and Innisfail so that we could have a local presence in far north Queensland.

108. Claims in Teams 1, 2, 3, 4, 9 and the Yasi Field Operations Team were managed at a Client Manager level. This means that each claim is allocated to a specific Client Manager, who manages that claim from allocation to completion.

109. Claims allocated to Teams 5, 6, 7 and 8 were managed at a team level. This means that the team is responsible for a batch of claims and team members rather than particular claims being assigned to particular team members.

110. Further details of the roles and accountabilities of staff within Client Managed teams and Team Managed teams are set out in my response to Question 23.

Adequacy of staffing levels to deal with the volume of claims

111. These changes were adequate to deal with the volume of claims received. The Suncorp Group uses its experiences in handling each catastrophic event to identify processes which will improve its service capabilities when the next event occurs. By way of comparison between two like catastrophe events in the same region resulting in similar types of damages:

a. in the immediate aftermath of Cyclone Larry, customers experienced wait times of three to four hours to lodge claims by telephone. After the Queensland floods and Cyclone Yasi, average wait time was less than 30 minutes; and

b. 140 days post-event, Suncorp had finalised 4,500 Cyclone Larry claims. At the same point post-event, Suncorp had finalised almost 7,500 Cyclone Yasi claims.

Training for staff involved in processing, assessing and deciding claims relating to the Queensland floods

112. All temporary staff had insurance experience and in many cases were people who have worked for the Suncorp Group in the past.

113. As all Suncorp policies cover flood as an insured event, staff did not require specialist training in relation to differentiating different types of water damage.

Question 7: How could and did policyholders lodge claims? If claims were lodged by telephone, did policyholders do so by calling a freecall number accessible by landline and mobile phone?

114. Customers were able to lodge claims:

a. By telephone on 13 25 24 which is accessible by landline and mobile phone and is a toll free number; or

b. By email on customer.relations@suncorp.com.au

115. These contact details are stated in each Suncorp PDS and are available on Suncorp's website.

116. In addition, as outlined above, the Suncorp Group deployed CRTs to affected areas following the various weather events. Customers were able to lodge a claim by attending a CRT and providing their claim details to a team member. CRT staff are trained and experienced in assisting customers with lodging a claim and have the authority to make an immediate decision on most claim lodgements.

117. Information regarding how to lodge claims was also communicated to customers by:

a. Full page colour advertisements in all affected areas with messaging about how to make claims; Media releases, Twitter and Facebook pages confirming the location of CRTs and advising customers to go to a CRT to lodge a claim; and

b. Advice to local council members, State politicians etc as to how their constituents could contact Suncorp to make a claim.

118. The majority of claims (99%) were lodged by telephone.

Question 8: Were there any cases in which Suncorp made contact with a policyholder before the policyholder contacted Suncorp (whether to make a claim or otherwise)? If so, for what purpose.

119. Suncorp did not endeavour to contact individual customers about their circumstances, claim entitlements or other issues prior to the customer making contact.

120. Suncorp representatives did visit evacuation centres and centres where a CRT had been established, to provide information to customers about claims eligibility and processes. These contacts were generally very soon after a flood event and evacuates often did not yet know if their home had been damaged. The information provided was general in nature rather than being specific to the particular customer's circumstances, and customers with whom contact was made in this way were advised and encouraged to contact a CRT or call centre to lodge a claim or make enquiries about their particular circumstances.

Question 9: What information was given to policyholders in their first communication with a representative of Suncorp? In particular, what information was given to policyholders (whether voluntarily or in response to queries from policyholders) about:

9.1 The terms of the cover provided by their policy;

9.2 Making a claim (both as to how a policyholder could make a claim and whether a policyholder should make a claim); and

9.3 What to do with damaged property?

If the information given to policyholders varied according to the location of the insured property, please outline the variations. Please provide a copy of any and all instructions or scripts given to telephone operators.

121. A customer contacting Suncorp to lodge a claim would speak to a member of the Claims Assist team (or a CRT team member if they attended a CRT). At this initial contact, the customer would be advised of their coverage level based on their PDS. For example, the customer would be advised whether they had home cover, contents cover or both. Assuming the customer did have a policy with Suncorp customers were advised to lodge a claim and were advised of the location of a CRT if relevant (ie in regional areas where a CRT had been established).

122. The customer would be advised of the following:

a. a claims consultant would contact the customer to discuss their claim in detail;they would be contacted by an assessor to arrange a time to assess damage;

b. for flood damaged contents items, the customer should remove damaged items from the building and make a detailed list of each item, noting quantity, make, model and age, and they should take photographs of damaged items if possible;

c. the customer should compile a list of damaged contents item. A template was emailed to those customers who had email access. Otherwise, customers were advised to begin by listing items room by room;

d. the customer could remove carpet damaged by water but to keep a piece to show the assessor; and if building repairs or contents repairs/replacement were $2,000 or under, the customer was advised to arrange to repair or replacement and forward the invoice to us for payment.

123. Attached as Annexure 3 is a copy of instructions given to Claims Assist consultants. Instructions such as these were issued from time to time as new processes were put in

place, for example advice about the fast track process for small claims was added when Suncorp commenced that initiative.

Question 10: How did a representative of Suncorp giving information to a policyholder (whether voluntarily or in response to queries from a policyholder) about matters of the kind referred to at sub-paragraph 9.1 – 9.3, or any other matter concerning the policyholder's policy or claim, ensure that the information provided to the policyholder was accurate and based on the correct version of his or her policy?

124. Each customer's policy information is recorded in Suncorp's electronic policy management system. This includes indentifying the PDS version applicable to that customer's policy.

125. Claims Assist (call centre) staff deal with claims lodgement. By accessing the customer's details on the electronic policy management system, a Claims Assist staff member can advise whether a caller has a policy or, for example, that the customer has a car policy but not a home policy.

126. Once a claim is lodged, the claim is allocated to a Client Manager or, for small claims, to a team of Claim Consultants, who will make the decisions on how that claim is to be managed. Customer queries about whether particular claims are covered are dealt with by the Client Manager or Claim Consultant.

127. Suncorp representatives who had contact with customers (call centre staff, consultants and claims managers in Suncorp's Claims Assist division, and staff in CRTs) are trained in the use of Suncorp's electronic policy management system. In dealing with a customer, they would access the customer's file within the policy management system, which identifies the relevant PDS, enabling them to provide information which is accurate for the applicable PDS.

Question 11: Is Suncorp aware of any instances of staff of Suncorp having given incorrect advice in response to queries from policyholders?

128. Details of matters in which customers have complained that incorrect advice was given are outlined in my response to Question 31. Other than those matters, Suncorp is not aware of specific instances where staff provided incorrect advice in response to questions from customers arising from flood claims. I accept that, as with any large scale catastrophe event, it is possible that some incorrect information or advice may have been provided, however I also believe that Suncorp has robust and appropriate processes in place to protect customers where this may occur, including:

a. The PDS clearly advises customers of their right to internal review if they are unhappy with any decision made or any aspect of the service they receive from Suncorp;

b. The PDS also clearly advises customers of their right to external review through the Financial Ombudsman Service; and

c. Specifically in relation to the flood events, Suncorp conducted a specific media and communications program advising customers of their rights in the event they were dissatisfied with service or claims decisions.

Question 12: What information was a policyholder required or asked to give Suncorp for the purposes of assessing the policyholder's claim? If the information which a policyholder

was asked or required to give varied according to the location of the insured property, please outline the variations.

129. As flood is covered under Suncorp policies, in most cases a general description from the customer as to the date, time and nature of the event resulting in the loss was sufficient to determine cover under the policy. The information sought from customers was in relation to the type of loss (home, contents or both) and the extent of loss or damage (to determine what information Suncorp required in order to process the claim). In that regard, the information requirements from customers were as follows:

a. **damaged contents below $2000**: customers were advised to send proof of ownership/loss as required under our PDS, and to replace the item and submit their invoice for payment.

b. **building repair below $2000:** customers were advised to carry out the repair and submit their invoice for payment. The invoice had to state the cause of damage.

c. **building repair $2001- $5000:** customers were asked to provide one quote for Suncorp's review and that provided we considered the quote fair and reasonable, Suncorp would cash settle the claim to enable the customer to use their local repairer to complete the work rather than waiting for Suncorp to arrange a repairer.

d. **contents only $2,000 - $20,000:** customers were asked to provide repair reports/photos of damage or if the claim was assessed, the assessor would determine what level of proof was required. Customers were also requested to provide a quote and if this quote was fair and reasonable then we would settle the customer direct. If the customer was unable to provide a quote or their quote was not fair and reasonable we would request a quote from our supplier to compare.

e. **contents only over $20,000:** claims with an estimate greater than $20,000 were assigned to an assessor to attend, examine the damaged contents and agree on a settlement amount in accordance with Suncorp's business as usual contents assessment and settlement rules. Requests for proof of ownership were in accordance with the applicable PDS wording. However where customers were unable to provide proof of ownership because items had been disposed of during the clean up due to contamination issues, claims were reviewed on a case by case basis.

f. **building repair over $5,000:** claims were assessed by an assessor in accordance with Suncorp's business as usual process

130. In summary, outside the fast track process, the information required was the same as what would be required in business as usual claims. For example, for a damaged investment property the customer would be required to provide a copy of a valid lease as evidence of the amount of rent being received for the property in order to make a 'loss of rent' claim.

131. The information which a customer was asked to provide did not vary according to the location of the insured property. It was determined by the nature and extent of loss and damage claimed.

Question 13: Please outline each step, and by whom each step was or is taken, in the process by which claims were or are processed, assessed and determined. Please also outline the information relied upon in determining claims.

132. The steps in processing, assessing and determining small claims are outlined in my

answer to Question 5 in which I describe the 'fast track' process.

133. For larger claims, which are generally home claims, when claims are initially lodged they are classified according to the damage described by the customer. This description, along with the estimated costs of repair or replacement categorises the claim as follows:

a. Major Loss – claims where the home is uninhabitable due to extensive roof damage or water throughout living areas. These claims are assessed as soon as practicable after they are lodged.

b. Assessment Required – claims where there is extensive damage to home, but main living areas are habitable (likely to be uninhabitable during repairs). These claims are assessed as soon as practicable after they are lodged.

c. Assessment Not Required – claims where damage is restricted to just one room or outbuildings, fences, garage/ under Queenslander. These claims are generally not assessed after they are lodged.

d. Small Claims - claims for minor internal or external buildings damage and/or minor contents loss. These claims are generally not assessed after they are lodged.

e. Uncategorised - claims which have not been categorised into any category at lodgement, or at any time during the life of the claim. These claims are generally not assessed after they are lodged.

134. Attached as Annexure 4 is an actual Suncorp Flood claim (that was accepted) that shows the steps in processing, assessing and determining this type of claim (customer's details blacked out).

13.1 Were site assessments/inspections carried out? If so:

13.1.1 Were they carried out for every claim or some claims? If the latter, in how many cases were site assessments/inspections carried out?

13.1.2 At what stage of the claims handling process were site assessments/inspections carried out?

13.1.3 Who conducted the site assessments/inspections? What instructions, written or oral, were they given?

135. As Suncorp policies cover flood, it was generally not necessary to carry out site assessments or inspections in order to determine cover under the policy. As outlined above, assessments were undertaken in claims classified as Major Loss and Assessment Required are assessed to determine immediately the extent of damage.

13.2 Were any claims declined without site assessments/inspections having been carried out? If so:

13.2.1 In how many cases?

13.2.2 To which areas did the claims relate?

13.2.3 Why were site assessments/inspections not carried out in those cases?

13.2.4 What information was relied upon to determine whether those claims would be accepted or declined?

136. Although Suncorp policies cover flood, they do not provide cover for flood occurring within the first 72 hours from the commencement of cover (ie when insurance is first taken out). In relation to Queensland flood claims, Suncorp received a small number of claims where policies had been incepted within the 72 hour embargo period.

137. In those cases, investigations were conducted to establish when the flood damage to the property occurred. If shown to be within the 72 hour embargo period, these claims were declined. In these cases, no site assessment or inspection would have been carried out, because the issue determining the claim was the time of inundation, not any issue for which an inspection of the property may have been relevant.

138. In addition, there are some limited exclusions to the flood cover, for example loss of a jetty as a result of flood is not covered. A claim for an item such as this might be declined without a site inspection. I am not aware of any other claims declined without site assessment/inspection.

13.3 Please outline all hydrology information obtained and used/relied upon in determining claims and explain:

13.3.1 Who provided the hydrology information? If Suncorp engaged hydrology experts, what did Suncorp brief the hydrology experts to do? What instructions, written or oral, were provided to the hydrology experts? Please provide copies of any written instructions.

13.3.2 How did Suncorp ensure that the hydrology information addressed the relevant terms of the applicable policies? In particular, how did hydrology reports relied upon define the terms 'flood' and 'flash flood'?

13.3.3 When the hydrology information was received.

13.3.4 When investigations upon which the information was based were conducted.

13.3.5 Whether the hydrology information related to general areas or regions or specific sites or both. If the first, please identify the areas or regions and provide copies of the information/reports. If the second and third:

13.3.5.1 At what stage of the claims handling process was hydrology information for specific sites requested and obtained?

13.3.5.2 What determined whether hydrology information for a specific site was requested?

13.3.6 If the nature of the hydrology information varied according to the location of insured property, please set out the variations.

139. As Suncorp policies cover flood, and do not differentiate between "flood" and "flash flood", the only hydrology reports sought by Suncorp were reports to assist in determining claims where a policy had been incepted within 72 hours prior to a flood event. In those cases:

a. The hydrology expert was briefed to undertake modelling to confirm the time of inundation of the property.

b. The instructions were in writing. Attached as Annexure 5 is a copy of the instructions.

c. Suncorp was able to ensure that the hydrology information addressed the relevant terms of the applicable policies because the only relevant issue was the time of inundation. It was not necessary to obtain opinion on whether events were "flood" or "flash flood" as no such distinction is made in Suncorp policies.

d. The reports were received between 2 March 2011 and 18 March 2011.

e. The hydrology firm was appointed on 23 February 2011.

f. The information was site specific. The hydrology information was sought when, on lodgement of the claim, it was identified that the event potentially occurred within 72 hours after policy inception. It was requested in all cases where a claim was lodged for an event known or believed to have occurred within 72 hours of policy inception.

g. The hydrology information varied according to the location of the insured property only to the extent that different properties experienced inundation at different times, and the information to be confirmed was when this occurred for the particular property relative to the date of policy inception.

Question 14: If any of the processes or information relied upon, outlined in answer to questions in paragraph 13 above, varied according to the location of the insured property, please set out the variations.

140. Suncorp's claims handling processes did not vary according to the location of the insured property.

Question 15: Was any advice other than hydrology information/reports and reports of loss adjustors/assessors obtained and relied upon in determining claims? If so, please identify the nature of the advice.

141. Because Suncorp's home and contents policies do not contain exclusions based on the distinction between "storm" and "flood" or between different types of flood events such as "flash flood", "riverine flood" etc, hydrology reports were not necessary for claims determination.

142. Flood related policy exclusions refer to the type of damage not covered, for example Suncorp's policies do not cover flood damage to a jetty. Determining these claims did not require specialist hydrological information.

143. As with any damage claim, Suncorp required information to support the cause of the damage. As the Suncorp policies cover damage from storm, wind and flood, the information sought included:

a. information from the customer or other credible witnesses as to the event resulting in the damage. In some cases this was a verbal description. In some cases it was supported by photographs;

b. wind and rainfall data obtained from the Bureau of Meteorology which confirmed daily rainfall totals in customers' immediate locations (e.g. a particular suburb of Brisbane), and in cases of storm damage, maximum daily wind speed;

c. opinions from engineers as to home structural issues; and

d. services and reports from building project managers and building contractors in relation to the cost of repairs and rebuilds. Details of this are set out in my response to Question 5.

Question 16: Were policyholders advised of all information Suncorp relied upon in determining their claims? If so, was this advice given voluntarily or only if requested? If any piece of information was not provided or withheld for any period of time:

16.1 What was the nature of the information?

16.2 Why was it not provided?

144. For claims that have been accepted, Suncorp advised the customer that the claim had been accepted and of the basis of that acceptance. This would usually be done verbally. Customers whose claims have been accepted are also advised of their right to dispute the settlement of the accepted claim should they be dissatisfied with the basis of settlement offered.

145. For any claim that was declined, Suncorp provided the customer with a decline letter setting out the reasons for the decline, referring where relevant to the terms of the PDS and any facts or evidence relevant to the decision to decline, and advising of Suncorp's dispute resolution process.

Question 17: Were policyholders given copies of all documents relied upon in determining their claims? If any document was not provided, or withheld for any period of time:

17.1 What was the nature of the document?

17.2 Why was it not provided?

146. For claims that have been accepted, Suncorp usually would not provide the customer with copies of the documents relied upon in determining the claim. For those claims:

a. In relation to the decision to accept the claim, a customer is rarely interested in reasons if cover is confirmed.

b. In relation to the claims management process, a large number of documents such as a scope of works, engineer's reports, invoices and reports from the Project Manager may be generated. Suncorp does not provide these to the customer but regularly updates the customer as to progress of the claim. Unless some element of the claim is in dispute, it is our experience that customers do not wish to receive copies of documents which simply record the process of the settlement of their claim.

147. If a claim has been declined, or where cover has been confirmed but any element of a claim has been declined, Suncorp would advise the customer of the reasons for the decline, including a summary or extract of any report Suncorp relied on. Typically, Suncorp would not provide copies of the reports. In our experience a customer finds it more helpful to have a summary of the evidence and our explanation as to why it means that a particular claim is not covered, as compared to providing a report which may be highly technical or which may cover a large volume of material only a small portion of

which is relevant to the reasons for denying a particular claim.

148. I am not aware of any instance of a customer requesting their claim file in relation to the flood events. However, if a customer did want to obtain the underlying material on which a claim determination was made, the customer is entitled to make a request under the Privacy Act 1988, which entitles the customer to a copy of any document personal to that customer (subject to some specific exceptions relating to legally privileged or commercially confidential documentation) and customers are also advised of their right to dispute our denial of their claim.

Question 18: Were any difficulties encountered in processing, assessing and deciding claims? In particular, did any factors cause delays in this process?

149. The management of a significant volume of claims and repairs does create challenges and complex issues, which can inevitably cause impediments to the claim process. Some of the challenges Suncorp experienced in the four Queensland events is provided below:

Disruption to call centres

150. For a short period of time, Suncorp's operational capabilities were affected by flood damage to the Toowoomba call centre, closure of the Milton call centre due to the risk of flooding from the Brisbane River, and closure of our Brisbane CBD premises due to power outages and access restrictions.

151. However, we were able to manage these issues by transferring call centre services to our interstate offices and by prioritising the repair and re-opening of the Toowoomba call centre.

Restricted access to flooded areas

152. Timeframes for assessing claims were also impacted by limited access to various regions. For example, there were access limitations to Rockhampton, Grantham and Cardwell after the events in those localities, due to road closures and/or local council orders restricting or prohibiting entry to affected areas.

153. A related issue was that in some cases delays were experienced in being able to arrange inspections because the customer was not available, for example where customers were not available during ordinary business hours due to work commitments.

Ongoing weather events

154. The weather in far north Queensland prevented builders from starting any repair work for almost two months. There was constant rain following Cyclone Yasi and repair work was delayed on those homes with roof damage.

Nature of damage

155. Water damaged homes must be allowed to properly dry before any sanitisation or repair work can take place. If a home is not properly dried before repair work commences, the repair may appear to be effective initially, but problems may emerge later, for example mould can develop underneath re-painted or restored surfaces. It is also necessary for the land to dry out sufficiently to allow building works of a structural nature to be commenced. Therefore in some cases, even if a claim has been accepted, repairs authorised and a builder allocated, it may not be possible for repair work to start because areas of land or damaged parts of the home were still drying out.

156. These events resulted in a large number of extensively damaged homes requiring repair or rebuild, rather than claims which were 'cash settled'. This is not always the case with catastrophic events. For example, following the Victorian bushfires, there was little need for these kinds of time-consuming and resource-intensive investigations, because the vast majority of affected homes were completely destroyed, therefore insured claims were paid on a 'total loss' basis without the need for specific assessments. In addition, there were a large number of customers who did not want to return to the affected area and therefore were 'cash settled', ie the value of the home was paid rather than the home being rebuilt. These claims are much faster to process and close than a claim involving repair or rebuilding.

157. In contrast, in the Queensland flood claims, there were a high number of damage claims rather than total loss claims, and a larger number of customers wished to rebuild rather than be 'cash settled'. Accordingly, we experienced:

a. a significant demand for engineering and building assessment services, which impacted on our ability to turnaround reports quickly; and

b. ahigh number of longer duration projects, because the time to rebuild is much greater than the time to value a destroyed property and cash settle.

158. In part, we dealt with this by appointing a Project Manager to project manage the process of appointing builders to provide a scope of works, review the scope and ensure a Building Services Authority (BSA) compliant contract was entered into to commence the works.

159. It is also a characteristic of claims involving extensive repairs that work may commence and then either the builder or the customer discovers additional damage which is not in the scope because it is concealed or because it has been inadvertently missed by the builder when the scope was prepared. In those cases, work ceases whilst a revised scope is agreed, costed and approved.

160. Some disputes also arose where a claim was accepted but some part of the damage had been assessed to be pre-existing and therefore not covered by insurance. If a customer disputes that assessment, it is often the case that no work can proceed until the dispute is resolved.

Changes to council requirements

161. Suncorp policies entitle the customer to have the insured home repaired/rebuilt in compliance with the latest building standards and local council requirements. Some delays have occurred because:

a. New building guidelines have been introduced by local Councils after repairs have been scoped and settlement costs agreed. In those cases, customers were entitled to have the repairs re-scoped and re-costed, so that the repair will meet revised standards;

b. In some cases, Councils are yet to formalise their requirements

162. Further, in the Lockyer Valley, the Regional Council is offering a 'land swap' opportunity, and some customers have been waiting to see what they would be offered under that arrangement before making a decision as to whether to rebuild on their existing land or participate in the land swap offer.

Customer related issues

163. Some delays have related to customer actions, including the following.

a. We have experienced occasions where customers refused to move into temporary accommodation to enable repairs to the insured home to be undertaken. Because of the extent of the damage, these repairs cannot start until the customers move out.

b. Some customers with minor damage claims which can be dealt with under the fast track process outlined above, have delayed, or are yet to provide, the one quote requested to process the claim. We understand that for some customers, a small claim may not be a high priority for them, so we leave the claim open until the quote is received.

c. While most claims were lodged within a few weeks of the various events, we continue to receive claims for these events, particularly for the Brisbane/Ipswich floods and Cyclone Yasi. Most of these claims are minor in terms of damage but we have received, and continue each month to receive, a small number of claims notwithstanding many months have passed since the flood events.

d. In managing over 27,500 claims, including 6,000 major rebuilds, occasionally there were claims that didn't follow the proper process and therefore needed to be reviewed. There were also occasions where customers would question certain activity or behaviour from builders which meant that it was necessary to instruct the builder to stop work until the issues raised could be investigated and the customer's concerns addressed.

e. In some cases, customers and others involved in immediate post-flood clean up disposed of many contents items without keeping records or proofs such as photographs. This later created difficulties for some customers in providing sufficiently detailed information about the item or proof of loss.

f. As with 'business as usual claims', some customers with major repairs or rebuilds have taken the opportunity to undertake additional renovations or improvements to their home at the same time that the insurance repair is taking place. For example, some customers want to make structural changes to their homes and want the same builder to do the insurance repair as well as the renovation or building modification. In these cases, it is necessary to ensure that the work is properly scoped and costed to ensure that Suncorp, the customer and the builder are clear as to the insurance related costs to be covered by Suncorp and the additional costs to be paid by the customer.

Question 19: How does the volume of claims Suncorp received, and the timeliness with which they have been decided, compare with (a) 'business as usual' and (b) other recent natural disasters?

Comparison to business as usual

164. The average number of claims received by Suncorp in any given year is between 50,000 and 60,000. Over the December 2010 to February 2011 period, total home claims under management rose to approximately 130,000.

165. The average life of claims outside of catastrophic event periods is approximately 90 days

(from lodgement to any recovery). However, there is significant variation from claim to claim. A home burglary claim involving a small number of items generally would be finalised within a few weeks. A claim for major repairs caused by a house fire would take at least four months, reflecting the time required for the construction work to be done.

166. In a catastrophic event the timing of lodgement to repair to final closure of claim can be anything between four and nine months. As outlined in my response to Question 18, this reflects many factors not necessarily related to Suncorp capacity constraints and outside Suncorp's control, which contribute to the long tail nature of these claims.

167. Attached as Annexure 6 is a comparison of the steps required and the time taken from lodgement to finalisation of:

a. a claim arising from the Brisbane flood;

b. a working loss (normal) claim; and

c. a natural hazard (non disaster situation) claim.

168. These examples are drawn from both Suncorp and AAMI. The processes and claim durations are comparable across both brands.

Comparison to other recent natural disasters

169. The flooding of extensive parts of Queensland, flooding of the its capital city, Brisbane, and Category 5 Cyclone Yasi crossing the Queensland coast three weeks later occurred in such quick succession that from the perspective of the capacity of an insurer to deal with them, they effectively constituted a single event. Cyclone Yasi devastated homes over an area xxx times larger than the area affected by Cyclone Larry and alone resulted in xxx% more claims than Cyclone Larry. In combination, the central and south east Queensland floods and Cyclone Yasi is the largest insurance event faced by Suncorp, and by the insurance industry, in Australia in recent history.

170. Suncorp was particularly affected by the recent events and in a unique position compared with others insurers because:

a. It is Queensland's largest home insurer; and

b. It is one of few insurers in the Queensland market which automatically covers flood damage.

171. Therefore, the number of claims lodged with Suncorp, and the number of accepted claims to be processed, would have exceeded that of any other insurer.

172. Since Cyclone Larry, as partly as a result of lessons learnt from it, Suncorp has refined its processes for catastrophe events and has increased its capacity, and this has improved Suncorp's timeliness in claim response. For example:

a. in the immediate aftermath of Cyclone Larry, customers experienced wait times of three to four hours to lodge claims by telephone. After the Queensland floods and Cyclone Yasi, average wait time was less than 30 minutes; and

b. 140 days post-event, Suncorp had finalised 4,500 Cyclone Larry claims. At the same point post-event, Suncorp had finalised almost 7,500 Cyclone Yasi claims.

Question 20: Were policyholders kept informed, or have they been kept informed, of the progress of their claims in accordance with the standards stipulated in the General

Insurance Code of Practice? How did or does Suncorp monitor whether those standards are adhered to?

173. Suncorp is committed to the principle expressed in section 4.2 of the Code to "respond to catastrophes and disasters in a fast, professional and practical way and in a compassionate manner".

174. Section 4.3 of the General Insurance Code of Practice recognises that in responding to a disaster or catastrophe, it may not be possible for an insurer to meet all of the standards in the Code. Suncorp believes that it would not be appropriate to sacrifice proper consideration of claims purely to meet claims handling deadlines which the Code recognises may not be possible following catastrophic events.

175. Given the catastrophic nature of the Queensland flood events, the Suncorp Group sought, and obtained, agreement from the Financial Ombudsman Service (FOS) for the following revised claim decision making timeframes under the Code:

Code section	**Code timeframe (business days)**	**Revised timeframe (business days)**
3.2.1: Within 10 business days of receiving your claim, we will: 1. notify you of the detailed information we require to make a decision on your claim 2. if necessary, appoint a loss assessor/loss adjuster; and 3. provide an initial estimate of the time required to make a decision on your claim.	10	20
3.2.2: If we decide to appoint a loss assessor/loss adjuster and/or investigator, we will notify you within 5 business days of appointing them.	5	10
3.2.3: We will keep you informed of the progress of your claim, at least every 20 business days.	20	40
3.2.4: We will respond to your routine requests for information within 10 business days.	10	30

176. When the assessment of a claim required additional time, Suncorp endeavoured to keep the customer informed of progress of the claim in the timeframe in Code section 3.2.3.

177. Although the revised timeframes were in place Suncorp tried to operate to the normal Code timeframes as much as possible. In the early stages after the events, Suncorp informed customers of the revised timeframes, however our main focus was to return to normal timeframes as soon as possible to manage customer expectations. Suncorp was able to operate within the normal Code timeframes by mid May 2011.

178. Our Claims system allows the business to track claim progress by 'activities'. Automatic and manual activities can be generated on any claim to prompt the relevant person, team or department to complete the next action on the claim. These activities have priorities based on the claim or action required (e.g. emergency situations are marked as urgent). Activities also have automatic timeframes set based on the type of activity, and will automatically escalate to a supervisor or similar if the activity is not completed within the

required timeframe. The ability to track the progress of a claim enables us to maintain compliance with the timeframes in the Code.

179. The following system triggers were utilised to ensure Code timeframe compliance:

On our main 'Claim Centre' system

- The relevant team was notified of action required through system prompts. System prompts throughout the claim process are maintained and monitored to ensure the customer is kept informed.
- The Claim Centre system allows the business to track claim progress by 'activities'. Automatic and manual activities can be generated on any claim to prompt the relevant person/team/department to complete the next action on the claim.
- Activities have priorities based on the claim/action situation (e.g. emergency situations are marked as urgent).
- Activities have automatic timeframes set based on the type of activity, and will automatically escalate to a supervisor or similar if the activity is not completed within the required timeframe.

On our legacy 'CMS' system

- Claim data was exported from mainframe system (Cogen) and assessment management sites into purpose built spreadsheets to enable tracking of claim progress.
- Manual 'diaries' were created in Protect system to prompt the relevant processing person/team/department to complete the next action on the claim.

Operational Processes

Operational team leaders and managers checked their team's 'activities to complete' daily and re-prioritise or re-allocate work where necessary to ensure that timeframes were duly met.

180. Suncorp acknowledges that given the sheer volume of large loss clams received during a short period of time, there would have been instances in which section 3.2.3 of the Code may not have been complied with. However

a. in the majority of cases, service calls were well within the 40 business day period agreed with FOS;

b. in many cases, these calls were more frequent than the amended Code requirements; and

c. many customers would also proactively contact Suncorp.

181. Suncorp also explored better means of communicating with customers. For example during the Queensland weather events we have used SMS communication rather than relying solely on more traditional communication methods.

Question 21: Was the position adopted by a reinsurer communicated to policyholders at any stage? If so, why?

182. Suncorp's claim determination decisions are made on the basis of our customer's entitlement under the terms of the policy in place as between Suncorp and our customer. Decisions are not influenced or dictated by any position adopted by any reinsurer.

183. The position of reinsurers is not communicated to customers. Reinsurance arrangements are commercially confidential and are a matter between Suncorp and its reinsurers.

Question 22: By what means did or do representatives of Suncorp contact policyholders (for example, by mail, email, landline, mobile phone)? By what means were policyholders whose claims have been determined, informed of the outcome of their claims? Were all policyholders whose claims have been determined, informed of the outcome of their claims in writing?

184. When a customer first makes a claim, Suncorp confirms the customer's existing contact details and the customer's preferred method of contact – either mobile phone, landline, email or mail. In the vast majority of cases, contact would be by telephone or email.

185. Where a claim has been accepted, the customer would usually be advised of the acceptance verbally, ie by phone.

186. If Suncorp declines a customer's claim or an aspect of the customer's claim, we verbally advise the customer of this outcome and send a letter outlining the reasons and basis for declining the claim and advising the customer of Suncorp's dispute resolution process.

187. If we cash settle a major or total loss claim, a deed of release would normally be signed. Therefore, communication would be in writing.

Question 23: By what means could or can policyholders find out about the progress of their claims or otherwise discuss their claims with a representative of Suncorp? If by telephone, could or can policyholders contact Suncorp by calling a free call number accessible by landline and mobile phone? Could or can a policyholder contact the person responsible for handling his or her claim directly?

188. Suncorp's claims lodgement service is staffed 24 hours a day, 7 days a week on a toll free number. Customers can call the toll free number for the cost of a local call from any landline in Australia.

189. In relation to progress of their claim, Suncorp customers affected by the Queensland floods could contact us by the following phone numbers:

a. The normal Suncorp claims toll free number 13 25 24. An IVR was set up on this phone number to separate the business as usual calls from flood and Cyclone Yasi calls. When the customer phoned, an automated message stated an option to be selected if the call was related to flood or Cyclone Yasi, and then routed the call directly to the Qld Event Recovery team.

b. A designated free call hotline was established (1300 134 726) for flood and cyclone calls only. Calls to this number went directly to the Qld Event Recovery team, and formed part of a phone queue to that team. Calls would be allocated next available event claims staff member.

c. For a customer with a claim being managed by a Client Manager, the customer was able to phone their Client Manager's direct number. If the call was

unanswered, the call would transfer to another Client Manager with the same skill sets. Normal calls costs were incurred, however where the customers were concerned about cost we would arrange to call them back.

190. In addition to the above, customers could also send an email to myclaim@suncorp.com.au and we would make arrangements to call them back.

191. Claims are handled in two ways:

Team managed (TM) claims

192. Staff are responsible for a batch of claims rather than individual claims being allocated to particular team members. Prompts and bringups within Suncorp's electronic management system produce an activity. For example, when customer documents are centrally received and scanned into the Claim system, an activity is generated (e.g. *review customer correspondence*) with set date for the activity to be actioned.

193. Activities are reviewed daily for those that are required to be actions that day. These activities are allocated to teams form them to be completed.

194. A customer with a team managed claim is given a team number and calls are allocated to any team member available when a customer call comes through. In relation to the Queensland floods, teams of this kind were set up to manage lower value, less complex claims.

Client managed (CM) claims

195. A claim that is Client Managed means the claim is allocated to a particular Client Manager who becomes the customer's point of contact and retains the claim through to finalisation. The Client Manager is responsible for the outcome of the claim and the customer's experience. The customer is given a direct telephone number and email address for the Client Manager responsible for their claim.

196. If a customer telephones and their Client Manager is not available, the call diverts to another Client Manager in the team, who will respond to the customer's query if it is routine, or will take details and arrange for the allocated Client Manager to take the appropriate action.

197. Suncorp's claims lodgement service is staffed 24 hours a day, 7 days a week on a toll free number. Customers can call the toll free number for the cost of a local call from any landline in Australia. Suncorp's flood claims handling team has been available from 8am to 5pm Monday to Friday since the flood events.

Question 24: Are all telephone calls between policyholders and representatives of Suncorp recorded? Were all telephone calls between policyholders and representatives of Suncorp which took place in December 2010 and January 2011 recorded?

198. Suncorp does not record telephone calls either at the time of lodgement or during the management of the claim. The only exception is if a claim has been referred to the investigation section because of possible irregularities. On these occasions, the customer is advised at the time the call is made, that the call is being recorded.

199. No calls between customers and representatives of Suncorp in December 2010 and January 2011 were recorded save for calls in relation to a small number of claims where eligibility was investigated because the policy was taken out within 72 hours prior to the flood event. As Suncorp policies exclude cover for flood within 72 hours of policy inception, these claims were investigated to determine eligibility under the policy, including obtaining from the customer a detailed description of when the water damage

occurred. In these cases, the customer was advised at the commencement of the call that the call was being recorded.

Question 25: How has Suncorp responded to requests for copies of recordings or transcripts of telephone calls between policyholders and representatives of Suncorp?

25.1 Have any copies of recordings/transcripts been provided to policyholders (or their legal representatives) in response to such requests? If so, in how many cases.

200. Suncorp has not received any request for a copy of any recording or transcripts of telephone calls.

25.2 Have any such requests been refused or not responded to? If so:

25.2.1 In how many cases?

25.2.2 In the case of requests that have been refused —why have such requests been refused?

201. Suncorp does not have any record of any request being made for a copy of a recording or transcript.

Question 26: In what circumstances were policyholders advised of their entitlement to make a complaint or request a review of a decision through the internal dispute resolution process

202. If a claim was lodged and Suncorp made a decision to decline or partially decline the claim, Suncorp advised the customer verbally by telephone. A letter was also sent which set out the reasons and basis for that decision. That letter set out the customer's rights under Suncorp's internal dispute resolution (IDR) process.

203. If a claim was accepted and a dispute arose in the course of the claim as to a particular item being claimed, or the customer had a complaint of a customer service nature, the claims manager would verbally advise the customer of their right to escalate the dispute to the IDR process.

Question 27: Please outline each step, and by whom each step was or is taken, in the process which Suncorp employed or has employed in responding to complaints and/or disputes in the internal dispute resolution process. Please also outline the information considered and relied upon in determining complaints/or disputes.

204. Suncorp's dispute resolution process involves three steps, operational (frontline) level, the Internal Dispute Resolution (IDR) team and external review by the Financial Ombudsman Service (FOS).

205. At operational level, frontline staff members are required to refer unresolved complaints to a team leader or technical services officer who is required to review and attempt to resolve the complaint.

206. If unable to be resolved, the complaint must be elevated to the IDR team. The IDR team reviews complaints by customers for all Suncorp Group general insurance brands including Suncorp home and contents customers. It is independent of the Suncorp claims team. Its decisions are binding on the claims team and cannot be challenged by Suncorp.

207. The IDR team contacts the customer, considers all of the information on the Suncorp file including expert and other reports, any written or verbal information provided by the policyholder, the terms of the policy of insurance, relevant legislation and insurance

principles, previous determinations from the Financial Ombudsman Service (FOS), what is fair and reasonable in all the circumstances and good insurance practice.

208. If the IDR decision is to overturn the claims decision, the decision is binding on Suncorp and the claim is referred back to the claims consultant for settlement.

209. If the IDR decision is to uphold the decline, a final decision letter is sent to the customer advising of the IDR decision and advising of the customer's right to a review by the FOS.

210. This is the process which was followed with any disputes in claims arising out of the Queensland floods.

Question 28: Were written responses given in response to all complaints/disputes?

211. In all cases in which the IDR maintained the decision to decline, a final decision letter was sent to the customer by the Dispute Resolution Officer within the IDR team who undertook the review, advising the IDR decision and reasons for the decision.

212. If the decision by IDR was to overturn the decision made by the claims team, the Dispute Resolution Officer would send a written acceptance letter to the customer stating that the decision to decline had been overturned and that the claim was now one for acceptance. The claim would then be returned to the claims team for processing of the claim.

Question 29: Were policyholders advised of all information upon which Suncorp relied in determining their complaints/disputes? If so, was this advice given voluntarily or only if requested? If any piece of information was not provided or withheld for any period of time:

29.1 What was the nature of the information?

29.2 Why was it not provided?

213. As outlined above, if a claim was declined or partially declined, Suncorp advised the customer in writing, setting out the reasons for the decline and either referring to or quoting relevant parts of any reports or other information relied on in making that decision. This information was provided voluntarily.

214. Similarly, if a claim was referred to IDR and the IDR team upheld the decline, a letter was sent to the customer setting out the reasons for that decision.

215. Save as set out in my response to Question 30, information was not withheld.

Question 30: Were policyholders given copies of all information relied upon in determining their complaints/disputes? If any information was not provided, or withheld for any period of time:

30.1 What was the nature of the information?

30.2 Why was it not provided?

216. The process of considering complaints and disputes is outlined in my response to Question 27 above.

217. Information relevant to the decision on the complaint or dispute was given to the customer as outlined in my response to Question 29. The only exception would be where investigations were being undertaken in relation to suspected fraudulent activity. In those cases, investigation reports and other documents may be withheld pending finalisation of the investigation, in accordance with the section 3.4.3 of the General Insurance Code of Practice (Code).

Question 31: Please provide copies of all written responses by Suncorp to all complaints and/or disputes (final decision letters). For each written response (final decision letter), please attach a copy of the correspondence in which the substance of the complaint and/or dispute to which the response relates is set out

218. Copies of all written responses by Suncorp to complaints (denied cover) and final IDR decision letters are attached as Annexure 7. These documents set out the substance of the complaint/dispute.

Question 32: Were policyholders kept informed of the progress of their complaint/dispute in accordance with the General Insurance Code of Practice? How did/does Suncorp monitor whether the standard for providing information on progress of the dispute is adhered to?

219. As outlined above, Suncorp obtained the agreement of the Financial Ombudsman to a timeframe regime for claims handling following the flood events. Code section 3.2.3 established a benchmark of advising customers of progress of their claim at least every 40 business days.

220. However, Suncorp did not seek to extend the Code timeframes for IDR response.

221. I have made enquiries within the Suncorp Group and I am informed that:

a. Policyholders were kept informed of the progress of complaint/disputes in accordance with the Code.

b. The IDR team uses the Aequitas dispute recording system to register and track all IDR disputes. Once a dispute is registered dates for acknowledgement and finalisation of the review are set in accordance with Code requirements. The dispute is then allocated to a Dispute Resolution Officer (DRO).

c. The list of matters allocated to each DRO is monitored on a daily basis by the DROs and their team leaders to ensure tasks are completed in accordance with Code requirements. Any extension of time frames must be discussed with the customer and agreement reached as to an alternative timeframe and appropriate entries are made in the system.

d. Daily monitoring is backed up by auditing of files to ensure DROs are complying with timeframes and quality requirements. Compliance with key result areas (KRA) is reported on a monthly basis and includes criteria to ensure Code compliance.

Question 33: Has Suncorp received any complaint relating to inappropriate, insensitive or offensive conduct by a representative or agent of Suncorp toward, or about, a policyholder? If so:

33.1 How many such complaints have been received?

33.2 What did or does each complaint relate to?

33.3 What steps were or have been taken in respect of each complaint?

222. Suncorp does not tolerate inappropriate, insensitive or offensive behaviour by any representative or agent toward or about a customer. If Suncorp became aware of allegations of such behaviour, these would be fully investigated by management. If the allegations are proven, appropriate disciplinary action would be taken against staff members involved.

223. Suncorp acknowledges that the Queensland flood events put extraordinary demands on staff and they were often dealing with emotional and stressed customers. Suncorp

recognised this and gave staff as much support as possible to ensure customers were treated with empathy, understanding and respect for their situation.

224. Suncorp may have received some complaints of this kind, usually in combination with other complaints such as a complaint about settlement of a claim. Suncorp does not have a separate record of any such complaint, as each dispute is classified according to the substantive complaint, for example, settlement amount. Therefore if a customer may have complained, for example, that Suncorp had incorrectly rejected a claim for a damaged item and that the claims manager was rude when the customer questioned the rejection, the complaint would be classed as a complaint regarding the rejection of the claim for the damaged item.

225. Any complaints about the conduct of staff are elevated to a more senior member of staff in accordance with Suncorp's human resources (HR) policies and its complaints handling process, and if the complaint involved a complaint about the claim itself (as well as behaviour), it would be reviewed by the IDR team. Contact would have been made with the customer investigate and review their concerns as part of this process.

Question 34: Has Suncorp received any complaint, or dealt with any dispute, in the internal dispute resolution process, relating to:

34.1 Misrepresentation made by a representative of Suncorp to a policyholder at the point of sale as to the existence or extent of flood cover under a policy bought by the policyholder; or

34.2 Failure on the part of a representative of Suncorp to adequately inform a policyholder that a policy bought by the policyholder excluded flood cover?

226. In response to this question, I have made enquiries within Suncorp's IDR service and I am advised that:

a. Suncorp has dealt with eight matters of the kind referred to in question 34.1, all relating to the extent of flood cover, specifically that the policy does not cover flood occurring within 72 hours of policy inception.

b. Suncorp has had no matters of the kind referred to in question 34.2 as Suncorp policies do not exclude flood cover.

Question 35: If Suncorp has received complaints, or dealt with any dispute, of the kinds referred to in sub-paragraphs 33.1 and 33.2:

35.1 How many of each kind has it received?

35.2 Please outline the steps taken in investigating and responding to such complaints/disputes.

227. In response to this question, I have made enquiries within Suncorp's IDR service and I am advised that:

a. Suncorp dealt with eight IDR disputes involving allegations that there was a failure at the point of sale to adequately inform a policyholder that there was no flood cover for events occurring within 72 hours of policy inception.

b. Each such dispute was fully investigated, including:

- Obtaining evidence from the customer as to the content of their conversations with sales staff;

- Seeking information from the consultant involved at the point of sale as to the circumstances and any issues discussed at point of sale (where possible);
- Reviewing the policy inception date and other information obtained by the claims consultant in considering the claim;
- Reviewing any policy notations made at the time of policy inception; and
- Reviewing applicable telephone sales scripting.

Question 36: Is Suncorp involved, or has Suncorp been involved, in any matter with the Financial Ombudsman Service? If so:

36.1 How many?

36.2 Please identify the cause(s) of the disputes

228. As at 1September 2011 Suncorp had 20 for home and/or contents claims at FOS which required a Notice of Response to be completed.

229. The causes of dispute were:

Cause of dispute	Number of disputes
Claim for compensation	1
Policy purchased within 72 hours of flood event	3
Delay in processing	7
Jetty/pontoon flood exclusion	1
No paid policy in force	1
Other policy exclusion	4
Quantum of settlement offered	3
TOTAL	**20**

Question 37: Please outline all steps involved in the process after a claim was or is accepted in order to get insured property repaired or restored or to otherwise settle the claim. What information or steps did or does Suncorp require of policyholders in this process?

230. Once a claim has been accepted, Suncorp's liability under the policy for insured property is ordinarily discharged in one of three ways:

a. Repairing the damaged property (buildings and/or contents);

b. Rebuilding the damaged property (buildings); or

c. Paying the insured value of the damaged property (buildings and/or contents), known as 'cash settling'.

231. In broad terms, the typical steps in a Suncorp home claim, following acceptance are:

a. Assessment – the claim is passed to the assessing team who make decisions on what type of assessment is required on the claim (e.g. internal assessment, external assessment, repair assessment). The assessor can recommend a decline of individual items or the overall claim based on PDS, recommend and

estimate repairs or, where applicable, assess an amount to be offered to cash settle the claim.

b. Client Management – the client manager reviews the assessor report and decides if the claim decision should be changed and they will make this change on the system. The claim manager creates all jobs and assigns them to the Supplier or Repairer Coordination consultant. For major claims arising out of the flood events this involved referring claims to Lend Lease for project management. Following such referral, the claims manager continues to be the point of contact for the customer, to keep the claim under review as to the progress and to deal with other claim components not managed by the Project Manager such as arrangements for temporary accommodation for the customer during repairs.

c. Supplier & Repairer Coordinators – Interact with the vendors regarding quotes, orders and completion of jobs. They approve vendor invoices and send a request for payment to be made by the payments team.

d. Recoveries & Settlements/Fraud & Investigations – claims are processed through these stages if required.

232. The settlement process depends on the nature of the claim (building or contents) and the amount of the claim.

233. The steps to complete small claims are outlined in my response to Question 6.

234. The steps to complete a typical large claim are set out in the process maps attached as Annexure 8. These process maps cover different regions of Queensland and, where common processes exist, cover more than one Suncorp Group brand. Please also refer to the answer to question 19, which includes examples of claim processing, both catastrophe and non-catastrophe claim types.

235. Where practicable or commercial feasible, Suncorp will endeavour to accommodate a customer's requests, for example when a customer wishes to upgrade their building at the time of re-building.

236. The nature of the information requested from the customer differs according to the type of claim. Much of the information required is obtained during the property's assessment, or in the case of building damage, when a quote (or quotes) for repair are obtained. Suncorp requires that customers make their property available for assessment and quoting. In the case of authorised building repairs, customers also may need to enter into a signed building contract with the authorised builder, and allow site access for the duration of the works. The commencement of the works, were practicable, can also be delayed where requested by the customer.

237. In contents claim, the customer may be asked for their preferred choice of settlement – for example individual replacement of goods or the issue of a stored value card for a mutually agreeable retailer, the latter providing the customer with the option to purchase different items of contents to the value of the settlement.

238. In certain situations Suncorp may offer, or agree to, a cash settlement of a claim, for example in some contents claims, or with total loss claims.

Question 38: Has Suncorp entered into any confidentiality agreement with any policyholder or otherwise required, advised or suggested to, any policyholder to keep matters concerning his or her claim confidential, whether before or after settlement of the claim? If

so, please identify the nature each matter which the policyholder was required to keep confidential.

239. To my knowledge, Suncorp has not sought confidentiality agreements from any customer, and has not required, advised or suggested to any customer that matters concerning their claim are to be kept confidential.

240. I have made enquiries and have been informed that Suncorp has been involved in one matter in which a confidentiality clause has been included in a release as part of settlement of the claim. The clause was proposed because of concerns by the customer regarding financial issues. A mutual confidentiality clause was included in the settlement whereby Suncorp and the customer agreed not to disclose the terms and conditions of the release or the negotiations preceding it to any other person or entity without the written consent of the other party.

Question 39: Has Suncorp made any public statement, or commented in any public forum, about any individual policyholder (or an advocate for a policyholder)? If so, please provide copies of the statement or comments?

241. Suncorp has not made any public statement or commented in any public forum, about any individual customer or any advocate for any customer.

Question 40: Is Suncorp or has Suncorp been the subject of any investigation by the Financial Ombudsman Service (other than disputes referred to in paragraph 35) or any other regulatory body about the manner in which Suncorp has dealt with claims relating to the Queensland floods?

242. Suncorp is not and has not been the subject of any investigation by FOS (other than disputes referred to in paragraph 35) or any other regulatory body about the manner in which Suncorp has dealt with claims relating to the Queensland floods

REFORMS

Question 41: Should any changes be made to the General Insurance Code of Practice?

243. Suncorp's position in relation to this issue is as follows.

244. The General Insurance Code of Practice (the Code) is a voluntary industry code of practice that has been developed by the general insurance industry in consultation with regulators. Suncorp is a long-term Code signatory and adheres to the Code in relation to its general insurance operations. The Code is an effective self regulatory tool, and is far broader in its scope than its equivalents in New Zealand and the United Kingdom

245. The general insurance industry is already revisiting the Code, following feedback from consumer advocates. The industry has been consulting (via an Insurance Council of Australia Working Group) with industry, consumer advocates and ASIC on the proposed changes. Suncorp has contributed to those consultations. These changes are directed to ensuring that insurance companies encourage their customers to lodge claims if they contact the insurer about cover. This will solve a concern that a customer may not lodge a claim and therefore would not have access to a formal claim denial review process – which is regulated by various instruments.

246. Additionally the envisaged changes will introduce a timeframe for decision making on a claim - following feedback from various sources including government, consumers and consumer advocates. The proposed timeframe is some six months in total; four months to make a decision plus 45 days for any Internal Dispute Resolution (IDR) review (in

circumstances where a decision has not been made and the consumer wishes to elevate the issue) .

247. It is understood that the Code will continue to include the present section 4.3 which allows a signatory insurer to not meet all Code standards during significant catastrophes or disasters. From a practical perspective Suncorp believes that such a section is required, as the magnitude of any particular future catastrophe cannot be anticipated. However, it remains Suncorp's practice that whenever a catastrophe occurs, Suncorp will proactively consult on response time frames with the Code's regulator, the Financial Ombudsman Service, as occurred during these flood events.

248. Suncorp supports the proposed changes to the claims handling section of the Code.

Sworn by the Deponent)
at Brisbane)
This 14th day of)
September 2011)
Before me)

[redacted]

James Joseph Higgins

[redacted]

Solicitor

EXHIBITS TO RESPONSE OF JAMES JOSEPH HIGGINS TO REQUIREMENT TO PROVIDE INFORMATION ISSUED TO SUNCORP INSURANCE DATED 5 SEPTEMBER 2011

1	Suncorp Metway Insurance Limited home and contents policies in force as at the 2010/2011 summer season: • Classic Home & Contents PDS for policies issued before 13 September 2010 • Classic Home & Contents PDS for policies issued on or after 13 September 2010 • 55Up Home & Contents PDS for policies issued before 13 September 2010 • 55Up Home & Contents PDS for policies issued on or after 13 September 2010 • Investor Home & Contents PDS for policies issued before 13 September 2010 • Investor Home & Contents PDS for policies issued on or after 13 September 2010 • Platinum Home & Contents PDS for policies issued before 13 September 2010 • Platinum Home & Contents PDS for policies issued on or after 13 September 2010
2	Media releases and advertisements issued by Suncorp ahead of the 2010/2011 Queensland summer storm season, and in response to the 2010/2011 weather events
3	Copy of instructions to call centre operators
4	De-identified Suncorp Queensland Flood claim illustrating steps to process, assess and determine claim
5	Instructions to hydrologists
6	Comparison of steps to complete: • Brisbane flood claim • Working loss (business as usual) claim • Natural hazard (non-disaster situation) claim
7	Copies of all IDR final determination letters
8	Process maps outlining steps to complete typical major loss claim

ANNEXURE 1

Classic Home & Contents Insurance

Product Disclosure Statement

SUNCORP Insurance

Find your way through this document

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Introduction

Welcome to Suncorp Classic Home & Contents Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed for the owners of a home if you live in it and your contents inside your home, unit, apartment or flat.

For new customers, this policy is not suitable for covering your investment home or unit let out to your tenants. Please ask us about our Investor Home & Contents Insurance policy. Your policy continues if your investment home is currently insured under this policy.

Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 74) when you apply for this insurance. We will ask you for information about your home, your contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Summary of major covers

Breakage of fixed glass

but we do not cover removal of glass fragments from your carpet.
More details page 24

Damage by animals

but we do not cover damage by pecking, biting, clawing or chewing.
More details page 26

Fire

but we do not cover damage caused by scorching, ash or soot when your home has not caught on fire.
More details page 21

Burst pipes, leaks and overflows

but we do not cover the repair of a leaking shower base.
More details page 20

Explosion

but we do not cover repairing or replacing the tank that has exploded.
More details page 23

Lightning

but we do not cover damage caused by power failures or surges by your power provider.
More details page 21

Earthquake and tsunami

but we do not cover damage that occurs more than 72 hours after the earthquake.
More details page 25

Vandalism and malicious damage

but we do not cover damage by someone who lives at the home.
More details page 22

Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.
More details page 19

Theft and damage

but we do not cover theft by people you invite into your home.
More details page 22

Riot or civil commotion

but we do not cover damage by someone who lives at the home.
More details page 23

Impact

but we do not cover the removal of dangerous trees around your home.
More details page 25

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 3 (automatic adjustments to the sum insured) on page 30.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.

New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods.

If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.

We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

About your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charges and fire services levy that applies.

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

In addition to the factors we use to calculate your premium, the discounts you qualify for also affect your premium. Your premium includes any discounts you qualify for and these are applied before adding applicable government charges.

More details

For further details on how we work out your premium and for information about the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

About our fees

	Details
Cancellation fee We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. A cancellation fee will not apply if: – you are transferring cover to another home or contents policy with us – you are moving to an area where we do not offer insurance – you cancel the cover within the cooling off period – we cancel the cover for any reason.	The amount of the cancellation fee is **$30** (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is **$60** (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference. We will also not issue a refund if after we have deducted the cancellation fee the amount of the refund is $5 or less.
Pay by the month fee The monthly fee is **15%** of the premium for the period of insurance.	Your monthly payment equals your premium plus this fee plus stamp duty, GST, FSL (where applicable) and any additional government charges, divided by the number of months in the period of insurance.

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay the premium by the due date to be covered by this policy.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium and other charges in full, we may reduce the period of insurance so it is in line with the amount you paid.

You can pay your premium in one annual payment or by monthly instalments.

Paying premiums annually

If you do not pay your premium by the due date in the first year of your insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so. If at renewal you pay your premium late, we may reject your payment and your policy will cease from the due date.

If we accept your late payment, we might re-commence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is 14 days (or more) late and
- cancel your policy without notifying you if payment is 1 month (or more) late.

If you pay by the month we charge a fee each month as part of your premium and this is included in your monthly payment.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. This is especially important for valuables and items listed on your policy, as well as electrical appliances and furnishings.

We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value. For full details refer to pages 56 to 60.

About your cover

What we cover as your home

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home

Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- a hotel, motel, boarding or guest house
- inflatable swimming pools or portable spas
- water in tanks, swimming pools, spas or any other water container
- carpet (fixed or unfixed) or floor rugs
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways), **but we will pay** the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home.

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	Limits for any one insured incident
Unfixed home building materials and uninstalled home fittings (e.g. tiles stored in the shed or an oven that is not yet installed)	up to $500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Options	The amount or limit shown for that option (see pages 40 to 44)
Additional features	The amount or limit shown for that additional feature (see pages 27 to 39)

What we cover as your contents

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:

- carpet and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (e.g. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier
- fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:

- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- air conditioners that leave a hole in a wall if removed
- dishwashers housed in a cabinet
- chemicals, fertilisers and pesticides that have been used or applied
- plants not in a pot
- lawns, trees, shrubs, hedges
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals including fish, reptiles, pets and livestock
- stock for a past, present or future business activity
- travel or other tickets, coupons or gift vouchers
- unfixed home building materials and uninstalled home fixtures or fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
- caravans, mobile homes or any of their contents
- trailers, horse floats or horse-drawn carriages
- aircraft other than remote controlled models or toys with a wing span less than **1.5** metres
- watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

Setting up your contents cover

STANDARD COVER

Contents are covered at the home

This policy covers your contents at the home.

However, fixed and flexible limits apply to some items (e.g. the most we will pay for jewellery is **$1,000** per item).

You can increase cover for items and other valuables with flexible limits. See the next panel to learn how.

Where are contents covered?
At the home only.

Page 13

A. TAILOR YOUR COVER AT THE HOME

Increase cover on valuables at the home

Your standard cover automatically covers valuable items but only up to the limits shown on page 13. However, you can choose to increase cover above the flexible limit.

How do you tailor cover?
Ask us to list items on your certificate of insurance for an extra premium. Check page 13 to see if you need to list any items.

Where are listed items covered?
At the home only.

Page 14

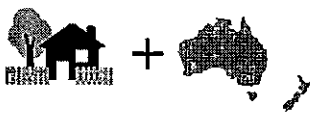
B. TAILOR YOUR COVER AWAY FROM HOME

Extend cover to Australia and New Zealand

You can extend your cover to insure personal and portable items that are commonly carried away from home for accidental loss and damage (e.g. bicycles, laptops, cameras and MP3 players). As an additional benefit, we also cover these items if you accidentally lose or damage them at the home.

How do you tailor cover?
Ask us to add portable cover. An extra premium will apply.

Where are personal and portable items covered?
Anywhere in Australia and New Zealand, including at the home. Listed jewellery and watches are covered anywhere in the world for up to **30** days.



Pages 14 to 17

Limits on contents cover

Standard cover has limits on some items to help lower the cost of insurance. To increase cover above a limit, tailor your standard cover by asking us to list items for an extra premium. You can only list items with a flexible limit (see table below). **Listing items does not add cover away from the home.**

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the tables below. There are two types of limits: fixed and flexible.

Fixed limits

Items below have **fixed** limits and the **limits cannot be increased.**

Fixed limits apply to:	Limits for any one insured incident
Home office equipment	up to **$10,000** in total
Tools of trade	up to **$1,000** in total
Refrigerated or frozen food and medicines	up to **$500** in total
Uncut and unset gems, gold or silver nuggets and ingots (not jewellery)	up to **$500** in total
Cash, smart cards, phone cards and documents able to be cashed	up to **$300** in total
Options	the amount or limit shown for that option (see pages 40 to 44)
Additional features	the amount or limit shown for that additional feature (see pages 27 to 39)

Flexible limits

Items below have flexible limits and **the limits can be increased.** For details on how to increase limits, see 'A. Tailor your cover at the home' on the following page.

Flexible limits apply to:	Limits for any one insured incident
Jewellery and watches	up to **$1,000** for each item or set but no more than a total of **$4,000**
CDs, DVDs, audio and video tapes, records, computer discs, computer software, consoles and games	up to **$5,000** in total
Carpet or rugs that are hand woven	up to **$2,000** for each carpet or rug
Silver or gold items, items plated with silver or gold (not limited elsewhere)	up to **$2,000** for each item or set
Paintings, pictures, works of art, sculptures and art objects	up to **$10,000** for each item or set but not more than a total of **$50,000**
Collections or memorabilia	up to **$2,000** in total for all collections
Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to **$2,000** in total

A. TAILOR YOUR COVER AT THE HOME

Increase cover on valuables at the home

If you own items or valuables above the flexible limits, ask us to list them for their full replacement value on your certificate of insurance. If we agree, you need to pay us any extra premium and keep the proofs described on pages 56 to 59 in case you make a claim. Sometimes we will ask you to install extra security as a condition of cover.

Please note that listing items above flexible limits does not add cover away from the home.

B. TAILOR YOUR COVER AWAY FROM HOME

Extend cover to Australia and New Zealand for personal and portable items.

Portable cover

You can ask us to add portable cover to your policy for an extra premium. If you choose and pay for this cover, it will be shown on your certificate of insurance.

You can list items individually or bundle items to add portable cover. You may wish to do both, although some items cannot be insured by bundled cover and must be listed individually for cover away from home (e.g. mobile phones, laptops, bicycles and GPS devices). See the following pages for more information.

We cover

When you insure personal and portable contents, they are covered for accidental loss, theft or damage happening in the period of insurance **both in and away from the home.** In and away from the home means:

- anywhere in Australia and New Zealand, including at the home **and**
- for any listed jewellery item or watch, you are covered anywhere in the world for up to **30** days from the time you depart Australia.

In addition, your personal and portable items are covered for accidental loss or damage at the home. To insure items other than personal and portable items for accidental damage at the home see optional cover 3 on page 42.

We do not cover

Breakage of sporting equipment while it is actively being used for sport or its intended sporting activity (e.g. breaking a tennis racquet or golf club when trying to hit a ball, or losing or breaking a fishing rod when reeling in a fish or while being used to lure or trawl for fish), **but we will pay for** damage to a bicycle while it is being ridden (see exceptions below).

For bicycles, we will not cover:

- damage to tyres while the bicycle is being ridden
- theft from a public place if the bicycle is not chained and securely locked to a fixed object, or is not locked to a bicycle carrier fixed to a motor vehicle
- theft from inside a motor vehicle unless the motor vehicle is locked at the time.

1. List items individually for portable cover

Examples of items you can list for portable cover are below and are a guide only. The items may change, plus you can ask us to list other personal and portable items. To find out if your item can be insured, call us on **13 11 55.**

Examples of items you can list for portable cover

- jewellery
- laptops, PDAs and games
- mobility scooters
- cameras*
- sporting equipment
- mobile phones
- bicycles
- GPS navigational devices

How to list items individually for portable cover

Ask us to list items for their replacement value. They will be shown on your certificate of insurance with a sum insured. For any item you need to:

– pay us any extra premium needed and

– keep proof of value and ownership in case you make a claim.

Sometimes we will ask you to install extra security as a condition of cover.

Case study

Example of certificate of insurance

Cover type	Where is it covered: at the home	Where is it covered: away from home*	Sum insured
CONTENTS			
General contents	✓	✗	$70,000
Listed items			
Solitaire engagement ring	✓	✗	$2,000
CD/DVD collection	✓	✗	$10,000
Listed items – portable cover			
Laptop	✓	✓	$2,000
Mountain bike	✓	✓	$5,000
Portable bundled cover *(limit of $1,000 per item or set)	✓	✓	$4,000
TOTAL CONTENTS			$93,500

*Cover away from home anywhere in Australia and New Zealand

Explanation

Listed items (covered at the home only)

Items you list only to overcome flexible limits are covered at the home only (e.g. see **solitaire engagement ring** and **CD/DVD collection** above). Ask us to add portable cover to insure them away from home.

Listed items – portable cover

Items you list for portable cover will be shown as covered at the home and away from the home, with the amount it is insured for (e.g. see **laptop** and **mountain bike** above).

2. Add bundled portable cover

Why you might choose to add bundled cover

Adding bundled cover will save you from listing a number of low valued portable items for cover away from the home. See the table below for the items that are insured by bundled portable cover.

Limits for bundled portable cover

The limit is **$1,000** for any one item or set and **$4,000** in total for any one insured incident (Note: if you currently have different limits on your certificate of insurance for bundled portable cover those limits apply and not the limits shown here).

For personal and portable items valued at more than **$1,000** each, you can ask us to insure them by listing the items individually (details on previous page).

Example of bundled cover

Items can be insured as long as they are shown in the table on the next page and they are less than **$1,000** each. For example, these items could be insured under bundled cover:

• MP3 Player $300

• ring $950

• clothes $150

• handbag $700

• pram $400

• camera $650

• golf clubs $950

However, in the event of a claim, you will only have **$4,000** in total to cover loss or damage to any combination of these items.

Bundled cover can be used to top up a claim for jewellery and watches that is not fully insured by your contents cover.

More details

For further details about how we pay claims for portable cover, including listed items and bundled portable cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Items that are insured by bundled cover

Limit of cover is **$1,000** per item and **$4,000** in total.

If an item is not shown below and you would like it covered away from the home, ask us if we will list it individually for portable cover.

We cover	
watches, travel clocks, binoculars and telescopes, prams, strollers, baby capsules and other baby carriers, hearing aids, dentures, spectacles, sunglasses, walking sticks, crutches, wheelchairs, blankets, travelling rugs, towels, cosmetics, toiletries, hairdryers and shavers	
jewellery	**but not:** – unset gems
camping equipment designed to be carried by 1 person while hiking	**but not:** – GPS navigational devices
calculators	**but not:** – computers (see page 73)
clothing, furs and hats	**but not:** – motor cycle helmets, jackets, gloves, pants or boots
bags, suitcases, briefcases, purses, handbags, wallets, compendiums, pens	**but not:** – what's in them except items shown as insured in this table
cameras, their lenses, films and digital storage cards and their other accessories	**but not:** – mobile phones or devices with a mobile phone functionality – those used for a business activity
portable battery powered radios, audio, TV and video appliances such as MP3 players including their: – memory cards and sticks – digital music and video files but only if you give us proof of their purchase	**but not:** – mobile phones or devices with a mobile phone functionality – computers, electronic game systems and their accessories
musical instruments	**but not:** – those used for a business activity
sporting equipment (see meaning page 76) including golf clubs plus bag and buggy	**but not:** – bicycles, diving equipment, skis, watercraft, snowboards, motorised golf carts with 4 wheels, portable fridges or GPS navigational devices – other items excluded from 'sporting equipment' on page 76

How much contents cover do you need?

Contents sum insured

You should insure your contents for the amount it costs to replace all your contents new for old. This amount is called your contents sum insured.

Some key points

Always use current prices to calculate your sum insured, not the depreciated value. This especially applies to items that are old, purchased secondhand or no longer available.

For electronic and hi-tech items

Since the prices of these items are constantly changing, the original purchase price may not be an accurate figure for the sum insured. Choose a sum insured that covers the cost to replace the technology in current prices (e.g. if a camcorder was purchased 5 years ago for $1600 and may now be replaced for $600, the sum insured is $600).

For secondhand purchases

Since we replace these items new, regardless of their age or condition, insure them for the cost to replace them new in current prices. Do not insure them for the secondhand purchase price or the depreciated value.

For obsolete items

Since an obsolete item is no longer available, insure it for the cost to replace it with an item of a similar standard (e.g. if an old colour television is now obsolete, insure it for the cost to replace it with a base model in the next generation of technology with the same size screen).

Calculate the contents sum insured

You can use our online contents insurance calculator as a guide (suncorp.com.au) or alternatively, follow the steps below.

Step 1 List valuable items above flexible limits (for cover at the home)
Check page 13 to see if you need to list an item (e.g. jewellery, DVDs or artwork). Describe the item and the cost to replace it. If you do not wish to list any items, skip ahead to step 2. (e.g. list an engagement ring for **$5,000** where you only want cover at the home).

Step 2 Add portable cover (for cover away from the home)
Check page 14 to see if you wish to cover your personal and portable items away from home. Otherwise, skip ahead to step 3. (e.g. list a laptop for **$2,000** for cover away from the home).

Step 3 Calculate the cost to replace the rest of your contents
Take into account what is in every room, hallway, passageway, garage, garden shed and outdoor living area. This is your general contents sum insured. (e.g. the cost to replace everything else you own is **$70,000**).

Step 4 Add up the figures
Using our example, the total sum insured is **$77,000.**

$ 5,000 (listed engagement ring)
$ 2,000 (listed laptop)
$ 70,000 + (general contents sum insured)
$ 77,000 (total sum insured)

If listed items in step 1 and 2 are the same, only add sum insured once.

We can also walk you through this process by calling us on 13 11 55.

What you are covered for

Insured events 1 to 12

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and flood

We cover

Loss and damage caused by storm and flood e.g. rain, wind, hail, storm and damage caused by flooding from rivers, streets and canals.

We do not cover

- damage by actions or movements of the sea
  but we will cover damage caused by:
  - a tsunami
  - storm surge if it occurs at the same time your home or contents are damaged by a storm or flood
- retaining walls, garden borders and free standing walls
- the surface of a tennis court
- wharf, jetty, pontoon or sea wall
- water in a tank, swimming pools or spas or their liners or covers
- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them
- paint when there is no structural storm damage to other parts of the home
- gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

More details

For further details about how we pay claims for storm and flood cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

2. Burst pipes, leaks and overflows

We cover

Damage from leaking, overflowing or bursting pipes and water containers at the home including:

- dishwashers and washing machines
- roof gutters and rainwater downpipes, drainage and sewerage systems
- tanks (e.g. rainwater tanks, hot water systems, fish tanks but not fish bowls)
- swimming pools or spas
- water beds, baths, sinks, toilets and basins
- water collection trays in freezers, refrigerators and air conditioners.

We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home.

Exploratory costs

We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to your home, **but only** if the leaking liquid is causing permanent damage to your home or contents.

If we pay for damage or exploratory costs we will also pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.

We do not cover

- damage to retaining walls
- the repair of a leaking shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak
- fixing or finding leaks that have not caused permanent damage to your home or contents (e.g. a pipe leaking water over a outdoor pathway)
- repair or replacement of the tank, pipe or container that water or liquid escaped from (e.g. we will not pay for replacing a hot water system that leaks)
- leaks from agricultural pipes (e.g. pipes manufactured with holes in them)
- fixing normal wear and tear (e.g. replacing worn out tile grouting)
- damage caused by people splashing water from shower bases, baths, basins or tubs over time
- your claim if you repair or renovate a damaged area of your home before we can inspect it and find the cause
- damage caused by liquid from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.

3. Fire

We cover

Loss and damage caused by fire e.g. fires started by electrical faults, heaters, kitchen fires, bushfires and other causes.

We do not cover

- damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire, **but we will pay** for damage which is caused by a burning building within 10 metres of your home
- damage by smoke, pollution or vapour from a home heater or a cooking appliance, **but we will pay** for fire damage to your home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of your home and contents
- damage from cigarette or cigar marks or burns, **but we will pay** for damage caused by a fire which spreads from the initial burn spot.

4. Lightning

We cover

Damage by lightning, including power surge caused by lightning.

We do not cover

- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage
- without written confirmation from a qualified repairer saying that lightning was the actual cause of damage
- damage caused by power failures or surges by your power provider.

5. Theft and damage caused by thieves

We cover

Theft and damage caused by thieves e.g. people breaking in through windows or doors, stealing from your balcony, garden shed or backyard of your home.

We do not cover

Theft or damage:

- by you or someone who lives at your home
- by someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home
- if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting or continuing your policy (however, forgetting to turn on your alarm or to lock a door will not affect theft cover under your policy)
- without a break-in when a boarder or tenant lives at your home unless they are in a self contained flat with no door access to your living area
- without a break-in from common areas, shared clothes line areas, garages, storage areas, car parking lot or area of residential flats, units, townhouses or villas, **but we will cover** theft without a break-in from a fully enclosed car garage which is restricted for your use only.

6. Vandalism and malicious damage

We cover

Malicious damage or damage by vandals to your home and contents e.g. vandals damaging your letterbox or painting graffiti on your home.

We do not cover

Loss or damage by:

- you or someone who lives at your home (e.g. a tenant or boarder)
- someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home.

7. Riot or civil commotion

We cover

Riot or civil commotion e.g. damage caused by a violent crowd moving down your street.

We do not cover

Loss or damage by:

- you or someone who lives at your home (e.g. a tenant or boarder)
- someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home.

8. Explosion

We cover

Loss and damage caused by explosion e.g. a gas or bomb explosion.

We do not cover

- the cost of repairing or replacing the tank or container that exploded (e.g. claiming for a new gas water heater when it leaks or explodes)
- damage caused by nuclear or biological bombs.

9. Breakage of fixed glass

We cover

When you have home cover

We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets.

When you have contents cover

We cover accidental breakage of fitted glass in furniture, pictures and unfixed hanging mirrors.

We will also cover the cost of replacing the following items if they are accidentally broken and you are legally responsible as a tenant under a lease:

- glass in windows and other fixed glass that is part of the home
- sinks, basins, baths or shower-bath combinations and toilets.

We will also pay

The cost of repairing or replacing frames holding glass if they need to be replaced along with the glass.

We do not cover

- costs to remove broken glass from carpets or other parts of your home
- we will not pay to fix damage where there is no break from the outer to the inner surface (e.g. chips or scratches)
- glass in a glasshouse or greenhouse
- ceramic tiles
- hand-held mirrors
- drinking glasses and any glass or crystal items carried by hand
- a TV screen or computer monitor
- glass that is part of a radio or clock, vase, decanter, jug, ornament or lamp
- shower bases.

10. Impact

We cover

Impact at the insured address from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

When you have home cover

When your home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

When you have contents cover

When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

We do not cover

- damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

When impacted by trees, we also do not cover:

- removing or lopping fallen trees or branches that have not damaged the home
- the cost of lopping or removing potentially dangerous trees which have not caused damage to the home
- damage caused by trees being lopped or transplanted by you or someone authorised by you
- removal of tree stumps or roots that are still in the ground
- damage to the portion of a fence or wall that is owned by your neighbour
- damage caused by roots of trees, plants, hedges or shrubs, **but we will cover** sudden damage caused by roots as a tree falls over.

11. Earthquake and tsunami

We cover

Loss and damage caused by earthquakes and tsunami.

We do not cover

Damage that occurs more than 72 hours after an earthquake or earth tremor.

12. Damage by an animal

We cover

Damage by an animal at the insured address.

We do not cover

Loss or damage caused by:

- animals owned by you or anyone living at the home
- animals allowed into the home by you or anyone living at the home
- animals pecking, biting, clawing or chewing the home or contents or damage caused by their urine or excrement, **but we will cover** damage to contents caused by an animal accidentally trapped inside your home which does not belong to you or anyone living at the home
- insects or vermin (e.g. termites, rats, rabbits and mice). See 'Insects, birds and vermin' on page 46.

Additional features

When we accept a claim under your policy for an insured incident that happens in the period of insurance, you may also be entitled to these additional features.

1a. Temporary accommodation costs when you have home cover

We cover

When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition. We will pay:

- up to **2** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licensed local property manager to assess this amount.

The limit for temporary accommodation is **10%** of your home sum insured and the longest period you can claim for is **52** weeks. We will pay this in addition to the sum insured for your home.

We do not cover

Temporary accommodation costs:

- if damage to the contents is the reason why you cannot live there
- if you do not need to pay for temporary accommodation
- if you were not living in the home at the time of the loss or damage
- if you did not intend to live at your home during the repair period had your home not been damaged
- if you do not intend to repair or rebuild your home
- beyond the period it should reasonably take to replace or repair your home so you can live there again
- if before the insured incident, you had planned to demolish your home.

More details

For further details about how we pay claims under additional feature 1a. Temporary accommodation costs when you have home cover and additional feature 1b. Loss of rental income, please refer to our Product Explanation, Exclusions and Claim Provisions. Copies are available at www.suncorp.com.au/insurancedocs. A copy of this guide can be provided to you on request at no charge. If you contact us on 13 11 55.

1b. Temporary accommodation costs when you have contents cover

We cover

When you have contents cover and damage to your contents by an insured incident is the sole reason you cannot live at your home or unit, we will pay for your temporary accommodation costs for the time it takes to repair or replace your contents to a liveable condition. We will pay:

- up to **2** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home or unit. The amount we pay is based on the weekly rent you would receive for your home or unit at the time of your claim. We will ask a licensed property manager to assess this amount.

If you don't have to pay rent during the repair period, we will deduct the amount you would pay for rent from what we pay you.

The limit is **10%** of your contents sum insured and the longest period you can claim for temporary accommodation is **52** weeks. We will pay this in addition to the sum insured for your contents.

We do not cover

Temporary accommodation costs:

- if damage to the home or building is the reason why you cannot live there
- if you do not need to pay for temporary accommodation
- if you were not living at the home or unit at the time of the loss or damage
- if you did not intend to live at the home or unit during the repair period had your contents not been damaged
- beyond the period it should reasonably take to replace or repair your contents so you can live in your home or unit again.

2. Removal of debris

We cover

Removal of debris and making the home safe

When your home is damaged by an insured incident, we will pay the reasonable and necessary costs to:

- remove the damaged parts of your home from the insured address
- demolish your home if necessary, and
- make the home safe if it can't be lived in.

If we authorise the repair or rebuilding of your home, we will also pay the reasonable and necessary cost of:

- temporary fencing
- fees from quantity surveyors, land surveyors, architects and engineers
- building application fees and legal work to repair or rebuild.

The limit for this additional feature for any one insured incident is **15%** of your home sum insured. We will pay this in addition to the sum insured for your home.

Removal of debris and keeping contents safe

When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:

- dispose of damaged contents, and
- store undamaged contents during the reasonable time it should take to repair your home.

The limit for this additional feature for any one insured incident is **10%** of your contents sum insured. We will pay this in addition to the sum insured for your contents.

We do not cover

The following costs if you had planned to demolish the home before the insured incident:

- costs to remove debris
- extra rebuilding costs
- costs to demolish your home or make your home safe.

More details

For further details about how we pay claims under additional feature 2. Removal of debris, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

3. Automatic adjustments to the sum insured

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding your home. This may help reduce the risk of any potential under-insurance of your home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under-insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Note

Review the adjusted sum insured

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on:

- any listed contents item (you need to revalue these items regularly to make sure they are insured for their new for old replacement cost)
- landlord's fixtures and fittings
- mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated on page 63.

More details

For further details about how we bring forward the adjustment to the sum insured at a time of a claim, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

4. Extra costs to comply with the latest home building regulations

We cover

When rebuilding or repairing damaged parts of your home we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.

The extent of the upgrade needed will depend on how old your home is and what building regulations have changed since your home was built. The cover in this feature is not paid in addition to your home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.

We do not cover

- costs to upgrade undamaged parts of your home to comply with the latest building regulations
- costs to make your home comply with building regulations that existed when the home was originally built or altered.

5. Replacement of locks

We cover

When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.

The limit is **$500** for any incident resulting in a claim.

6. Rainwater tank or solar heating system

We cover

When your home is insured under this policy, we will pay up to **$2,500** of your net costs* to install a rainwater tank, solar heating system or both at your home.

This benefit is payable when:

- 80% or more of your home is damaged by an insured incident **and**
- your home does not have a rainwater tank or solar heating system **and**
- your sum insured (plus any cover under safety net home protection, if you have added optional cover 4) is adequate to repair or rebuild your home **and**
- we have authorised or arranged the repair or rebuilding of your home.

***Net cost** is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.

Rainwater tank includes:

- a rainwater tank or bladder
- an electric pump and wiring
- a tank stand and base
- pipes connecting roof drainage to the tank, pump and parts of your home
- installation costs.

Solar heating system includes:

- collector panels and tubes that catch and store the sun's energy
- a water tank electric pump and wiring
- a tank stand and base
- pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of your home
- installation costs.

We do not cover

- any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within **30 days** of settling your claim
- any amount covered under additional feature 4 (extra costs to comply with the latest home building regulations).

7. Spoilage of food

We cover

When you have contents cover, we cover spoilage of frozen or refrigerated food and medicines caused by a storm, bushfire, or any other insured event interrupting the power supply to your home.

The limit is **$500** for any event resulting in a claim.

We do not cover

- food or medicine spoilage:
  - from any cause which is not the result of an insured event
  - when you have claimed for food or medicine spoilage under any other part of this policy
- damage to a refrigerator or freezer caused by spoiled food or medicines.

8. Moving to a new home address in Australia

We cover

When you have contents cover and you are moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage by:

- fire
- flood
- collision or overturning of the vehicle carrying them.

If you have moved into a home or unit, we will cover your contents at your new address for up to **14** days from the date you begin to move. You must contact us before the **14** days end and ask us to change your insured address if you want contents cover to continue. Changes to your premium may apply.

Note

If you want extra cover, you can apply for separate goods in transit insurance.
Ask us for more information.

9. Contents temporarily removed from your home

We cover

When you have contents cover and you temporarily remove your contents away from your home or unit to these locations within Australia:

- a motel or hotel room
- a holiday apartment
- another home
- a hospital or nursing home
- a bank safety deposit facility
- an apartment at an educational institution.

We will cover them for up to **120** days for loss or damage caused by insured events 1 to 12, but we only cover theft when there is forced entry into your building, room or apartment.

When you are staying at a **hospital or nursing home** and your room does not have a lockable door, forced entry means someone forcing open a locked cupboard or cabinet which was provided by the hospital for your exclusive use.

When you temporarily take your contents elsewhere in Australia (e.g. to a factory, shop or business premises or travelling with you in your vehicle) we only cover them for fire damage.

We do not cover

- theft without forced entry into the building, room or apartment where your contents are kept
- theft of jewellery, watches or valuables if you broke the hospital or nursing home's instructions to not keep them with you
- cash or documents able to be cashed
- contents temporarily removed from your home or unit for longer than **120** days **unless** they are stored in a bank safety deposit facility
- contents in a furniture warehouse or furniture storage building
- contents in a caravan.

10. Loss of rent

This feature is only available if you already have an investment home insured under this policy.

We cover

When you have home cover

If an insured incident damages your home to the extent it cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the home so it can be lived in again.

When you have contents cover

If an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

The most we will pay for this feature is:

- **52** weeks lost rent, **or**
- **10%** of the home sum insured for a home claim, **or**
- **10%** of the contents sum insured for a contents claim,

whichever is less.

We will pay this in addition to the sum insured for the home and contents.

We do not cover

Loss of rent:

- beyond the period it should reasonably take to replace or repair the home so it can be lived in again or **52** weeks (whichever is shorter)
- if you do not intend to repair or rebuild your home
- if you do not intend to repair or replace your contents
- if you were planning or had applied to demolish your home before the insured incident happened
- if the reason for the loss of rent is damage to the unit building
- if the home was not occupied by a tenant paying rent at the time of the loss or damage, **but we will pay rent if** the home or unit would have been rented during the time taken to repair the home or contents and you give us evidence of this.

11. Mortgage discharge costs

We cover

When you have home cover and we pay a claim for your home to a credit provider that fully repays your home loan, then we will pay the administrative and legal costs of:

- discharging the mortgage and
- deleting the mortgagee from the land title on your home.

The most we will pay under this additional feature in any one period of insurance is **$1,000.**

We do not cover

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

12. Accessories and spare parts of vehicles and craft

We cover

When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address:

- motor vehicles, motor cycles, mini-motor cycles or trailers
- motorised scooters or motorised bicycles
- aircraft or watercraft (but not outboard motors).

We will only cover loss or damage caused by insured event 3 (fire) or insured event 5 (theft and damage caused by thieves) resulting from forced entry into your home or unit.

The limit is $500 for any incident resulting in a claim.

We do not cover

- keys for these vehicles or craft or replacement of their locks
- outboard motors
- spare parts or accessories that are in or on the vehicle or craft at the time of the fire or theft.

13. Uninsured contents owned by visitors

We cover

When you have contents cover, we will also cover the uninsured contents of your visitors for insured events 1 to 12 when they are staying overnight at the home.

The limit for any incident resulting in a claim is **$500.**

We do not cover

- any item insured under another policy
- jewellery
- cash or documents able to be cashed
- mobile phones, or devices with mobile phone functionality
- computers (see meaning of computers on page 73).

14. Credit or financial transaction card cover

We cover

When you have contents cover and your credit or financial transaction card is lost or stolen from your home, we will pay for loss or theft of your money because your card has been used fraudulently.

The limit is **$1,500** for any incident resulting in a claim. Any amount we agree to pay will be reduced by the amount your financial institution or credit provider reimburses or agrees to reimburse you for the theft.

We do not cover

- loss or theft occurring because you did not follow the terms and conditions of use for your card and:
  - someone used your card after they found or had access to your PIN **or**
  - you did not tell the financial institution or credit provider who issued your card within **24** hours after you discovered the card is lost or stolen.
- theft by you or anyone who lives with you at the home.

15. Home modifications due to paraplegia or quadriplegia

We cover

When you insure your home or contents in a unit that you own, we will pay the necessary cost of modifying your home or unit to help your mobility if:

- you are injured as a direct result of an insured event at the insured address **and**
- this injury results in permanent paraplegia or quadriplegia **and**
- we have paid a claim for loss or damage to your home or contents resulting from this event.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

Home modifications if the paraplegia or quadriplegia occurs more than **90** days after the insured event that caused it.

16. Funeral expenses

We cover

When you have home or contents cover, we will pay the cost of your funeral expenses if:

- you die as a direct result of an insured event 1 to 12 **and**
- we have paid a claim for loss or damage to your home or contents resulting from that event.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

Funeral expenses:

- if your death is from an incident that happens away from the insured address;
- your death occurs more than **90** days after the event that caused it.

17. Legal liability cover

The most we will pay for all claims from any one incident under home, contents and landlord's fixtures and fittings legal liability cover is **$20 million**, including all associated legal costs we have agreed to pay following your claim.

For what is not covered under this additional feature see 'We do not cover loss or damage or liability:' on pages 47 and 48 and 'We do not cover legal liability caused by or resulting from:' on pages 51 to 53.

17a. Legal liability when you have home cover

When you have home cover under this policy

We cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:
- in connection with you owning or living in the home and
- at the insured address.

17b. Legal liability when you have contents cover

When you have contents cover under this policy

We cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens anywhere in Australia or New Zealand.

Additional cover for a vacant block of residential land

When we cover your contents we will also cover your legal liability resulting from an incident which happens on a vacant block of land that:
- you own **and**
- is zoned for residential housing **and**
- is no more than **20** acres or **8** hectares **and**
- is where you intend to build your future home.

The longest we will provide this cover is for **24** months from the time you became the owner of the land. It stops when you insure a home on the land or sell the land.

Additional cover for a block of land where your home was destroyed

This cover operates when:
- both your contents and home are insured under this policy at the time your home is badly damaged or destroyed, **and**
- we pay you the home sum insured and your home policy stops.

We will continue to cover your legal liability resulting from an incident which happens at the insured address for up to **12** months under your contents policy.

This cover ends immediately if:
- any building work commences at the insured address* **or**
- repairs or rebuilding worth more than **$50,000** in total costs commence at the insured address* **or**
- you cease to insure your contents under this policy.

*Ask us about our construction insurance products for an insurance solution.

You must take reasonable precautions to keep the home insured address free of obvious hazards for anyone coming onto your property. This includes fencing off or securing damaged buildings and fencing any swimming pool or we will refuse to pay a claim.

Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case. Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance and
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.

1. Injury to pet dogs and cats

We cover

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay for necessary veterinary treatment.

The limit we pay for all treatment (initial and ongoing) resulting from any one accident is **$500.**

We do not cover

Treatment for:

- any illness
- harm caused by something the animal has eaten or any other digestive system ailment
- coronary failure or coronary thrombosis (e.g. a heart attack)
- veterinary expenses incurred after your pet dies (e.g. autopsy or disposal costs)
- routine, elective or preventative veterinary treatment such as vaccinations, de-sexing, or heartworm testing
- any condition or injury that existed before you took out this cover (pre-existing conditions)
- insect bites or infestation by insects such as heart worm, fleas or mites, **but we will cover** tick bite and tick poisoning
- injury from doing a business activity such as security, racing, farming and grazing, **but we will cover** dogs and cats kept or used for breeding or showing.

2. Motor burnout

We cover

The burning out or fusing of a household electric motor which is part of the insured home or contents.

Cover includes repairing or replacing:

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

When the motor cannot be replaced

If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for replacement of the whole appliance.

Spoilage of food

When motor burnout option is added to your contents cover, we also cover spoilage of frozen or refrigerated food or medicines caused by:

- the burning out or fusing of a household electric motor
- the power to your freezer or refrigerator failing due to an electricity safety device cutting out.

The limit we pay for spoilage of food for any one incident is **$500.**

We do not cover

- any motor or sealed unit aged **11** years or more
- the cost of extracting or re-installing a submersible pump
- damage to a refrigerator or freezer caused by spoiled food
- any amount you can recover under a manufacturer's guarantee or warranty.

Motors in any:

- television, video recorder, DVD player or recorder
- radio, stereo, hi-fi or other sound equipment
- computer, printer or computer equipment
- microwave oven
- appliance or fixture that is used for a business activity.

Food or medicine spoilage resulting from:

- the burning out of any motor or sealed unit aged **11** years or more
- a deliberate act or shut down by you or your power provider
- failure of your power provider to meet demand in power supply
- the power to the refrigerator or freezer being accidentally switched off or disconnected
- damage to a refrigerator or freezer caused by spoiled food or medicines
- an insured event which can be claimed under additional feature 7 (spoilage of food).

3. Accidental damage at the home

We cover

Your home or contents are covered for **accidental loss** (e.g. losing something) and **accidental damage** (e.g. breaking or damaging something).

Even though these are not covered under insured events 1 to 12, this option also covers:

- the cost of removing glass fragments from home or contents items
- accidental damage:
  - to ceramic tiles
  - to drinking glasses, decanters, jugs and any glass or crystal items carried by hand
  - to a TV screen or computer monitor
  - to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors
  - caused by watering systems and hoses if it happens suddenly as the result of one incident
  - by scorching with a hot object even though there is no fire, **but not** scorching or burning by cigars, cigarettes or pipes
  - caused by animals or birds, **but not** damage from pecking, biting, clawing, chewing, urine or excrement.

Even though damage to a refrigerator or freezer caused by spoiled food is not covered under optional cover 2 (motor burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.

We do not cover

- other than as shown above, a loss is not covered under this option if it is excluded elsewhere in this policy (e.g. other exclusions in insured events, additional features and options)
- cash or documents able to be cashed
- mobile phones or any device with a mobile phone functionality
- swimming pool liners or covers
- model aircraft, watercraft or vehicles that are remote-controlled
- contents away from the insured address
- loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date
- accidental loss or damage caused by:
  - tenants or boarders
  - building, renovating or altering your home (except for spilling paint)
  - failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this.

4. Safety net home protection

We cover

When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **25%** of your home sum insured to:

- repair damage **or**
- replace your home **or**
- pay you what it would cost us to repair or replace your home.

Note

The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.

Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.

You are responsible for insuring your home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

Contact us immediately if you increase the size of your home

After you take out this policy, if you ever increase the size of your home (e.g. extending a room or adding a garage) you need to tell us and review your home sum insured. This is important because the cost to rebuild your home may have increased.

If the increase to the size of your home is more than **10%** and you do not contact us to appropriately adjust your sum insured, the most we will pay under this option reduces from **25%** to **12.5%** of your sum insured.

More details

For further details about how we pay claims under optional cover 4. Safety net home protection and optional cover 2. Motor burnout, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

5. Mortgagee's interest for unit owners with a mortgage

We cover

If the unit shown on your certificate of insurance suffers loss or damage by an insured event:

- and the body corporate building insurance either doesn't apply or fully cover the cost of repairing the building
- and the mortgagee on your unit makes a claim under your policy for repayment of the mortgage
- then we will pay the mortgagee the lowest of these **2** amounts:
  - the difference between the body corporate insurance cover and the cost of repairing the damage or
  - the amount to fully repay your mortgage at the time of the loss.

Note

This optional cover is only available if you insure contents in a unit under this policy.

We do not cover

Additional features 1 to 17.

6. Landlord's fixtures and fittings

Note

Landlord's fixtures and fittings optional cover is not available for new insurance policies and cannot be added to existing policies. If your cover currently insures landlord's fixtures and fittings, your cover remains unchanged.

We cover

This option applies to home cover. This option covers loss or damage caused by insured events 1 to 12 or optional covers on your certificate of insurance, to the following fixtures and fittings in a rented home:

- floor coverings, window coverings
- whitegoods
- light fittings
- other fixtures and fittings shown on your certificate of insurance.

Limits on landlord's fixtures and fittings cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in your home policy.

We do not cover

Your landlord's fixtures and fittings do not include any:

- other fixtures or fittings not shown on your certificate of insurance
- contents.

What you are not covered for

This section details what is not covered under any part of your policy.

We do not cover loss or damage:

Anything you don't own

To any home, contents you don't own, **but we will cover:**

- additional feature 13 (uninsured contents owned by visitors)
- contents you borrowed and are legally liable for under a written contract but not a tenancy rental agreement
- your legal liability for loss or damage to the property of others under additional feature 17 (legal liability).

Any business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area **except when the business activity is:**

- letting up to **2** bedrooms to paying guests or boarders (e.g. bed-and-breakfast accommodation)
- using a part of your home as a home office
- one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.

Erosion or subsidence

Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** subsidence damage to your home if it is caused by:

- insured event 2 (burst pipes, leaks and overflows)
- contents items insured by portable cover
- these insured events if the damage occurs within **72** hours of the event happening:
  - insured event 1 (storm and flood)
  - insured event 8 (explosion)
  - insured event 11 (earthquake and tsunami).

Actions or movements of the sea

Caused by actions or movements of the sea, **but we will cover:**

- damage caused by storm surge to the extent it is covered under insured event 1 (storm and flood)
- damage caused by insured event **11** (earthquake and tsunami).

We do not cover loss or damage:

Seepage of water through the earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against your home
- down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack.

Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover, **but we will cover** these events if this policy began on the same day:

- you bought your home
- that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours).

Insects, birds and vermin

Caused by insects, birds or vermin (e.g. termites, rats, rabbits and mice), **but we will cover:**

- fire damage they cause under insured event 3 (fire)
- damage under insured event 9 (breakage of fixed glass)
- water damage they cause under insured event 2 (burst pipes, leaks and overflows).

Roots of trees, shrubs and plants

Caused by the roots of trees, shrubs or plants, **but we will cover** damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 2 (burst pipes, leaks and overflows).

Defect, structural fault or design fault

Caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

We do not cover loss or damage:

Failing to take care of the home or contents

Caused by, or as a result of, your failure to:

- take reasonable care of your home and contents
- keep the home and contents in good condition and well maintained
- fix faults and defects as soon as you become aware of them.

Failing to establish an insured incident

Loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

Power surge

Caused by power surge **unless:**

- it is covered by insured event 3 (fire)
- it is covered by insured event 4 (lightning)
- it is covered by optional cover 2 (motor burnout).

Firearms

To firearms which are not licenced or secured according to law.

We do not cover loss or damage or liability:

Breaking the law

- when you or someone with your knowledge or permission uses any part of the home for criminal or unlawful purposes
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Not complying with building regulations

Caused by or contributed to because your home did not comply with building laws or regulations **except** those laws or regulations introduced after your home was originally built or last altered which you are not required to comply with.

Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

We do not cover loss or damage or liability:

Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which:

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

Home unoccupied for longer than 60 days

After the home has been unoccupied for longer than 60 consecutive days **unless** you have told us about this and we have agreed to provide cover in writing. See page 71 for more information.

Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents, **but we will cover:**

- fire damage that is covered by insured event 3 (fire)
- your legal liability under additional feature 17 (legal liability) caused by your use of pesticides or herbicides at the insured address.

Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following these incidents.

We do not cover:

Mechanical or electrical breakdown, computer virus or computer hacking

The cost of repairing or replacing mechanical or electrical failure or breakdown, anything that fails to operate properly, or loss or damage caused by a computer virus or hacker, **but we will cover damage caused by:**

- fire spreading from an electrical fault to other parts of your home and contents under insured event 3 (fire)
- lightning under insured event 4 (lightning)
- motor burnout under optional cover 2 (motor burnout).

Wear, tear, rust or mould

Loss or damage caused by wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot **unless this is covered under:**

- insured event 1 (storm and flood)
- insured event 2 (burst pipes, leaks and overflows).

Photographs, electronic data and images

The cost of repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost, **but we will cover them:**
  - if the device they were stored on is lost or damaged by an insured incident **and**
  - you can show us proof of purchase **and**
  - you cannot restore them through the supplier free of charge
- photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost, **but we will cover** photographs purchased as a work of art or furnishing from a retail outlet.

We do not cover:

Building extensions, alterations or renovations affecting the roof or external walls

- when your home's exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, we do not cover:
  - damage caused by water entering the home through openings in the walls or roof or other unfinished parts of the home
  - storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work
  - theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered)
  - theft of building materials or fixtures before they are installed or fixed in place
- legal liability for accidents under additional feature 17 (legal liability) caused by or arising out of building, altering or renovating a home **unless** the home is insured by your policy and the total costs of building, altering or renovating are no more than **$50,000.**

If you want insurance for what is not covered, call us about our construction insurance product.

Extra costs following an insured incident

Consequential losses or extra costs following an insured incident including:

- loss of income or wages
- cost of your time to prove your loss or to help us assess your claim
- cost of hiring appliances after yours are lost, damaged or stolen
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- cost of replacing or reapplying pest control chemicals and baits in or around your home
- loss of water from a bursting or leaking pipe or water container

unless this is covered by an additional feature or option under this policy.

We do not cover legal liability caused by or resulting from:

Agreements you enter into

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

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

Aircraft

Using or owning any aircraft, **but we will cover:**

- a remote-controlled model aircraft with a wingspan up to **1.5** metres
- a kite designed to be held by a person on land or attached to a watercraft (e.g. a surf kite).

Buildings, property or land not at the insured address

You owning, occupying or renting any building, property or land **except for:**

- your home and domestic land at the insured address when you insure your home under this policy
- in the unit at the insured address and the common areas around the unit when you insure your contents in a unit under this policy
- residential land that is covered under 'additional cover for a vacant block of residential land' on page 39.

Business activity

Any business activity **except:**

- accommodating boarders or bed-and-breakfast guests at your home or unit, **but only if:**
  - no more than **2** bedrooms are let for this purpose and
  - you still live at the insured address.
- part-time casual baby sitting where you do not need to be registered or licenced to do this.

Caravans and trailers

Using or owning a caravan, mobile home or trailer.

Committee members or officials

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

We do not cover legal liability caused by or resulting from:

Committing an offence or breaking the law

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage
- not obeying any commonwealth, state, territory or local government law, including laws relating to:
  - installing smoke alarms
  - pool fencing
  - failing to install a balcony railing or balustrade when required
  - dangerous goods and liquids
  - firearms
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Death or injury

Death or injury of:

- you
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner
- your pets
- anyone who usually lives with you at the home or unit **unless:**
  - the person is a paying boarder or bed-and-breakfast guest at your home or unit and is not your child or the child of your spouse, de facto or partner **and**
  - no more than **2** bedrooms are available for accommodating boarders or guests.

Deliberate act or lack of action by you

Any act, by you or by someone acting with your given or implied consent that is:

- deliberate
- demonstrates a reckless disregard for the consequences of that action
- a deliberate lack of action.

Disease or illness

Disease caused by asbestos in any form or a disease, illness or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Illegal drugs

An incident which:

- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or drug
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

We do not cover legal liability caused by or resulting from:

Legal action in other countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

Libel or slander

Libel or slander.

Your employees

Death or injury of your employees or damage to their property while they are working for you.

Motor vehicles or motor cycles

The use or ownership of a motor vehicle or motor cycle (see meaning on page 75) or instructing someone on how to use it **unless** at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:

- a remote-controlled model car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- domestic gardening equipment (e.g. a ride-on mower).

Property owned by you or property in your legal custody or owned by your employer

Damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the home or unit
- belongs to someone else and is in your physical and legal custody or control
- is owned by your employer (e.g. you accidentally damage office equipment at your work place), **but we will cover** your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:
  - water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs
  - for fire damage to your landlord's property.

Watercraft

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

Claims

Making a claim

When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

How to make a claim

Step 1 **Make sure everyone is safe. For emergencies, please call 000.**

Step 2 **Immediately report any theft and malicious damage to the police.**

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 3 **Try to prevent further loss, damage or injury.**

You must do everything you reasonably can to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

Step 4 **Contact us without further delay on 13 25 24.**

We're available 24 hours a day. You can also lodge your claim online (suncorp.com.au) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

For customers who are registered for GST

If we ask you for this, you must tell us about any **Input Tax Credits** (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Legal liability claims

Tell us about any incident that has caused an injury to others or damage to other people's property.

You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court actions or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on additional feature 17 (legal liability) see page 39.

What you must not do

- do not get rid of damaged parts of your home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 78 for more information.

Definition of proofs

These terms are used in the following pages and are defined below.

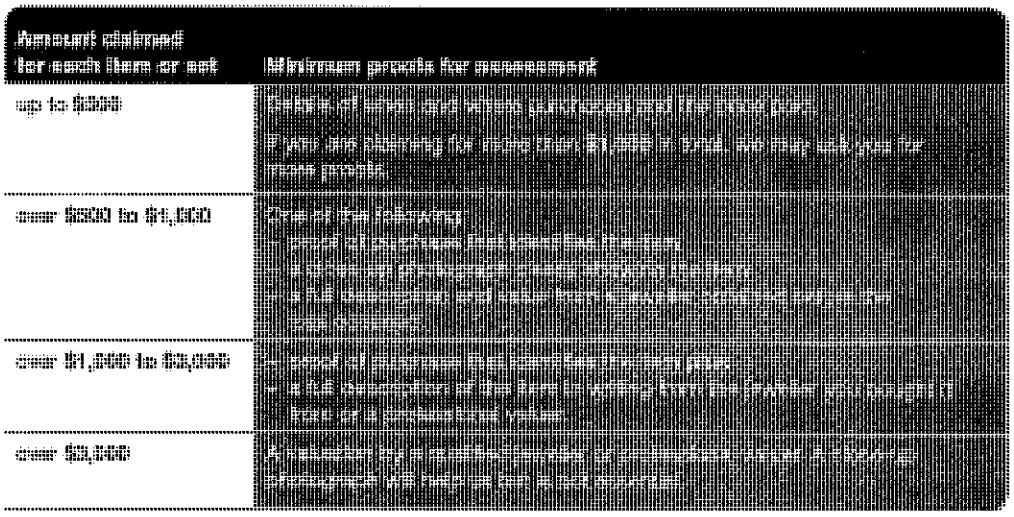
Proof of purchase Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.
Sales receipt Includes the item description or code, a purchase price, date purchased and where the item was purchased.
Full description The specifications particular to an item (e.g. brand and model for an electrical appliance or the title and artist of a CD).
Valuation A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.
Close up photograph A photograph taken from one metre away from the item(s) that clearly shows the item(s).
Original operating manual The original printed operation manuals that came with the item.
Manufacturer's box The original box showing brand and model of the item.
Certificate of authenticity The original documentation from the manufacturer.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged.

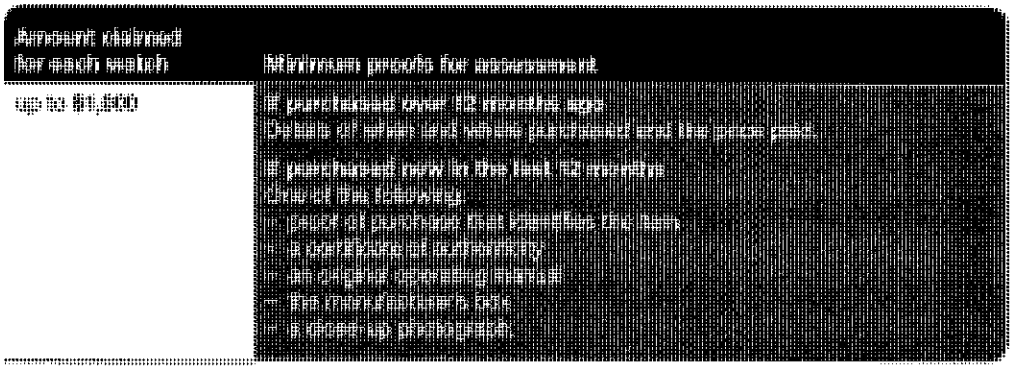
We understand it is not practical to keep proofs for every household item you own. However, for the items on the following pages, we will reduce or refuse a claim unless you have the minimum proofs listed. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery

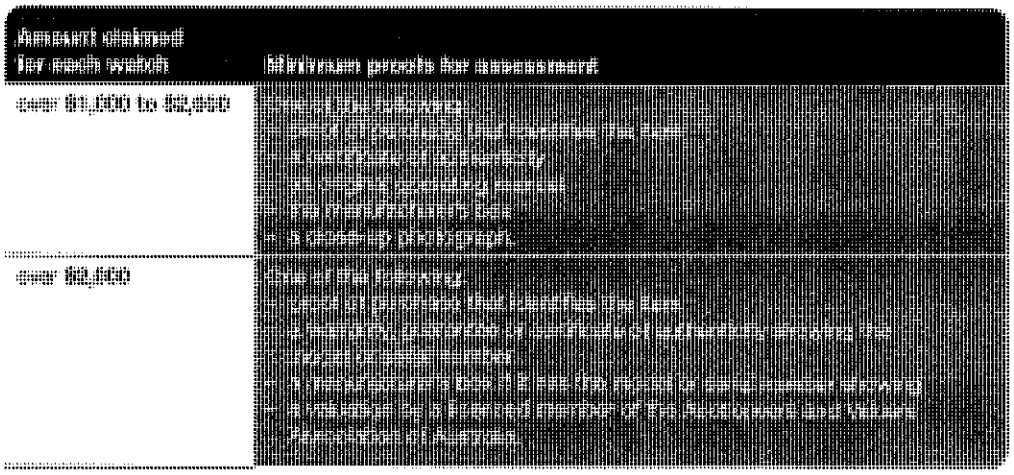


When you receive jewellery as a gift
Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Watches

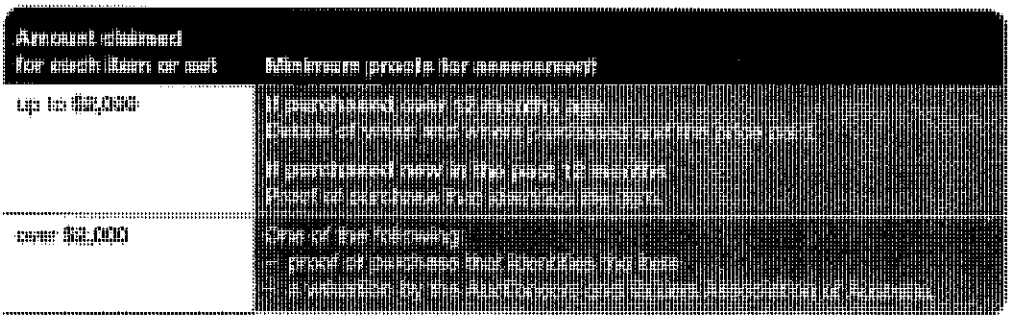


Watches

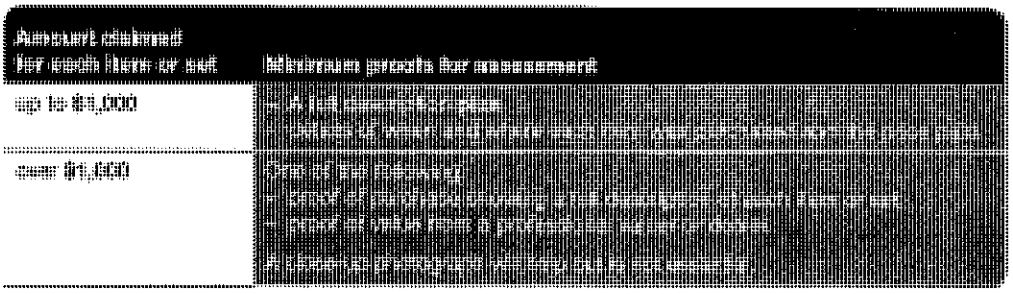


CDs, DVDs, records and other types of music, video and electronic media and storage items

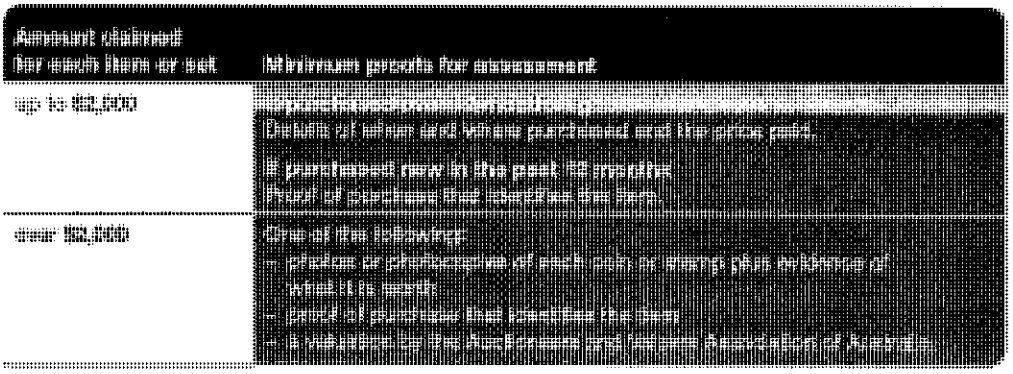
Paintings, pictures, works of art, sculptures and art



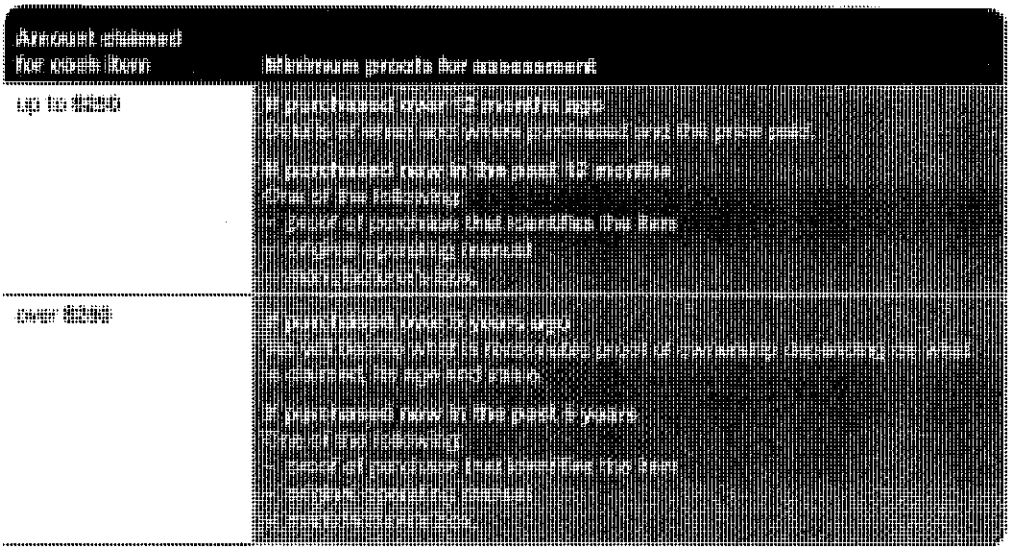
Silver or gold items, items plated with silver or gold (other than jewellery and watches)



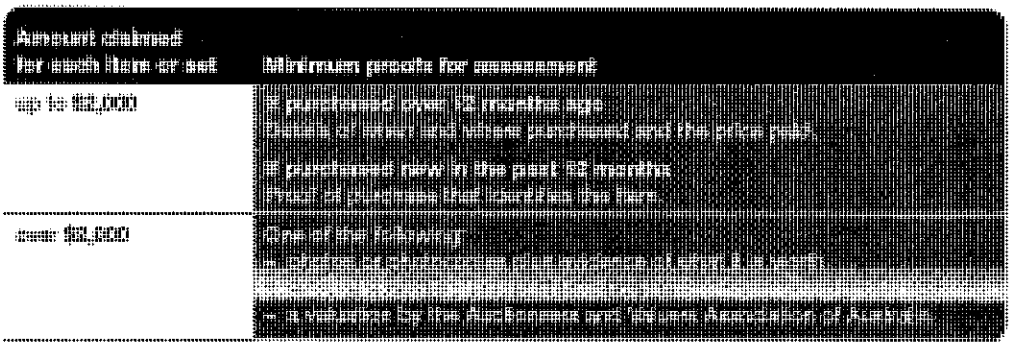
Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency



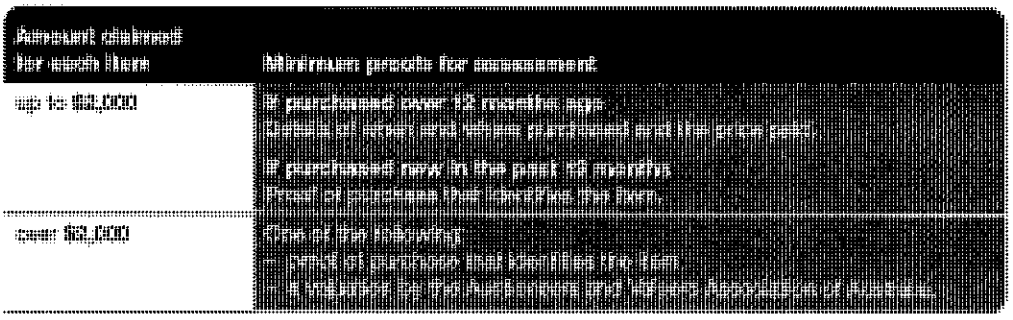
Electrical items such as televisions, stereos, cameras, mobile phones, computers, PDAs and organisers



Collections or memorabilia



Carpet or rugs that are handwoven



For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

How to establish your loss

Establish an incident took place

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

When your home or contents are damaged

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We have minimum proof requirements for items such as paintings, jewellery, electrical items and DVDs. For full details of these requirements see pages 56 to 59. We have the right to ask you for more proofs and if so, we will let you know.

For all other items, we will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Things you must do

- allow us to inspect the damaged home or contents
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes
- consult an expert if we ask for this.

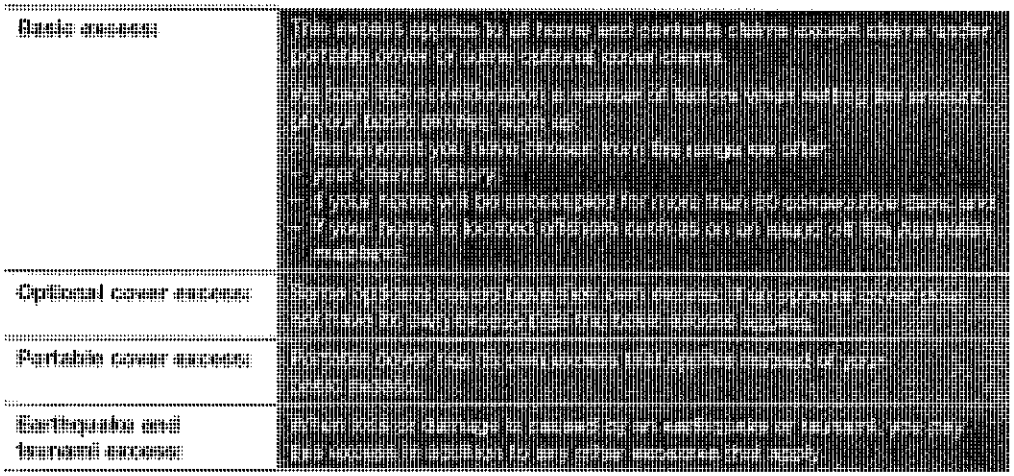
Your co-operation is extremely important. If you do not co-operate we won't be able to assess and pay your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excesses are shown on your certificate of insurance. You will need to pay the excesses that apply when you make a claim under this policy, unless the policy states otherwise.

The types of excesses are:



When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts.

You must pay the excess in full.

More details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier **or**
- ask you to pay us the excess **or**
- deduct the excess from the amount of cover for the insured loss and pay your claim.

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home, contents or landlord's fixtures and fittings, we will decide if we will:

- repair damage new for old **or**
- replace home or contents new for old **or**
- pay you what it would cost us to repair or replace your home or contents new for old.

The meaning of new for old is defined below.

We will not:

- pay extra to replace your home, contents or landlord's fixtures and fittings to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' below
- fix a fault that existed before the loss or damage occurred.

New for old means:

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

  For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.
- **same type, standard and specfication as when new**
  we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item **or**
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old

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

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for that item.

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and
- subtract from this an amount for unused period of insurance.

The adjustment will not apply to any listed contents items, portable cover or landlord's fixtures and fittings.

> **For example**
>
> If your home is underinsured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is **10%**, then we would increase your sum insured by an annual adjustment of **5%**.
>
> This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still underinsured

Home claims

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild your home, then we will add the cover provided by optional cover 4 (safety net home protection) if you have this option (see page 43).

If you are still underinsured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims

How we settle home claims

If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- repair damage new for old or
- rebuild your home new for old **or**
- pay you what it would cost us to repair or rebuild your home new for old.

When we repair or rebuild your home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.

▼

If you are not satisfied with the materials we find as the closest match:

▼ ▼

If we agree, you can pay the extra cost of replacing undamaged parts of your home to achieve a uniform appearance.

Or we will pay you what it would have cost us to repair or rebuild the damaged part.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

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

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
  we will pay up to **$750** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
  (e.g. paint, wallpaper, wood panels, but not tiles)
  we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damaged occurred
- **floor coverings are damaged** (including tiles)
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
  this is described below.

*For definitions of these terms refer to the diagrams on pages 66 to 67.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continuously joined to the damaged parts (this is one 'section')
- made out of the same materials **and**
- on the same level.

See the case study on the next page for a visual explanation.

Note

Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

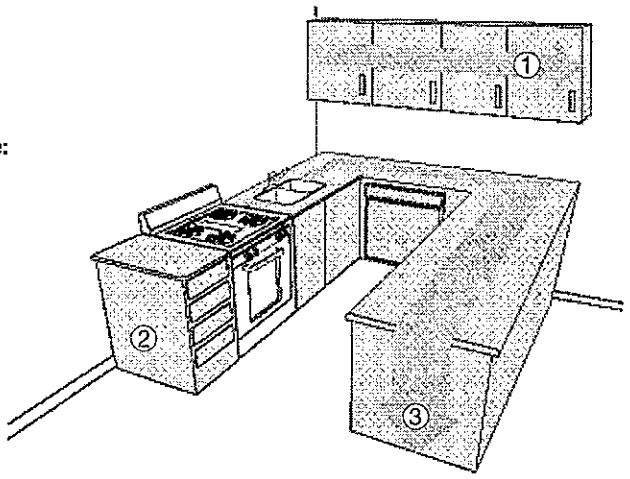
The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continuously joined and
- on the same level and
- made of the same material.

In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

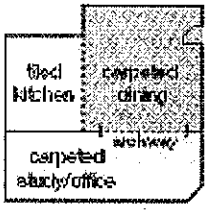


What we mean by same room, stairs, hallway or passageway

Same room

A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.



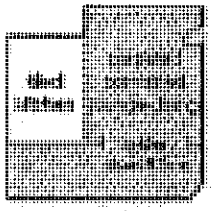
A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).

Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

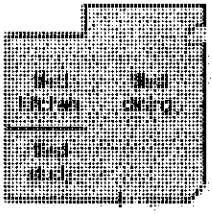
- they are lounge and dining rooms and
- the shared doorway, archway or similar opening is wider than 82cm and
- the floor or wall covering is the same in both rooms.



Open plan areas

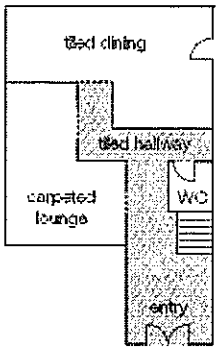
When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



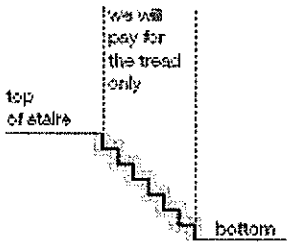
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



Same stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- ——— Solid lines represent floor to ceiling walls.
- ••••• Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at your home.

If undamaged defective parts of your home will not support repairs

If undamaged defective parts of your home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished

If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

This section will also apply to your landlord's fixtures and fittings claim.

How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old **or**
- replace your contents new for old **or**
- pay you what it would cost us to repair or replace your contents new for old.

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find a match we will use the closest match reasonably available to us.

▼

If you are not satisfied with what we choose:

▼ ▼

If we agree, you can pay the extra cost of replacing other parts of your contents to achieve a uniform appearance.

Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

If you have a claim for the following items:

- obsolete electrical appliances
- paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating.

Please see pages 62 to 63 for details on how we settle these claims.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.

– **carpets or other floor coverings**
if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

*For definitions of these terms refer to the diagrams in the section 'Home Claims' on pages 66 to 67.

Does your claim affect your cover?

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or reduce your contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for listed contents

If we pay you the sum insured for a listed content item (e.g. a $5,000 engagement ring), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item.

What we will do after a claim is paid

Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

More details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55.**

Other Important Information

Your responsibilities

You must:

- keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities we may:

- reduce or refuse to pay your claim or
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to call us

When your home will be unoccupied

When your home will be unoccupied for more than **60** consecutive days all cover stops unless we agree in writing to continue cover and you:

- secure the home or unit against intruders (e.g. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any increased excess that we impose.

When you alter, extend or renovate your home

When you plan to alter, extend or renovate we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than **$50,000** on building, altering or renovating.

Also contact us when:

- you become aware that your home has a defect or is in a state of disrepair (e.g. the roof leaks when it rains)
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this, or a government authority issued a demolition order
- you move out and let your home to tenants
- trespassers (squatters) occupy your home
- you are operating or intend to operate a business activity at your home. There is no need to tell us about letting **1** or **2** bedrooms to paying guests, boarders or tenants or using **1** or **2** rooms as a home office
- details on your certificate of insurance are no longer accurate.

What we will do when you contact us

We will re-evaluate your policy and if we agree or disagree to continue cover, we will tell you in writing. We may decide to impose an additional excess, charge an additional premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Cancellation fee' on page 6 and 'Paying your premium' on page 7.

Terms explained

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

accident
An incident you did not intend or expect to happen.

actions or movements of the sea
Includes:
- rises in the level of the ocean or sea
- storm surge
- sea waves
- high tides or king tides
- any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

aircraft
A machine or craft designed to fly or glide in the air.

at the home or at the insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or occupy.

For a non-strata residential flat, it means in the flat you occupy.

boarder or bed-and-breakfast guest
A person who pays to live in your home with you.

break-in
Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

business activity
A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than 2 bedrooms at the home or unit are let for this purpose.

certificate of insurance
The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

collection
A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

common areas
Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

compensation
Money you are legally liable to pay as a result of:
- a judgement made against you by a court of law or
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

computers
An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as a PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:
- CPU
- monitor
- processor
- hard drive
- keyboard and mouse.

contents
Your contents shown as insured on page 10.

duty of disclosure
You have a duty of disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

excess
See 'Your excess' on page 61.

family or your family
Your spouse, your partner or your de facto who lives with you, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters.

fixed
Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

flood
Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:
- naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:
- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

forcible entry or forced entry
Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

home
Your home shown as insured on page 8.
For 'at the home or at the insured address' see page 73.

home office
A room or part of the home used as an office for business activities.

home office equipment
The following office equipment if used for a business activity (part time or full time):

- computers and their accessories including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information)
- filing cabinets
- fax machines and photocopiers
- phones
- chairs, tables, desks and other office furniture
- office stationery.

incident or event
A single occurrence which is not intended or expected to happen by you.

insured events
The insured events 1 to 12 on pages 19 to 26.

insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or live in.

For a non-strata residential flat, it means in the flat you live in.

interim cover
Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

limit
The most you can claim for any one incident. It includes GST.

living and live in
Someone occupying a home and eating and sleeping there.

malicious damage
Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

memorabilia
An item collected for the sake of memory that has extra value for a collector in addition to its material value.

mobile home
A motor vehicle designed to accommodate people overnight and be driven on a road.

motor cycle
A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:

- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards but not mobility scooters designed to accommodate physical disabilities or the elderly.

motor vehicle
A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:

- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

new for old
See page 62 for details.

paraplegia
Permanent and total paralysis of both legs caused by an injury to the spine.

period of insurance
When this insurance cover starts to when it ends. It is shown on your certificate of insurance.

policy
Your insurance contract. It consists of this PDS and any SPDS we have given you, and your latest certificate of insurance.

premium
The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)
PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

public place
An area open to the public and also includes the common areas of residential units and flats.

quadriplegia
Permanent and total paralysis of both arms and both legs caused by an injury to the spine.

rent
The amount of rent (after deducting any managing agent's commission that applies) that a tenant pays to occupy the home or unit. If the home or unit is unoccupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us.

retaining wall
A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

set
A group of similar or complementary items that belong or function together.
For example:
- golf clubs are a 'set' (the bag and buggy are separate items)
- a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new
- a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.

sporting equipment
Personal and portable items used for sport and recreation, **but not:**
- bicycles
- diving equipment
- water skis, snow skis, snow boards
- motorised golf carts with 4 wheels
- portable fridges
- GPS navigational devices
- motor vehicles, motor cycles, aircraft
- parachutes
- watercraft including canoes, kayaks, sailboards, surfboards, kneeboards, wave boards, towable boat tubes
- model vehicles or craft
- fridges, power generators
- toys
- animals, birds or pets.

storm
A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

storm surge
An increase in the sea level caused by a cyclone.

strata or strata title
Strata, group, body corporate, unit or community title.

sum insured
The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on your home and contents includes any adjustment to which you are entitled under additional feature 3 (automatic adjustments to the sum insured).

supplementary PDS (SPDS)
A document that updates or adds to the information in the PDS.

tenant
The person or persons who pay rent to occupy the home.

tools of trade
Tools or equipment used for any business activity (but not home office equipment).

tsunami
An ocean wave caused by an undersea earthquake or volcanic eruption.

unit
The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

unit building
The strata or unit title building where you own a unit and insure contents in that unit under this policy.

unoccupied and occupied
Unoccupied means:
- your home is not furnished enough to be lived in or
- no-one is eating, sleeping and living at your home or
- the home is not connected to electrical power.

Occupied means:
- your home is furnished enough to be lived in and
- someone is eating, sleeping and living at the home and
- the home is connected to electrical power.

Furnished means your home contains at least:
- a bed and
- a clothes and linen storage area and
- an eating table or bench and
- a refrigerator and a cooking appliance.

water containers
- pipes and taps
  but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (e.g. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

watercraft
Any vessel designed for use on or in water.

we, our and us
Suncorp Metway Insurance Limited
ABN 83 075 695 966.

what it costs us
- for repairs, it means what it costs us to repair the item
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

you and your
The people or entity shown as the insured on your certificate of insurance and these people if they live at the home with you most of the time:
- your spouse, your partner or your de facto
- your brothers and sisters who are not married, or not living with their partner or their de facto
- your parents and parents-in-law
- your children and the children of your partner, your spouse or your de facto.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

Phone us on	1800 689 762 (FREE CALL)
Fax us on	1300 767 337
Write to us at	Reply Paid 1453 Customer Relations Unit RE058 GPO Box 1453, BRISBANE QLD 4001 or
Email us on	customer.relations@suncorp.com.au

We will try to settle your complaint within 1 working day. If we can't, we will tell you within 3 working days that we have received your complaint and try to settle it within 21 days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Financial Ombudsman Service. You need to do this within 2 years of receiving our final decision.

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	GPO Box 3 Melbourne, Victoria 3001
Email	info@fos.org.au
Website	www.fos.org.au

Report insurance fraud

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

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

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

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling 1300 13 10 60.

PDS dated 26 May 2010
PDS active 13 September 2010

This insurance is issued by
Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

Level 18
36 Wickham Terrace
Brisbane QLD 4000

Suncorp Metway Insurance Ltd which is a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 AFSL No. 229882 (Suncorp Bank). Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp Bank does not guarantee and is not liable for this product. This product is not a bank deposit or other bank liability.

How to contact us

Call 13 11 55

Claims 13 25 24

Insurance Fraud Hotline 1300 881 725

www suncorp.com.au

Visit your local branch

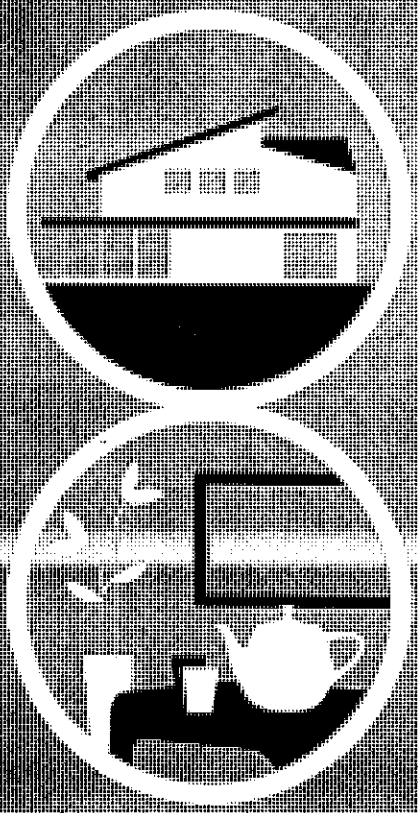
SUNCORP Insurance

12314 13/09/10 B

SUNCORP

Classic Home & Contents Insurance

Product Disclosure Statement



Your clear & simple handbook

Welcome to Suncorp Classic home & contents insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have 21 days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within 21 days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed for the owners of a home if you live in it and your contents inside your home, unit, apartment or flat.

For new customers, this policy is not suitable for covering your investment home or unit let out to your tenants. Please ask us about our investor home and contents insurance policy. Your policy continues if your investment home is currently insured under this policy.

Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 157) when you apply for this insurance. We will ask you for information about your home, your contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

You must also:

- keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability.
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

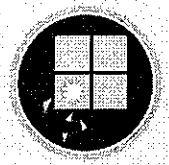
Not meeting your responsibilities

If you do not meet your responsibilities, it may lead to us:

- reducing or refusing to pay your claim
- cancelling your insurance policy
- reducing your cover to what we would have accepted had we known correct facts.

If fraud is involved, we can treat your policy as if it never existed.

Summary of major covers



Breakage of fixed glass

but we do not cover removal of glass fragments from your carpet.

More details page 67

Fire

but we do not cover damage caused by scorching, ash or soot when your home has not caught on fire.

More details page 61

Explosion

but we do not cover repairing or replacing the tank that has exploded.

More details page 65

Earthquake and tsunami

but we do not cover damage that occurs more than 72 hours after the earthquake.

More details page 71

Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.

More details page 57

Riot or civil commotion

but we do not cover damage by someone who lives at the home.

More details page 65

Additional policy exclusions page 119

Damage by animals

but we do not cover damage by pecking, biting, clawing or chewing.

More details page 71

Burst pipes, leaks and overflows

but we do not cover the repair of a leaking shower base.

More details page 59

Lightning

but we do not cover damage caused by power failures or surges by your power provider.

More details page 61

Vandalism and malicious damage

but we do not cover damage by someone who lives at the home.

More details page 63

Theft and damage

but we do not cover theft by people you invite into your home.

More details page 63

Impact

but we do not cover the removal of dangerous trees around your home.

More details page 69

Find your way through this document

Be sure to contact us before:
- moving to a new home address
- renting your home to tenants
- going on holiday for longer than 60 days
- building or extending your home.

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Insurance basics

Understanding insurance

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The basics of home and contents cover

1 The type of cover

You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

2 What we cover

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

We include additional features with your cover

When you buy this insurance from us, we also provide additional features at no extra cost. Features include removal of debris from your home and temporary accommodation. For the full range of additional features, see page 73.

3 Extending your cover

You can add these optional covers for an extra premium:

- motor burnout
- accidental damage for accidentally breaking things
- safety net home protection (for home cover only)
- injury to your pet dog or cat (for contents cover only)
- mortgagee's interest (for contents cover only)

For more information on optional covers, see page 105. If you already have landlord's fixtures and fittings optional cover, your cover remains unchanged.

You can increase cover on items with limits

There are limits on how much we will pay for specific categories of items at the home. You can increase the cover for some of these items by listing them. Please refer to page 45 for more details.

4 What we do not cover

There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

5 Length of cover

With this insurance we will cover loss or damage by the insured events 1 to 12 if they happen in the period of insurance. The period of insurance is shown on your certificate of insurance.

6 We pay claims new for old

If your home or contents are damaged or lost, we will repair, replace or rebuild using new materials or items. For details, see new for old on page 135.

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 3 (automatic adjustments to the sum insured) on page 81.

Make sure your sum insured is adequate

Under-insurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.
New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods.
If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

We will adjust your sum insured at renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs, the cost of rebuilding your home and replacing contents and other factors. However this adjustment does not affect listed items and you will need to revalue them yourself. For more information, see additional feature 3 (automatic adjustments to your sum insured) on page 81.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.
We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

Do you need help calculating your sum insured?
For home cover, see page 40.
For contents cover, see page 53.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value.

For electrical appliances and furnishings

When buying electrical appliances and furnishings, it's always best to keep proof of purchase and ownership for **5** years in case you need to make a claim. This especially applies to electrical appliances such as TVs, audio-visual appliances, computers, mobile phones, cameras and power tools.

For valuables and listed items

For valuables and listed items, always keep an Australian valuation and proof of your ownership in a secure place in case you need to make a claim. For some items such as jewellery, watches, artworks, collections, memorabilia and handwoven carpets, you should keep the minimum proofs shown on pages 16 to 22.

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

Keep your proofs safe

Keep your proofs and valuations safe from fire, water damage and theft by storing them in a fire proof security container (available from some hardware stores), a safe, in a bank or other secure places. You may choose to use our 'virtual safe' which is a free software program that helps you store proofs on your own computer. Visit our website (suncorp.com.au).

What you will need to do at claim time

When your home or contents are damaged

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

When something is lost or stolen

Because lost or stolen items are no longer in your possession, you need to provide proof of ownership and value to validate your claim.

When you cannot supply required proofs

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim. With any claim we have the right to ask you for more proofs.

For more information on how to establish your loss see page 131.

When you receive jewellery as a gift

Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description.

Definition of proofs

These terms are used in the following pages and are defined below.

Proof of purchase
Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.

Sales receipt
Includes the item description or code, a purchase price, date purchased and where the item was purchased.

Full description
The specifications particular to an item (eg. brand and model for an electrical appliance or the title and artist of a CD).

Valuation
A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.

Close up photograph
A photograph taken from one metre away from the item(s) that clearly shows the item(s).

Original operating manual
The original printed operation manuals that came with the item.

Manufacturer's box
The original box showing brand and model of the item.

Certificate of authenticity
The original documentation from the manufacturer.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged. We understand it is not practical to keep proofs for every household item you own. However, for the items on the following pages, we will reduce or refuse a claim unless you have the minimum proofs listed. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
up to **$500**	Details of when and where purchased and the price paid. If you are claiming for more than **$1,000** in total, we may ask you for more proofs.
over **$500 to $1,000**	One of the following: – proof of purchase that identifies the item – a close-up photograph clearly showing the item – a full description and value from a jeweller obtained before the loss occurred.
over **$1,000 to $3,000**	– proof of purchase that identifies the item plus – a full description of the item in writing from the jeweller you bought it from or a professional valuer.
over **$3,000**	A valuation by a qualified jeweller or professional valuer. A close up photograph will help us but is not essential.

When you receive jewellery as a gift
Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Minimum proofs of ownership and value

Watches

Amount claimed for each watch	Minimum proofs for assessment
up to **$1,000**	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the last 12 months One of the following: – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close up photograph
over **$1,000 to $2,000**	One of the following: – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close up photograph.
over **$2,000**	One of the following: – proof of purchase that identifies the item – a warranty, guarantee or certificate of authenticity showing the model or serial number – a manufacturer's box if it has the model or serial number showing – a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.

CDs, DVDs, records and other types of music, video and electronic media and storage items

Amount claimed for each item or set	Minimum proofs for assessment
up to **$1,000** in total	A list of items claimed and their replacement cost.
over **$1,000** in total	– A list of items claimed plus – photographs that clearly show the number of claimed items in the place where they are stored.

Paintings, pictures, works of art, sculptures and art

Amount claimed for each item or set	Minimum proofs for assessment
up to **$2,000**	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the past 12 months Proof of purchase that identifies the item.
over **$2,000**	One of the following: – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Minimum proofs of ownership and value

Silver or gold items, items plated with silver or gold (other than jewellery and watches)

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000	– A full description **plus** – details of when and where each item was purchased and the price paid.
over $1,000	One of the following: – proof of purchase showing a full description of each item or set – proof of value from a professional valuer or dealer. A close up photograph will help but is not essential.

Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: – photos or photocopies of each coin or stamp plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Electrical items such as televisions, stereos, cameras, mobile phones, computers, PDAs and organisers

Amount claimed for each item	Minimum proofs for assessment
up to $250	If purchased over 12 months ago Details of when and where purchased and the price paid for it. If purchased new in the past 12 months One of the following: – proof of purchase that identifies the item – original operating manual – manufacturer's box.
over $250	If purchased over 5 years ago We will decide what is reasonable proof of ownership depending on what is claimed, its age and value. If purchased new in the past 5 years One of the following: – proof of purchase that identifies the item – original operating manual – manufacturer's box.

Minimum proofs of ownership and value

Collections or memorabilia

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: – photos or photocopies plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Carpet or rugs that are handwoven

Amount claimed for each item	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excess are shown on your certificate of insurance.

Types of excess

You choose the basic excess

The basic excess applies to all home and contents claims, except portable or optional cover claims (see below). You can choose your basic excess from the range we offer. Choosing a higher excess reduces your premium.

Optional cover excess

Some optional covers have their own excess that you pay instead of your basic excess. When optional covers do not have their own excess, the basic excess applies.

Portable cover excess

Portable cover has its own excess that applies instead of your basic excess.

Earthquake and tsunami excess

When loss or damage is caused by an earthquake or tsunami, you are required to pay this excess plus any other excess that applies.

Imposed additional excess

In rare cases, we may impose an additional excess that applies on top of any other excess. Some of the circumstances where we may do this are:

- we consider you have made more claims than usual
- your home is unoccupied for more than 60 consecutive days
- your home is located on an island off the Australian mainland.

If we impose an additional excess, we will always tell you before we accept your application for insurance, make a requested change to your cover, or offer to renew your policy.

When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts.

You must pay the excess in full.

For how to pay your excess

See 'Paying your excess' in the claims section on page 132.

What is a premium?

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charge and fire services levy that applies.

When you apply for this insurance you must pay us the premium to be covered by this policy. You must pay your renewal premium by the due date to renew your policy.

How we calculate premiums

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium (see diagram on the right for some examples). We also take into account the premiums we collect from all policy holders weighed up against the cost of all current and future possible claims plus expenses and other business costs.

Premium discounts

At times, we may offer premium discounts to particular customers (eg. those in a certain age group, or people with a number of policies insured with us). The amount and type of discounts offered can change at any time before you take out this policy, or at your next renewal.

Why the cost of insurance can change

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by:

- the cost of claims we have paid to other customers
- the cost of claims we expect to pay in the future
- any changes in government taxes or charges
- our expenses of doing business.

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

Examples of rating factors that may affect your premium

Rating Factor	Lower Premium	Higher Premium
Location of the home and contents	Area of low risk for natural perils or thefts	Area of high risk for natural perils or thefts
What the home is made of	Brick walls, steel roofing	Fibro asbestos walls and roofing, slate roofing
Your age	In an age group with lower claims	In an age group with higher claims
Age of the home	New	Old or heritage listed
How the home is secured against burglars	Local or monitored alarm, deadlocks on doors and keyed window locks	No alarm, no deadlocks or window locks
Level of excess you pay	High basic excess	Low basic excess
Cover and options you choose	No listed contents items No optional covers	A number of listed contents insured Optional covers added
Frequency of premium payments	Annually	By the month

Paying your premium

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date.

Paying premiums annually

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy without notifying you if payment is **1** month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Other costs, fees & charges

Pay by the month fee

The monthly fee is **15%** of the premium for the period of insurance.

Your monthly payment equals your premium plus this fee plus stamp duty, GST and any additional government charges, divided by the number of months in the period of insurance.

Other costs, fees and charges continue on the next page.

Other costs, fees & charges (continued)

Cancellation fee

We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. You also pay any relevant government charges.

If you cancel your cover in the period of insurance, we can charge a fee. We will not charge a fee if:

- you are transferring cover to another home or contents policy with us
- you are moving cover to an area where we do not offer insurance
- you cancel the cover within the cooling off period
- we cancel the cover for any reason.

The amount of the fee is $30 (plus relevant government charges) for all home and contents cover for one insured address.

The most we will charge you is $60 (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued.

Refunds

The cancellation fee is deducted from any refund. A refund will not be issued if the cancellation fee is a greater amount, although we will not charge you any additional amounts to cover the difference.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request.

We will refund any money we owe you less any cancellation fee that might apply and non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law.

If you pay your premium annually, we can cancel your cover if you do not pay the premium by the due date.

If you pay by monthly instalments and an instalment is unpaid for more than 1 month, we can cancel your cover without notifying you.

We will refund any money we owe you less any non-refundable government charges.

In specific circumstances, your cover ends after a claim is paid. For example, if we pay to replace a listed contents item (eg. $5,000 engagement ring) cover for that item stops. You will need to contact us to request cover for the new replacement item.

See page 152 for more information on how claims affects your cover.

When you need to call us

When your home will be unoccupied

When your home will be unoccupied for more than **60** consecutive days all cover stops unless we agree in writing to continue cover and you:

- secure the home or unit against intruders (eg. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for a weekly inspection and maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any increased excess that we impose.

When you alter, extend or renovate your home

When you plan to alter, extend or renovate we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than **$50,000** on building, altering or renovating.

Also contact us when:

- you become aware that your home has a defect or is in a state of disrepair (eg. the roof leaks when it rains)
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this, or a government authority issued a demolition order.
- you move out and let your home to tenants
- trespassers (squatters) occupy your home
- you are operating or intend to operate a business activity at your home. There is no need to tell us about letting **1** or **2** bedrooms to paying guests, boarders or tenants or using **1** or **2** rooms as a home office.
- details on your certificate of insurance are no longer accurate.

We will re-evaluate your policy and if we agree or disagree to continue cover, we will tell you in writing.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

Phone us on	1800 689 762 (FREE CALL)
Fax us on	1300 767 337
Write to us at	Reply Paid 1453 Customer Relations Unit RE058 GPO Box 1453, BRISBANE QLD 4001 or
Email us on	customer.relations@suncorp.com.au

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Insurance Ombudsman Service. You need to do this within 3 months of receiving our final decision.

The Insurance Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Insurance Ombudsman Service, please ask us for a brochure.

Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	PO Box 561 Collins Street West Post Office Melbourne, Victoria 8007
Fax	(03) 9621 2060
Web	www.insuranceombudsman.com.au

About your cover

Home & contents cover

Understanding the difference between home & contents 35

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Understanding the difference between home & contents

Full details on the following pages

Your home

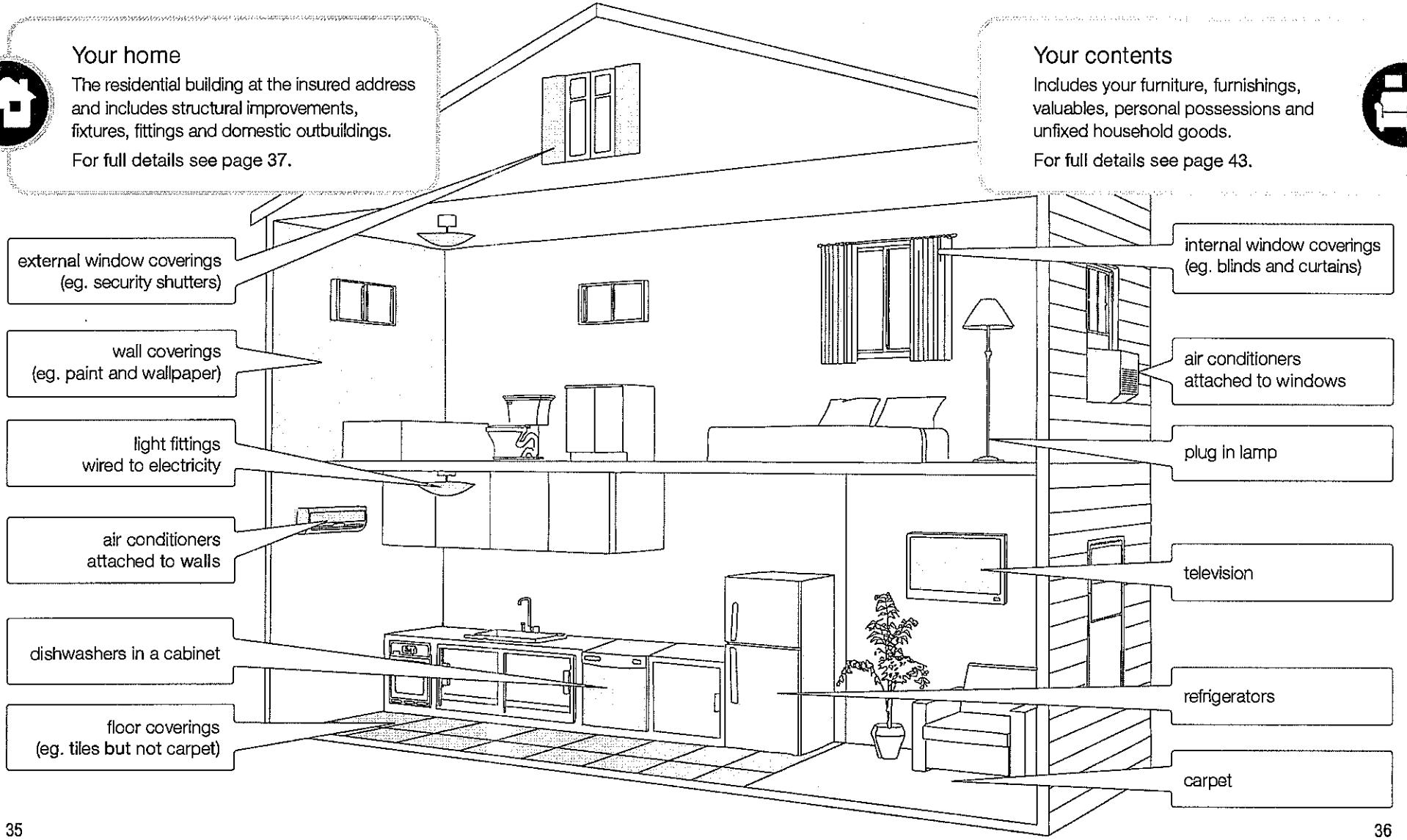
The residential building at the insured address and includes structural improvements, fixtures, fittings and domestic outbuildings.

For full details see page 37.

Your contents

Includes your furniture, furnishings, valuables, personal possessions and unfixed household goods.

For full details see page 43.



HOME COVER

What we cover as your home

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs
  (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet
  (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems
  (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems
  if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home

Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- inflatable swimming pools or portable spas
- water in tanks, swimming pools, spas or any other water container
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or a gravel driveway)
  but we will pay
  the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home
- carpets (fixed or unfixed) or floor rugs.

Did you know that carpets are not considered part of your home? They are insured under contents cover.

HOME COVER

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	Limit for any one insured incident
Unfixed home building materials and uninstalled home fittings (eg. tiles stored in the shed or an oven that is not yet installed)	up to **$500** in total
Fencing	up to **2** kilometres
Bitumen surfaced driveway and roadway	up to **500** metres
Options	The amount or limit shown for that option (see page 105)
Additional features	The amount or limit shown for that additional feature (see page 73)

How much home cover do you need?

You should insure your home for what it costs to rebuild your home at any time using new materials. This amount should be your home sum insured.

Calculate the cost to rebuild

Unless you recently built your home, it can be difficult to work out what it would cost to rebuild your home.

You can use our free online home building costs calculator as a guide (suncorp.com.au) or you can choose the services of a quantity surveyor or builder for an expert opinion.

Remember to include the cost of replacing garages, garden sheds, fencing, driveways, your in-ground pools, patios, pergolas and other fixtures.

If using a loan valuation for your home sum insured

Make sure it shows what it costs to rebuild your home as new. Loan valuations that only show the depreciated value of the buildings along with land value may not be sufficient. You need to know the new rebuilding cost.

Do not include the land value in your home sum insured. **Do** not use the depreciated value of your home as your home sum insured. **Always** insure it for what it costs to rebuild it using new materials.

Setting up your contents cover

STANDARD COVER

Contents are covered at the home

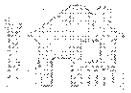
This policy covers your contents at the home.

However, fixed and flexible limits apply to some items (eg. the most we will pay for jewellery is **$1,000** per item).

You can increase cover for items and other valuables with flexible limits. See the next panel to learn how.

Where are contents covered?

At the home only.



Pages 43 to 46

A. TAILOR YOUR COVER AT THE HOME

Increase cover on valuables at the home

Your standard cover automatically covers valuable items but only up to the limits shown on page 46. However, you can choose to increase cover above the flexible limit.

How do you tailor cover?

Ask us to list items on your certificate of insurance for an extra premium. Check page 46 to see if you need to list any items.

Where are listed items covered?

At the home only.

Page 46

B. TAILOR YOUR COVER AWAY FROM HOME

Extend cover to Australia and New Zealand for personal and portable items

You can extend your cover to insure personal and portable items that are commonly carried away from home for accidental loss and damage (eg. bicycles, laptops, cameras and MP3 players). As an additional benefit, we also cover these items if you accidentally lose or damage them at the home.

How do you tailor cover?

Ask us to add portable cover. An extra premium will apply.

Where are personal and portable items covered?

Anywhere in Australia and New Zealand, including at the home. Listed jewellery and watches are covered anywhere in the world for up to 30 days.

Pages 47 to 52

STANDARD CONTENTS COVER

What we cover as your contents

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:

- carpets and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier
- fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:

- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- air conditioners that leave a hole in a wall if removed
- dishwashers housed in a cabinet
- chemicals, fertilisers and pesticides that have been used or applied
- plants not in a pot
- lawns, trees, shrubs, hedges
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals including fish, reptiles, pets and livestock
- stock for a past, present or future business activity
- travel or other tickets, coupons or gift vouchers
- unfixed home building materials and uninstalled home fixtures or fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
- caravans, mobile homes or any of their contents
- trailers, horse floats or horse-drawn carriages
- aircraft other than remote controlled models or toys with a wing span less than 1.5 metres
- watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

STANDARD CONTENTS COVER

Limits on contents cover

Standard cover has limits on some items to help lower the cost of insurance. To increase cover above a limit, tailor your standard cover by asking us to list items for an extra premium. You can only list items with a flexible limit (see table on right). Listing items does not add cover away from the home.

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the tables below. There are two types of limits: fixed and flexible.

Fixed limits

Items below have fixed limits and the limits cannot be increased.

Fixed limits apply to:	Limit for any one insured incident
Home office equipment	up to **$10,000** in total
Tools of trade	up to **$1,000** in total
Refrigerated or frozen food and medicines	up to **$500** in total
Uncut and unset gems, gold or silver nuggets and ingots (not jewellery)	up to **$500** in total
Cash, smart cards, phone cards and documents able to be cashed	up to **$300** in total
Options	the amount or limit shown for that option (see page 105)
Additional features	the amount or limit shown for that additional feature (see page 73)

A. TAILOR YOUR COVER AT THE HOME

If you own items or valuables above the flexible limits

Ask us to list them for their full replacement value on your certificate of insurance. If we agree, you need to pay us any extra premium and keep the proofs described on pages 16 to 22 in case you make a claim. Sometimes we will ask you to install extra security as a condition of cover.

Listing items above flexible limits does not add cover away from the home.

Flexible limits

Items below have flexible limits and the limits can be increased. For details on how to increase limits, see 'tailor your cover at home' box above.

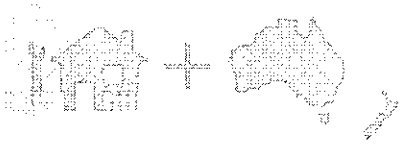
Flexible limits apply to:	Limit for any one insured incident
Jewellery and watches	up to **$1,000** for each item or set but no more than a total of **$4,000**
CDs, DVDs, audio and video tapes, records, computer discs, computer software, game cartridges and consoles	up to **$5,000** in total
Carpets or rugs that are hand woven	up to **$2,000** for each carpet or rug
Silver or gold items, items plated with silver or gold (not limited elsewhere)	up to **$2,000** for each item or set
Paintings, pictures, works of art, sculptures and art objects	up to **$10,000** for each item or set but not more than a total of **$50,000**
Collections or memorabilia	up to **$2,000** in total for all collections
Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to **$2,000** in total

Portable cover

Ask us to insure items carried away from home

A guide to portable cover

Extends cover for personal and portable items to anywhere in Australia and New Zealand for accidental loss or damage
PLUS
items are also covered for accidental loss and damage at the home.



Examples of cover

jewellery lost whilst gardening

laptops stolen from your car

lost mobile phones

cameras dropped on the ground

MP3 players damaged by rain

stolen bicycles

Listed items and bundled portable cover

You can list items individually or bundle items to add portable cover. You may wish to do both, although some items cannot be insured by bundled cover and must be listed individually for cover away from home (eg. mobile phones, laptops, bicycles and GPS devices). See the following pages for more information.

Adding portable cover to your policy

You can ask us to add portable cover to your policy for an extra premium. If you choose and pay for this cover, it will be shown on your certificate of insurance.

We cover

When you insure personal and portable contents, they are covered for accidental loss, theft or damage happening in the period of insurance both in and away from home. In and away from home means:

- anywhere in Australia and New Zealand, including at the home and
- any listed jewellery item or watch, you are covered anywhere in the world for up to 30 days from the time you depart Australia.

PLUS additional cover at the home

Your insured personal and portable items are also covered for accidental loss or damage at the home. To insure items other than personal and portable items for accidental damage at the home, see optional cover 3 on page 111.

We do not cover

- breakage of sporting equipment while it is actively being used for sport or its intended sporting activity (eg. breaking a tennis racquet or golf club when trying to hit a ball, or losing or breaking a fishing rod when reeling in a fish or while being used to lure or trawl for fish)
  but we will pay for
  damage to a bicycle while it is being ridden (see exceptions below).

For bicycles, we will not cover:

- damage to tyres while the bicycle is being ridden
- theft from a public place if the bicycle is not chained and securely locked to a fixed object, or is not locked to a bicycle carrier fixed to a motor vehicle
- theft from inside a motor vehicle unless the motor vehicle is locked at the time.

TAILOR YOUR COVER AWAY FROM HOME (continued)

1. List items individually for portable cover

What types of items can you list?

You can ask us to list your personal and portable items (examples below). Contact us to find out if your item can be insured.

Examples of items you can list for portable cover

This list is a guide only and the items may change. You can ask us to list other personal and portable items.

jewellery

mobile phones

cameras

bicycles

laptops, PDAs and games

sporting equipment

GPS navigational devices

mobility scooters

How to list items individually for portable cover

Ask us to list items for their replacement value. They will be shown on your certificate of insurance with a sum insured. For any item you need to:

- pay us any extra premium needed and
- keep proof of value and ownership in case you make a claim.

Sometimes we will ask you to install extra security as a condition of cover.

You can bundle multiple items worth less than $1,000 each

We also offer bundled portable cover to save you listing a number of low valued items. More details on the following pages.

Case study

Example of certificate of insurance

Cover type	Where is it covered		Sum insured
	at the home	away from home*	
CONTENTS			
General contents	✓	✗	$70,000
Listed items			
Solitaire engagement ring	✓	✗	$5,000
CD/DVD collection	✓	✗	$10,000
Listed items - portable cover			
Laptop	✓	✓	$2,000
Mountain bike	✓	✓	$2,500
Portable bundled cover *(limit of $1,000 per item or set)	✓	✓	$4,000*
TOTAL CONTENTS			$93,500

* Cover away from home anywhere in Australia and New Zealand

Explanation

Listed items (covered at the home only)

Items you list only to overcome flexible limits are covered at the home only (eg. see solitaire engagement ring and CD/DVD collection above). Ask us to add portable cover to insure them away from home.

Listed items - portable cover

Items you list for portable cover will be shown as covered at the home and away from home, with the amount it is insured for (eg. see laptop and mountain bike above).

TAILOR YOUR COVER AWAY FROM HOME (continued)

2. Add bundled portable cover

Why you might choose to add bundled cover

Adding bundled cover will save you from listing a number of low valued portable items for cover away from home. See the table on the right for the items that are insured by bundled cover.

Limits for bundled cover

The limit is **$1,000** for any one item or set and **$4,000** in total for any incident (note: if you currently have different limits on your certificate of insurance, those limits will remain unchanged). If you need more than **$4,000** total cover, please ask us about this.

For personal and portable items valued at more than **$1,000** each, you can ask us to insure them by listing the items individually (details on previous page).

Example of bundled cover

Items can be insured as long as they are shown in the table on the right and they are less than **$1,000** each. For example, these items could be insured under bundled cover:

However, in the event of a claim, you will only have **$4,000** in total to cover loss or damage to any combination of these items.

When contents cover falls short on jewellery and watches

Bundled cover can be used to top up a claim for jewellery and watches that is not fully insured by your contents cover.

Items that are insured by bundled cover

Limit of cover is **$1,000** per item and **$4,000** in total

If your item is not shown below, ask us to list it individually for portable cover. See previous pages for more information.

We cover	
watches, travel clocks, binoculars and telescopes prams, strollers, baby capsules and other baby carriers hearing aids, dentures, walking sticks, crutches, wheelchairs blankets, travelling rugs, towels, cosmetics, toiletries, hairdryers and shavers	
jewellery	but not unset gems
camping equipment designed to be carried by **1** person while hiking	but not GPS navigational devices
calculators	but not computers (see page 156)
clothing, furs and hats	but not motor cycle helmets, jackets, gloves, pants or boots
bags, suitcases, briefcases, purses, handbags, wallets, compendiums, pens	but not what's in them except items shown as insured in this table
cameras, their lenses, films and digital storage cards and their other accessories	but not: – mobile phones or devices with a mobile phone functionality – those used for a business activity
portable battery powered radios, audio, TV and video appliances such as MP3 players including their: – memory cards and sticks – digital music and video files but only if you give us proof of their purchase	but not: – mobile phones or devices with a mobile phone functionality – computers, electronic game systems and their accessories
musical instruments	but not those used for a business activity
sporting equipment (see meaning, page 162) including golf clubs plus bag and buggy	but not: – bicycles, diving equipment, skis, watercraft, snowboards, motorised golf carts with 4 wheels, portable fridges or GPS navigational devices – other items excluded from 'sporting equipment' on page 162

as a guide
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55UP Home & Contents Insurance

Product Disclosure Statement

SUNCORP Insurance

Find your way through this document

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Introduction

Welcome to Suncorp 55UP Home & Contents Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed for the owners of a home if you live in it and your contents inside your home, unit, apartment or flat.

For new customers, this policy is not suitable for covering your investment home or unit let out to your tenants. Please ask us about our Investor Home & Contents Insurance policy. Your policy continues if your investment home is currently insured under this policy.

Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 76) when you apply for this insurance. We will ask you for information about your home, your contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Summary of major covers

Breakage of fixed glass

but we do not cover removal of glass fragments from your carpet.
More details page 25

Damage by animals

but we do not cover damage by pecking, biting, clawing or chewing.
More details page 27

Fire

but we do not cover damage caused by scorching, ash or soot when your home has not caught on fire.
More details page 22

Burst pipes, leaks and overflows

but we do not cover the repair of a leaking shower base.
More details page 21

Explosion

but we do not cover repairing or replacing the tank that has exploded.
More details page 24

Lightning

but we do not cover damage caused by power failures or surges by your power provider.
More details page 22

Earthquake and tsunami

but we do not cover damage that occurs more than 72 hours after the earthquake.
More details page 26

Vandalism and malicious damage

but we do not cover damage by someone who lives at the home.
More details page 23

Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.
More details page 20

Theft and damage

but we do not cover theft by people you invite into your home.
More details page 23

Riot or civil commotion

but we do not cover damage by someone who lives at the home.
More details page 24

Impact

but we do not cover the removal of dangerous trees around your home.
More details page 26

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 3 (automatic adjustments to the sum insured) on page 31.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.

New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods.

If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.

We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

About your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charges and fire services levy that applies.

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

In addition to the factors we use to calculate your premium, the discounts you qualify for also affect your premium. Your premium includes any discounts you qualify for and these are applied before adding applicable government charges.

More details

For further details on how we work out your premium please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

About our fees

	Details
Cancellation fee We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. A cancellation fee will not apply if: – you are transferring cover to another home or contents policy with us – you are moving to an area where we do not offer insurance – you cancel the cover within the cooling off period – we cancel the cover for any reason.	The amount of the cancellation fee is **$30** (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is **$60** (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference. We will also not issue a refund if after we have deducted the cancellation fee the amount of the refund is $5 or less.
Pay by the month fee The monthly fee is **15%** of the premium for the period of insurance.	Your monthly payment equals your premium plus this fee plus stamp duty, GST, FSL (where applicable) and any additional government charges, divided by the number of months in the period of insurance.

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay the premium by the due date to be covered by this policy.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium and other charges in full, we may reduce the period of insurance so it is in line with the amount you paid.

You can pay your premium in one annual payment or by monthly instalments.

Paying premiums annually

If you do not pay your premium by the due date in the first year of your insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so. If at renewal you pay your premium late, we may reject your payment and your policy will cease from the due date.

If we accept your late payment, we might re-commence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is 14 days (or more) late and
- cancel your policy without notifying you if payment is 1 month (or more) late.

If you pay by the month we charge a fee each month as part of your premium and this is included in your monthly payment.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. This is especially important for valuables and items listed on your policy, as well as electrical appliances and furnishings.

We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value. For full details refer to pages 58 to 61.

About your cover

What we cover as your home

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home

Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- a hotel, motel, boarding or guest house
- inflatable swimming pools or portable spas
- water in tanks, swimming pools, spas or any other water container
- carpet (fixed or unfixed) or floor rugs
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways), **but we will pay** the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home.

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	Limits for any one insured incident
Unfixed home building materials and uninstalled home fittings (e.g. tiles stored in the shed or an oven that is not yet installed)	up to $500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Options	The amount or limit shown for that option (see pages 42 to 46)
Additional features	The amount or limit shown for that additional feature (see pages 28 to 41)

What we cover as your contents

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:

- carpet and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (e.g. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier
- fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:

- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- air conditioners that leave a hole in a wall if removed
- dishwashers housed in a cabinet
- chemicals, fertilisers and pesticides that have been used or applied
- plants not in a pot
- lawns, trees, shrubs, hedges
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals including fish, reptiles, pets and livestock
- stock for a past, present or future business activity
- travel or other tickets, coupons or gift vouchers
- unfixed home building materials and uninstalled home fixtures or fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
- caravans, mobile homes or any of their contents
- trailers, horse floats or horse-drawn carriages
- aircraft other than remote controlled models or toys with a wing span less than **1.5** metres
- watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

Setting up your contents cover

STANDARD COVER

Contents are covered at the home

This policy covers your contents at the home.

However, fixed and flexible limits apply to some items (e.g. the most we will pay for jewellery is **$1,000** per item).

You can increase cover for items and other valuables with flexible limits. See the next panel to learn how.

Where are contents covered?
At the home only.

Page 14

A. TAILOR YOUR COVER AT THE HOME

Increase cover on valuables at the home

Your standard cover automatically covers valuable items but only up to the limits shown on page 14. However, you can choose to increase cover above the flexible limit.

How do you tailor cover?
Ask us to list items on your certificate of insurance for an extra premium. Check page 14 to see if you need to list any items.

Where are listed items covered?
At the home only.

Page 15

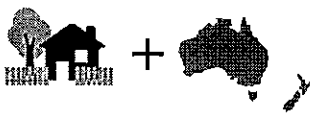
B. TAILOR YOUR COVER AWAY FROM HOME

Extend cover to Australia and New Zealand

You can extend your cover to insure personal and portable items that are commonly carried away from home for accidental loss and damage (e.g. bicycles, laptops, cameras and MP3 players). As an additional benefit, we also cover these items if you accidentally lose or damage them at the home.

How do you tailor cover?
Ask us to add portable cover. An extra premium will apply.

Where are personal and portable items covered?
Anywhere in Australia and New Zealand, including at the home. Listed jewellery and watches are covered anywhere in the world for up to 30 days.



Pages 15 to 18

Limits on contents cover

Standard cover has limits on some items to help lower the cost of insurance. To increase cover above a limit, tailor your standard cover by asking us to list items for an extra premium. You can only list items with a flexible limit (see table below). **Listing items does not add cover away from the home.**

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the tables below. There are two types of limits: fixed and flexible.

Fixed limits

Items below have fixed limits and **the limits cannot be increased.**

Fixed limits apply to:	Limits for any one insured incident
Home office equipment	up to **$10,000** in total
Tools of trade	up to **$1,000** in total
Refrigerated or frozen food and medicines	up to **$500** in total
Uncut and unset gems, gold or silver nuggets and ingots (not jewellery)	up to **$500** in total
Cash, smart cards, phone cards and documents able to be cashed	up to **$300** in total
Options	the amount or limit shown for that option (see pages 42 to 46)
Additional features	the amount or limit shown for that additional feature (see pages 28 to 41)

Flexible limits

Items below have flexible limits and **the limits can be increased.** For details on how to increase limits, see 'A. Tailor your cover at the home' on the following page.

Flexible limits apply to:	Limits for any one insured incident
Jewellery and watches	up to **$1,000** for each item or set but no more than a total of **$4,000**
CDs, DVDs, audio and video tapes, records, computer discs, computer software, consoles and games	up to **$5,000** in total
Carpet or rugs that are hand woven	up to **$2,000** for each carpet or rug
Silver or gold items, items plated with silver or gold (not limited elsewhere)	up to **$2,000** for each item or set
Paintings, pictures, works of art, sculptures and art objects	up to **$10,000** for each item or set but not more than a total of **$50,000**
Collections or memorabilia	up to **$2,000** in total for all collections
Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to **$2,000** in total

A. TAILOR YOUR COVER AT THE HOME

Increase cover on valuables at the home

If you own items or valuables above the flexible limits, ask us to list them for their full replacement value on your certificate of insurance. If we agree, you need to pay us any extra premium and keep the proofs described on pages 58 to 61 in case you make a claim. Sometimes we will ask you to install extra security as a condition of cover.

Please note that listing items above flexible limits does not add cover away from the home.

B. TAILOR YOUR COVER AWAY FROM HOME

Extend cover to Australia and New Zealand for personal and portable items.

Portable cover

You can ask us to add portable cover to your policy for an extra premium. If you choose and pay for this cover, it will be shown on your certificate of insurance.

You can list items individually or bundle items to add portable cover. You may wish to do both, although some items cannot be insured by bundled cover and must be listed individually for cover away from home (e.g. mobile phones, laptops, bicycles and GPS devices). See the following pages for more information.

We cover

When you insure personal and portable contents, they are covered for accidental loss, theft or damage happening in the period of insurance **both in and away from the home.** In and away from the home means:

- anywhere in Australia and New Zealand, including at the home **and**
- for any listed jewellery item or watch, you are covered anywhere in the world for up to **30** days from the time you depart Australia.

In addition, your personal and portable items are covered for accidental loss or damage at the home. To insure items other than personal and portable items for accidental damage at the home see optional cover 3 on page 44.

We do not cover

Breakage of sporting equipment while it is actively being used for sport or its intended sporting activity (e.g. breaking a tennis racquet or golf club when trying to hit a ball, or losing or breaking a fishing rod when reeling in a fish or while being used to lure or trawl for fish), **but we will pay for** damage to a bicycle while it is being ridden (see exceptions below).

For bicycles, we will not cover:

- damage to tyres while the bicycle is being ridden
- theft from a public place if the bicycle is not chained and securely locked to a fixed object, or is not locked to a bicycle carrier fixed to a motor vehicle
- theft from inside a motor vehicle unless the motor vehicle is locked at the time.

1. List items individually for portable cover

Examples of items you can list for portable cover are below and are a guide only. The items may change, plus you can ask us to list other personal and portable items. To find out if your item can be insured, call us on **13 11 55.**

Examples of items you can list for portable cover

- jewellery
- laptops, PDAs and games
- mobility scooters
- cameras
- sporting equipment
- mobile phones
- bicycles
- GPS navigational devices

How to list items individually for portable cover

Ask us to list items for their replacement value. They will be shown on your certificate of insurance with a sum insured. For any item you need to:

- pay us any extra premium needed and
- keep proof of value and ownership in case you make a claim.

Sometimes we will ask you to install extra security as a condition of cover.

Case study

Example of certificate of insurance

Cover type	Where is it covered: at the home	Where is it covered: away from home*	Sum insured
CONTENTS			
General contents	✓	✓	$79,000
Listed items			
Solitaire engagement ring	✓	✓	$7,000
CD/DVD collection	✓	✓	$1,000
Listed items – portable cover			
Laptop	✓	✓	$2,000
Mountain bike	✓	✓	$500
Portable bundled cover (*limit of $1,000 per item or set)	✓	✓	$4,000
TOTAL CONTENTS			$93,500

*Cover away from home anywhere in Australia and New Zealand

Explanation

Listed items (covered at the home only)

Items you list only to overcome flexible limits are covered at the home only (e.g. see **solitaire engagement ring** and **CD/DVD collection** above). Ask us to add portable cover to insure them away from home.

Listed items – portable cover

Items you list for portable cover will be shown as covered at the home and away from the home, with the amount it is insured for (e.g. see **laptop** and **mountain bike** above).

2. Add bundled portable cover

Why you might choose to add bundled cover

Adding bundled cover will save you from listing a number of low valued portable items for cover away from the home. See the table below for the items that are insured by bundled portable cover.

Limits for bundled portable cover

The limit is **$1,000** for any one item or set and **$4,000** in total for any one insured incident. (Note: if you currently have different limits on your certificate of insurance for bundled portable cover, those limits apply and not the limits shown here).

For personal and portable items valued at more than **$1,000** each, you can ask us to insure them by listing the items individually (details on previous page).

Example of bundled cover

Items can be insured as long as they are shown in the table on the next page and they are less than **$1,000** each. For example, these items could be insured under bundled cover:

• MP3 Player $300

• ring $950

• clothes $150

• handbag $700

• pram $400

• camera $650

• golf clubs $950

However, in the event of a claim, you will only have **$4,000** in total to cover loss or damage to any combination of these items.

Bundled cover can be used to top up a claim for jewellery and watches that is not fully insured by your contents cover.

More details

For further details about how we pay claims for portable cover, including listed items and bundled portable cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Items that are insured by bundled cover

Limit of cover is **$1,000** per item and **$4,000** in total.

If an item is not shown below and you would like it covered away from the home, ask us if we will list it individually for portable cover.

We cover	
watches, travel clocks, binoculars and telescopes, prams, strollers, baby capsules and other baby carriers, hearing aids, dentures, spectacles, sunglasses, walking sticks, crutches, wheelchairs, blankets, travelling rugs, towels, cosmetics, toiletries, hairdryers and shavers	
jewellery	**but not:** – unset gems
camping equipment designed to be carried by 1 person while hiking	**but not:** – GPS navigational devices
calculators	**but not:** – computers (see page 75)
clothing, furs and hats	**but not:** – motor cycle helmets, jackets, gloves, pants or boots
bags, suitcases, briefcases, purses, handbags, wallets, compendiums, pens	**but not:** – what's in them except items shown as insured in this table
cameras, their lenses, films and digital storage cards and their other accessories	**but not:** – mobile phones or devices with a mobile phone functionality – those used for a business activity
portable battery powered radios, audio, TV and video appliances such as MP3 players including their: – memory cards and sticks – digital music and video files but only if you give us proof of their purchase	**but not:** – mobile phones or devices with a mobile phone functionality – computers, electronic game systems and their accessories
musical instruments	**but not:** – those used for a business activity
sporting equipment (see meaning page 78) including golf clubs plus bag and buggy	**but not:** – bicycles, diving equipment, skis, watercraft, snowboards, motorised golf carts with 4 wheels, portable fridges or GPS navigational devices – other items excluded from 'sporting equipment' on page 78

How much contents cover do you need?

Contents sum insured

You should insure your contents for the amount it costs to replace all your contents new for old. This amount is called your contents sum insured.

Some key points

Always use current prices to calculate your sum insured, not the depreciated value. This especially applies to items that are old, purchased secondhand or no longer available.

For electronic and hi-tech items

Since the prices of these items are constantly changing, the original purchase price may not be an accurate figure for the sum insured. Choose a sum insured that covers the cost to replace the technology in current prices (e.g. if a camcorder was purchased 5 years ago for $1600 and may now be replaced for $600, the sum insured is $600).

For secondhand purchases

Since we replace these items new, regardless of their age or condition, insure them for the cost to replace them new in current prices. Do not insure them for the secondhand purchase price or the depreciated value.

For obsolete items

Since an obsolete item is no longer available, insure it for the cost to replace it with an item of a similar standard (e.g. if an old colour television is now obsolete, insure it for the cost to replace it with a base model in the next generation of technology with the same size screen).

Calculate the contents sum insured

You can use our online contents insurance calculator as a guide (suncorp.com.au) or alternatively, follow the steps below.

Step 1 List valuable items above flexible limits (for cover at the home).
Check page 14 to see if you need to list an item (e.g. jewellery, DVDs or artwork). Describe the item and the cost to replace it. If you do not wish to list any items, skip ahead to step 2. (e.g. list an engagement ring for **$5,000** where you only want cover at the home).

Step 2 Add portable cover (for cover away from the home).
Check page 15 to see if you wish to cover your personal and portable items away from the home. Otherwise, skip ahead to step 3. (e.g. list a laptop for **$2,000** for cover away from the home).

Step 3 Calculate the cost to replace the rest of your contents.
Take into account what is in every room, hallway, passageway, garage, garden shed and outdoor living area. This is your general contents sum insured. (e.g. the cost to replace everything else you own is **$70,000**).

Step 4 Add up the figures
Using our example, the total sum insured is **$77,000.**

$ 5,000	(listed engagement ring)
$ 2,000	(listed laptop)
$ 70,000 +	(general contents sum insured)
$ 77,000	(total sum insured)

If listed items in step 1 and 2 are the same, only add sum insured once.

We can also walk you through this process by calling us on 13 11 55.

What you are covered for

Insured events 1 to 12

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and flood

We cover

Loss and damage caused by storm and flood e.g. rain, wind, hail, storm and damage caused by flooding from rivers, streets and canals.

We do not cover

- damage by actions or movements of the sea
  but we will cover damage caused by:
  - a tsunami
  - storm surge if it occurs at the same time your home or contents are damaged by a storm or flood
- retaining walls, garden borders and free standing walls
- the surface of a tennis court
- wharf, jetty, pontoon or sea wall
- water in a tank, swimming pools or spas or their liners or covers
- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them
- paint when there is no structural storm damage to other parts of the home
- gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

More details

For further details about how we pay claims for storm and flood cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

2. Burst pipes, leaks and overflows

We cover

Damage from leaking, overflowing or bursting pipes and water containers at the home including:

- dishwashers and washing machines
- roof gutters and rainwater downpipes, drainage and sewerage systems
- tanks (e.g. rainwater tanks, hot water systems, fish tanks but not fish bowls)
- swimming pools or spas
- water beds, baths, sinks, toilets and basins
- water collection trays in freezers, refrigerators and air conditioners.

We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home.

Exploratory costs

We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to your home, **but only** if the leaking liquid is causing permanent damage to your home or contents.

If we pay for damage or exploratory costs we will also pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.

We do not cover

- damage to retaining walls
- the repair of a leaking shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak
- fixing or finding leaks that have not caused permanent damage to your home or contents (e.g. a pipe leaking water over a outdoor pathway)
- repair or replacement of the tank, pipe or container that water or liquid escaped from (e.g. we will not pay for replacing a hot water system that leaks)
- leaks from agricultural pipes (e.g. pipes manufactured with holes in them)
- fixing normal wear and tear (e.g. replacing worn out tile grouting)
- damage caused by people splashing water from shower bases, baths, basins or tubs over time
- your claim if you repair or renovate a damaged area of your home before we can inspect it and find the cause
- damage caused by liquid from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.

3. Fire

We cover

Loss and damage caused by fire e.g. fires started by electrical faults, heaters, kitchen fires, bushfires and other causes.

We do not cover

- damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire, **but we will pay** for damage which is caused by a burning building within 10 metres of your home
- damage by smoke, pollution or vapour from a home heater or a cooking appliance, **but we will pay** for fire damage to your home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of your home and contents
- damage from cigarette or cigar marks or burns, **but we will pay** for damage caused by a fire which spreads from the initial burn spot.

4. Lightning

We cover

Damage by lightning, including power surge caused by lightning.

We do not cover

- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage
- without written confirmation from a qualified repairer saying that lightning was the actual cause of damage
- damage caused by power failures or surges by your power provider.

5. Theft and damage caused by thieves

We cover

Theft and damage caused by thieves e.g. people breaking in through windows or doors, stealing from your balcony, garden shed or backyard of your home.

We do not cover

Theft or damage:

- by you or someone who lives at your home
- by someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home
- if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting or continuing your policy (however, forgetting to turn on your alarm or to lock a door will not affect theft cover under your policy)
- without a break-in when a boarder or tenant lives at your home unless they are in a self contained flat with no door access to your living area
- without a break-in from common areas, shared clothes line areas, garages, storage areas, car parking lot or area of residential flats, units, townhouses or villas, **but we will** cover theft without a break-in from a fully enclosed car garage which is restricted for your use only.

6. Vandalism and malicious damage

We cover

Malicious damage or damage by vandals to your home and contents e.g. vandals damaging your letterbox or painting graffiti on your home.

We do not cover

Loss or damage by:

- you or someone who lives at your home (e.g. a tenant or boarder)
- someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home.

7. Riot or civil commotion

We cover

Riot or civil commotion e.g. damage caused by a violent crowd moving down your street.

We do not cover

Loss or damage by:

- you or someone who lives at your home (e.g. a tenant or boarder)
- someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home.

8. Explosion

We cover

Loss and damage caused by explosion e.g. a gas or bomb explosion.

We do not cover

- the cost of repairing or replacing the tank or container that exploded (e.g. claiming for a new gas water heater when it leaks or explodes)
- damage caused by nuclear or biological bombs.

9. Breakage of fixed glass

We cover

When you have home cover

We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets.

When you have contents cover

We cover accidental breakage of fitted glass in furniture, pictures and unfixed hanging mirrors.

We will also cover the cost of replacing the following items if they are accidentally broken and you are legally responsible as a tenant under a lease:

- glass in windows and other fixed glass that is part of the home
- sinks, basins, baths or shower-bath combinations and toilets.

We will also pay

The cost of repairing or replacing frames holding glass if they need to be replaced along with the glass.

We do not cover

- costs to remove broken glass from carpets or other parts of your home
- we will not pay to fix damage where there is no break from the outer to the inner surface (e.g. chips or scratches)
- glass in a glasshouse or greenhouse
- ceramic tiles
- hand-held mirrors
- drinking glasses and any glass or crystal items carried by hand
- a TV screen or computer monitor
- glass that is part of a radio or clock, vase, decanter, jug, ornament or lamp
- shower bases.

10. Impact

We cover

Impact at the insured address from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

When you have home cover

When your home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

When you have contents cover

When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

We do not cover

- damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

When impacted by trees, we also do not cover:

- removing or lopping fallen trees or branches that have not damaged the home
- the cost of lopping or removing potentially dangerous trees which have not caused damage to the home
- damage caused by trees being lopped or transplanted by you or someone authorised by you
- removal of tree stumps or roots that are still in the ground
- damage to the portion of a fence or wall that is owned by your neighbour
- damage caused by roots of trees, plants, hedges or shrubs, **but we will cover** sudden damage caused by roots as a tree falls over.

11. Earthquake and tsunami

We cover

Loss and damage caused by earthquakes and tsunami.

We do not cover

Damage that occurs more than **72** hours after an earthquake or earth tremor.

12. Damage by an animal

We cover

Damage by an animal at the insured address.

We do not cover

Loss or damage caused by:

- animals owned by you or anyone living at the home
- animals allowed into the home by you or anyone living at the home
- animals pecking, biting, clawing or chewing the home or contents or damage caused by their urine or excrement, **but we will** cover damage to contents caused by an animal accidentally trapped inside your home which does not belong to you or anyone living at the home
- insects or vermin (e.g. termites, rats, rabbits and mice). See 'Insects, birds and vermin' on page 48.

Additional features

When we accept a claim under your policy for an insured incident that happens in the period of insurance, you may also be entitled to these additional features.

1a. Temporary accommodation costs when you have home cover

We cover

When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition. We will pay:

- up to 2 weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another 50 weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licensed local property manager to assess this amount.

The limit for temporary accommodation is **10%** of your home sum insured and the longest period you can claim for is **52** weeks. We will pay this in addition to the sum insured for your home.

We do not cover

Temporary accommodation costs:

- if damage to the contents is the reason why you cannot live there
- if you do not need to pay for temporary accommodation
- if you were not living in the home at the time of the loss or damage
- if you did not intend to live at your home during the repair period had your home not been damaged
- if you do not intend to repair or rebuild your home
- beyond the period it should reasonably take to replace or repair your home so you can live there again
- if before the insured incident, you had planned to demolish your home.

More details

1b. Temporary accommodation costs when you have contents cover

We cover

When you have contents cover and damage to your contents by an insured incident is the sole reason you cannot live at your home or unit, we will pay for your temporary accommodation costs for the time it takes to repair or replace your contents to a liveable condition. We will pay:

- up to **2** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home or unit. The amount we pay is based on the weekly rent you would receive for your home or unit at the time of your claim. We will ask a licensed property manager to assess this amount.

If you don't have to pay rent during the repair period, we will deduct the amount you would pay for rent from what we pay you.

The limit is **10%** of your contents sum insured and the longest period you can claim for temporary accommodation is **52** weeks. We will pay this in addition to the sum insured for your contents.

We do not cover

Temporary accommodation costs:

- if damage to the home or building is the reason why you cannot live there
- if you do not need to pay for temporary accommodation
- if you were not living at the home or unit at the time of the loss or damage
- if you did not intend to live at the home or unit during the repair period had your contents not been damaged
- beyond the period it should reasonably take to replace or repair your contents so you can live in your home or unit again.

2. Removal of debris

We cover

Removal of debris and making the home safe

When your home is damaged by an insured incident, we will pay the reasonable and necessary costs to:

- remove the damaged parts of your home from the insured address
- demolish your home if necessary, and
- make the home safe if it can't be lived in.

If we authorise the repair or rebuilding of your home, we will also pay the reasonable and necessary costs of:

- temporary fencing
- fees from quantity surveyors, land surveyors, architects and engineers
- building application fees and legal work to repair or rebuild.

The limit for this additional feature for any one insured incident is **15%** of your home sum insured. We will pay this in addition to the sum insured for your home.

Removal of debris and keeping contents safe

When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:

- dispose of damaged contents, and
- store undamaged contents during the reasonable time it should take to repair your home.

The limit for this additional feature for any one insured incident is **10%** of your contents sum insured. We will pay this in addition to the sum insured for your contents.

We do not cover

The following costs if you had planned to demolish the home before the insured incident:

- costs to remove debris
- extra rebuilding costs
- costs to demolish your home or make your home safe.

More details

For further details about [illegible] refer to the Premiums, Excesses, Discounts and Other Payments Guide available at [illegible] or by contacting us on 13 11 55.

3. Automatic adjustments to the sum insured

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding your home. This may help reduce the risk of any potential under insurance of your home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Note

Review the adjusted sum insured

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on:

- any listed contents item (you need to revalue these items regularly to make sure they are insured for their new for old replacement cost)
- mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated on page 65.

More details

For further details about how we bring forward the adjustment to the sum insured at a time of a claim, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

4. Extra costs to comply with the latest home building regulations

We cover

When rebuilding or repairing damaged parts of your home we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.

The extent of the upgrade needed will depend on how old your home is and what building regulations have changed since your home was built. The cover in this feature is not paid in addition to your home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.

We do not cover

- costs to upgrade undamaged parts of your home to comply with the latest building regulations
- costs to make your home comply with building regulations that existed when the home was originally built or altered.

5. Extra costs to re-establish important documents

We cover

When you have contents cover, we will pay the costs to replace these documents if they are damaged by an insured event:

- jewellery valuations
- passports, wills
- the land title to your home
- driver licences
- marriage certificates, birth certificates.

The most we will pay for any one incident resulting in a claim is **$500.**

We do not cover

Any document not shown in the list above.

6. Rainwater tank or solar heating system

We cover

When your home is insured under this policy, we will pay up to **$2,500** of your net costs* to install a rainwater tank, solar heating system or both at your home.

This benefit is payable when:

- **80%** or more of your home is damaged by an insured incident **and**
- your home does not have a rainwater tank or solar heating system **and**
- your sum insured (plus any cover under safety net home protection, if you have added optional cover 4) is adequate to repair or rebuild your home **and**
- we have authorised or arranged the repair or rebuilding of your home.

***Net cost** is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.

Rainwater tank includes:

- a rainwater tank or bladder
- an electric pump and wiring
- a tank stand and base
- pipes connecting roof drainage to the tank, pump and parts of your home
- installation costs.

Solar heating system includes:

- collector panels and tubes that catch and store the sun's energy
- a water tank electric pump and wiring
- a tank stand and base
- pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of your home
- installation costs.

We do not cover

- any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within **30 days** of settling your claim
- any amount covered under additional feature 4 (extra costs to comply with the latest home building regulations).

7. Spoilage of food

We cover

When you have contents cover, we cover spoilage of frozen or refrigerated food and medicines caused by a storm, bushfire, or any other insured event interrupting the power supply to your home.

The limit is $500 for any event resulting in a claim.

We do not cover

- food or medicine spoilage:
  - from any cause which is not the result of an insured event
  - when you have claimed for food or medicine spoilage under any other part of this policy
- damage to a refrigerator or freezer caused by spoiled food.

8. Moving to a new home address in Australia

We cover

When you have contents cover and you are moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage by:

- fire
- flood
- collision or overturning of the vehicle carrying them.

If you have moved into a home or unit, we will cover your contents at your new address for up to 14 days from the date you begin to move. You must contact us before the 14 days end and ask us to change your insured address if you want contents cover to continue. Changes to your premium may apply.

Note

If you want extra cover, you can apply for separate goods in transit insurance.
Ask us for more information.

9a. Contents temporarily removed from your home

We cover

When you have contents cover and you temporarily remove your contents away from your home or unit to these locations within Australia:

- a motel or hotel room
- a holiday apartment
- another home
- a hospital or nursing home
- a bank safety deposit facility
- an apartment at an educational institution.

We will cover them for up to **180** days for loss or damage caused by insured events 1 to 12, but we only cover theft when there is forced entry into your building, room or apartment.

When you are staying at a **hospital** or **nursing home** and your room does not have a lockable door, forced entry means someone forcing open a locked cupboard or cabinet which was provided by the hospital for your exclusive use.

When you temporarily take your contents elsewhere in Australia (e.g. to a factory, shop or business premises or travelling with you in your vehicle) we only cover them for fire damage.

We do not cover

- theft without forced entry into the building, room or apartment where your contents are kept
- theft of jewellery, watches or valuables if you broke the hospital or nursing home's instructions to not keep them with you
- cash or documents able to be cashed
- contents temporarily removed from your home or unit for longer than **180** days unless they are stored in a bank safety deposit facility
- contents in a furniture warehouse or furniture storage building
- contents in a caravan.

9b. Contents in storage for up to 365 days

We cover

When you have contents cover and you store your contents in a secure commercial storage facility away from the insured address for up to **365** days, we will also insure them for loss or damage by an insured event.

Secure means your contents are stored in a storage unit or compartment that:

- is lockable **and**
- only you or someone you authorised has access to it **and**
- is fully enclosed by walls (including doors) floor and roof.

If you plan on keeping your contents in storage for longer than **365** days, contact us to find out your insurance choices for covering contents in storage for longer periods.

We do not cover

- cash or documents able to be cashed
- jewellery
- contents in storage away from your insured address for longer than **365** days
- loss or damage to contents in storage after your contents policy at the insured address ceases
- theft when there is no forced entry into your storage facility
- contents stored outside Australia
- contents in an unsecured storage facility
- contents not stored in a commercially operated facility.

10. Replacement of locks

We cover

When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.

The limit is **$500** for any incident resulting in a claim.

11. Mortgage discharge costs

We cover

When you have home cover and we pay a claim for your home to a credit provider that fully repays your home loan, then we will pay the administrative and legal costs of:

- discharging the mortgage **and**
- deleting the mortgagee from the land title on your home.

The most we will pay under this additional feature in any one period of insurance is **$1,000.**

We do not cover

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

12. Accessories and spare parts of vehicles and craft

We cover

When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address:

- motor vehicles, motor cycles, mini-motor cycles or trailers
- motorised scooters or motorised bicycles
- aircraft or watercraft (but not outboard motors).

We will only cover loss or damage caused by insured event 3 (fire) or insured event 5 (theft and damage caused by thieves) resulting from forced entry into your home or unit.

The limit is **$500** for any incident resulting in a claim.

We do not cover

- keys for these vehicles or craft or replacement of their locks
- outboard motors
- spare parts or accessories that are in or on the vehicle or craft at the time of the fire or theft.

13. Uninsured contents owned by grandchildren and other visitors

We cover

When you have contents cover, we cover loss or damage by insured events 1 to 12 to uninsured contents at the home owned by:

- up to **$2,000** for your grandchildren under 18 years who are visiting you at the time of the loss and
- up to **$500** for your other visitors to your home when they are staying overnight at your home.

We do not cover

- any item insured under another policy
- jewellery
- grandchildren's contents who are over 18 years old
- cash or documents able to be cashed
- mobile phones, or devices with mobile phone functionality.

14. Credit or financial transaction card cover

We cover

When you have contents cover and your credit or financial transaction card is lost or stolen from your home, we will pay for loss or theft of your money because your card has been used fraudulently.

The limit is **$1,500** for any incident resulting in a claim. Any amount we agree to pay will be reduced by the amount your financial institution or credit provider reimburses or agrees to reimburse you for the theft.

We do not cover

- loss or theft occurring because you did not follow the terms and conditions of use for your card and:
  - someone used your card after they found or had access to your PIN or
  - you did not tell the financial institution or credit provider who issued your card within 24 hours after you discovered the card is lost or stolen
- theft by you or anyone who lives with you at the home.

15. Home modifications due to paraplegia or quadriplegia

We cover

When you insure your home or contents in a unit that you own, we will pay the necessary cost of modifying your home or unit to help your mobility if:

- you are injured as a direct result of an insured event at the insured address **and**
- this injury results in permanent paraplegia or quadriplegia **and**
- we have paid a claim for loss or damage to your home or contents resulting from this event.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

Home modifications if the paraplegia or quadriplegia occurs more than 90 days after the insured event that caused it.

16. Funeral expenses

We cover

When you have home or contents cover, we will pay the cost of your funeral expenses if:

- you die as a direct result of an insured event 1 to 12 **and**
- we have paid a claim for loss or damage to your home or contents resulting from that event.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

- if your death is from an incident that happens away from the insured address
- your death occurs more than 90 days after the event that caused it.

17. Identity theft cover

We cover

When you have contents cover and you are a victim of identity theft, then we will pay the costs you have to pay in trying to re-establish your personal credit history including:

- your unpaid wages for any time you had to take off work because of this
- extra loan application fees that you incur from having to reapply for a loan declined because of false credit history as the result of identity theft
- telephone, fax and postage costs spent on recreating your credit worthiness
- travelling costs for trains, trams and taxis spent on recreating your credit worthiness
- legal fees we have agreed to pay in writing (before you incurred them) to:
  - defend actions brought against you incorrectly by retailers and collection agencies following theft of your identity
  - remove wrongly recorded civil judgements against you
  - challenge the accuracy of any Australian credit reporting agency or bureau
  - prepare legal statements, statutory declarations or affidavits required by the police, your bank or credit provider.

The most we will pay under this additional feature for all claims made in the period of insurance is **$1,000.**

We do not cover

- payment of any debts resulting from identity theft
- any costs or fees relating to or for a business activity
- speeding or parking fines or infringements
- costs to re-establish identity or credit records outside Australia
- any costs recoverable from your bank, credit card or credit provider
- identity theft which happened because you did not follow the terms and conditions of any bank, credit provider or other financial institution for keeping your identification or access details safe (e.g. passwords and PIN)
- costs not supported by written evidence showing us:
  - when they were incurred
  - that they clearly resulted from a claim under this additional feature
- legal fees or costs not approved by us in writing before you incurred them.

18. Legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **$20 million**, including all associated legal costs we have agreed to pay following your claim.

For what is not covered under this additional feature see 'We do not cover loss or damage or liability:' on page 50 and 'We do not cover legal liability caused by or resulting from:' on pages 53 to 55.

18a. Legal liability when you have home cover

When you have home cover under this policy

We cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:
- in connection with you owning or living in the home **and**
- at the insured address.

18b. Legal liability when you have contents cover

When you have contents cover under this policy

We cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens anywhere in Australia or New Zealand.

Additional cover for a vacant block of residential land

When we cover your contents we will also cover your legal liability resulting from an incident which happens on a vacant block of land that:
- you own **and**
- is zoned for residential housing **and**
- is no more than **20** acres or **8** hectares **and**
- is where you intend to build your future home.

The longest we will provide this cover is for **24** months from the time you became the owner of the land. It stops when you insure a home on the land or sell the land.

Additional cover for a block of land where your home was destroyed

This cover operates when:
- both your contents and home are insured under this policy at the time your home is badly damaged or destroyed, **and**
- we pay you the home sum insured and your home policy stops.

We will continue to cover your legal liability resulting from an incident which happens at the insured address for up to **12** months under your contents policy.

This cover ends immediately if:
- any building work commences at the insured address* **or**
- repairs or rebuilding worth more than **$50,000** in total costs commence at the insured address* **or**
- you cease to insure your contents under this policy.

*Ask us about our construction insurance products for an insurance solution.

You must take reasonable precautions to keep the home insured address free of obvious hazards for anyone coming onto your property. This includes fencing off or securing damaged buildings and fencing any swimming pool or we will refuse to pay a claim.

Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case. Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance and
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.

1. Injury to pet dogs and cats

We cover

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay for necessary veterinary treatment.

The limit we pay for all treatment (initial and ongoing) resulting from any one accident is **$500.**

We do not cover

Treatment for:

- any illness
- harm caused by something the animal has eaten or any other digestive system ailment
- coronary failure or coronary thrombosis (e.g. a heart attack)
- veterinary expenses incurred after your pet dies (e.g. autopsy or disposal costs)
- routine, elective or preventative veterinary treatment such as vaccinations, de-sexing, or heartworm testing
- any condition or injury that existed before you took out this cover (pre-existing conditions)
- insect bites or infestation by insects such as heart worm, fleas or mites, **but we will cover** tick bite and tick poisoning
- injury from doing a business activity such as security, racing, farming and grazing, **but we will cover** dogs and cats kept or used for breeding or showing.

2. Motor burnout

We cover

The burning out or fusing of a household electric motor which is part of the insured home or contents.

Cover includes repairing or replacing:

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

When the motor cannot be replaced

If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for replacement of the whole appliance.

Spoilage of food

When motor burnout option is added to your contents cover, we also cover spoilage of frozen or refrigerated food or medicines caused by:

- the burning out or fusing of a household electric motor
- the power to your freezer or refrigerator failing due to an electricity safety device cutting out.

The limit we pay for spoilage of food for any one incident is **$500.**

We do not cover

- any motor or sealed unit aged 11 years or more
- the cost of extracting or re-installing a submersible pump
- damage to a refrigerator or freezer caused by spoiled food
- any amount you can recover under a manufacturer's guarantee or warranty.

Motors in any:

- television, video recorder, DVD player or recorder
- radio, stereo, hi-fi or other sound equipment
- computer, printer or computer equipment
- microwave oven
- appliance or fixture that is used for a business activity.

Food or medicine spoilage resulting from:

- the burning out of any motor or sealed unit aged 11 years or more
- a deliberate act or shut down by you or your power provider
- failure of your power provider to meet demand in power supply
- the power to the refrigerator or freezer being accidentally switched off or disconnected
- damage to a refrigerator or freezer caused by spoiled food or medicines
- an insured event which can be claimed under additional feature 7 (spoilage of food).

3. Accidental damage at the home

We cover

Your home or contents are covered for **accidental loss** (e.g. losing something) and **accidental damage** (e.g. breaking or damaging something).

Even though these are not covered under insured events 1 to 12, this option also covers:

- the cost of removing glass fragments from home or contents items
- accidental damage:
  - to ceramic tiles
  - to drinking glasses, decanters, jugs and any glass or crystal items carried by hand
  - to a TV screen or computer monitor
  - to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors
  - caused by watering systems and hoses if it happens suddenly as the result of one incident
  - by scorching with a hot object even though there is no fire, **but not** scorching or burning by cigars, cigarettes or pipes
  - caused by animals or birds, **but not** damage from pecking, biting, clawing, chewing, urine or excrement.

Even though damage to a refrigerator or freezer caused by spoiled food is not covered under optional cover 2 (motor burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.

We do not cover

- other than as shown above, a loss is not covered under this option if it is excluded elsewhere in this policy (e.g. other exclusions in insured events, additional features and options)
- cash or documents able to be cashed
- mobile phones or any device with a mobile phone functionality
- swimming pool liners or covers
- model aircraft, watercraft or vehicles that are remote-controlled
- contents away from the insured address
- loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date
- accidental loss or damage caused by:
  - tenants or boarders
  - building, renovating or altering your home (except for spilling paint)
  - failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this.

4. Safety net home protection

We cover

When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **25%** of your home sum insured to:

- repair damage **or**
- replace your home **or**
- pay you what it would cost us to repair or replace your home.

Note

The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.

Safety net home protection is designed to give you some extra protection against being affected by under insurance outside your control.

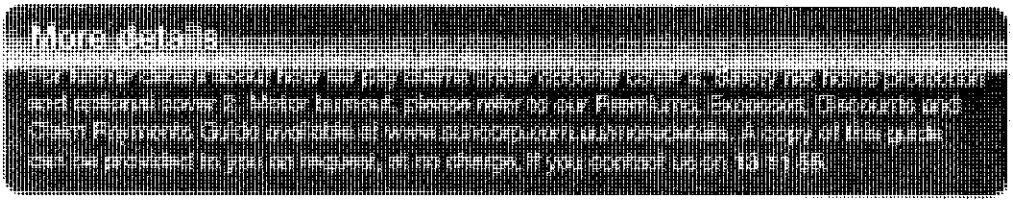
You are responsible for insuring your home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

Contact us immediately if you increase the size of your home

After you take out this policy, if you ever increase the size of your home (e.g. extending a room or adding a garage) you need to tell us and review your home sum insured. This is important because the cost to rebuild your home may have increased.

If the increase to the size of your home is more than **10%** and you do not contact us to appropriately adjust your sum insured, the most we will pay under this option reduces from **25%** to **12.5%** of your sum insured.



5. Mortgagee's interest for unit owners with a mortgage

We cover

If the unit shown on your certificate of insurance suffers loss or damage by an insured event:

- and the body corporate building insurance either doesn't apply or fully cover the cost of repairing the building
- and the mortgagee on your unit makes a claim under your policy for repayment of the mortgage
- then we will pay the mortgagee the lowest of these 2 amounts:
  - the difference between the body corporate insurance cover and the cost of repairing the damage **or**
  - the amount to fully repay your mortgage at the time of the loss.

Note

This optional cover is only available if you insure contents in a unit under this policy.

We do not cover

Additional features 1 to 18.

What you are not covered for

This section details what is not covered under any part of your policy.

We do not cover loss or damage:

Anything you don't own

To any home, contents you don't own, **but we will cover:**

- additional feature 13 (uninsured contents owned by grandchildren and other visitors)
- contents you borrowed and are legally liable for under a written contract but not a tenancy rental agreement
- your legal liability for loss or damage to the property of others under additional feature 18 (legal liability).

Any business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area **except when the business activity is:**

- letting up to **2** bedrooms to paying guests or boarders (e.g. bed-and-breakfast accommodation)
- using a part of your home as a home office
- one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.

Erosion or subsidence

Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** subsidence damage to your home if it is caused by:

- insured event 2 (burst pipes, leaks and overflows)
- contents items insured by portable cover
- these insured events if the damage occurs within **72** hours of the event happening:
  - insured event 1 (storm and flood)
  - insured event 8 (explosion)
  - insured event 11 (earthquake and tsunami).

Actions or movements of the sea

Caused by actions or movements of the sea, **but we will cover:**

- damage caused by storm surge to the extent it is covered under insured event 1 (storm and flood)
- damage caused by insured event 11 (earthquake and tsunami).

We do not cover loss or damage:

Seepage of water through the earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against your home
- down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack.

Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first **72** hours from the start of this insurance cover, **but we will cover** these events if this policy began on the same day:

- you bought your home
- that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first **72** hours).

Insects, birds and vermin

Caused by insects, birds or vermin (e.g. termites, rats, rabbits and mice), **but we will cover:**

- fire damage they cause under insured event 3 (fire)
- damage under insured event 9 (breakage of fixed glass)
- water damage they cause under insured event 2 (burst pipes, leaks and overflows).

Roots of trees, shrubs and plants

Caused by the roots of trees, shrubs or plants, **but we will cover** damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 2 (burst pipes, leaks and overflows).

Defect, structural fault or design fault

Caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

Failing to take care of the home or contents

Caused by, or as a result of, your failure to:

- take reasonable care of your home and contents
- keep the home and contents in good condition and well maintained
- fix faults and defects as soon as you become aware of them.

We do not cover loss or damage:

Failing to establish an insured incident

Loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

Power surge

Caused by power surge **unless:**

- it is covered by insured event 3 (fire)
- it is covered by insured event 4 (lightning)
- it is covered by optional cover 2 (motor burnout).

Firearms

To firearms which are not licenced or secured according to law.

We do not cover loss or damage or liability:

Breaking the law

- when you or someone with your knowledge or permission uses any part of the home for criminal or unlawful purposes
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Not complying with building regulations

Caused by or contributed to because your home did not comply with building laws or regulations **except** those laws or regulations introduced after your home was originally built or last altered which you are not required to comply with.

Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which:

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

We do not cover loss or damage or liability:

Home unoccupied for longer than 90 days

After the home has been unoccupied for longer than **90** consecutive days **unless** you have told us about this and we have agreed to provide cover in writing. See page 73 for more information.

Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents, **but we will cover:**

- fire damage that is covered by insured event 3 (fire)
- your legal liability under additional feature 18 (legal liability) caused by your use of pesticides or herbicides at the insured address.

Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following these incidents.

We do not cover:

Mechanical or electrical breakdown, computer virus or computer hacking

The cost of repairing or replacing mechanical or electrical failure or breakdown, anything that fails to operate properly, or loss or damage caused by a computer virus or hacker, **but we will cover damage caused by:**

- fire spreading from an electrical fault to other parts of your home and contents under insured event 3 (fire)
- lightning under insured event 4 (lightning)
- motor burnout under optional cover 2 (motor burnout).

Wear, tear, rust or mould

Loss or damage caused by wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot **unless this is covered under:**

- insured event 1 (storm and flood)
- insured event 2 (burst pipes, leaks and overflows).

Photographs, electronic data and images

The cost of repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost, **but we will cover them:**
  - if the device they were stored on is lost or damaged by an insured incident **and**
  - you can show us proof of purchase **and**
  - you cannot restore them through the supplier free of charge
- photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost, **but we will cover** photographs purchased as a work of art or furnishing from a retail outlet.

We do not cover:

Building extensions, alterations or renovations affecting the roof or external walls

- when your home's exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, we do not cover:
  - damage caused by water entering the home through openings in the walls or roof or other unfinished parts of the home
  - storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work
  - theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered)
  - theft of building materials or fixtures before they are installed or fixed in place
- legal liability for accidents under additional feature 18 (legal liability) caused by or arising out of building, altering or renovating a home **unless** the home is insured by your policy and the total costs of building, altering or renovating are no more than **$50,000.**

If you want insurance for what is not covered, call us about our construction insurance product.

Extra costs following an insured incident

Consequential losses or extra costs following an insured incident including:

- loss of income or wages
- cost of your time to prove your loss or to help us assess your claim
- cost of hiring appliances after yours are lost, damaged or stolen
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- cost of replacing or reapplying pest control chemicals and baits in or around your home
- loss of water from a bursting or leaking pipe or water container

unless this is covered by an additional feature or option under this policy.

We do not cover legal liability caused by or resulting from:

Agreements you enter into

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

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

Aircraft

Using or owning any aircraft, **but we will cover:**

- a remote-controlled model aircraft with a wingspan up to **1.5** metres
- a kite designed to be held by a person on land or attached to a **watercraft** (e.g. a surf kite).

Buildings, property or land not at the insured address

You owning, occupying or renting any building, property or land **except for:**

- your home and domestic land at the insured address when you insure your home under this policy
- in the unit at the insured address and the common areas around the unit when you insure your contents in a unit under this policy
- residential land that is covered under 'additional cover for a vacant block of residential land' on page 41.

Business activity

Any business activity **except:**

- accommodating boarders or bed-and-breakfast guests at your home or unit, **but only if:**
  - no more than **2** bedrooms are let for this purpose and
  - you still live at the insured address
- part-time casual baby sitting where you do not need to be registered or licenced to do this.

Caravans and trailers

Using or owning a caravan, mobile home or trailer.

Committee members or officials

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

We do not cover legal liability caused by or resulting from:

Committing an offence or breaking the law

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage
- not obeying any commonwealth, state, territory or local government law, including laws relating to:
  - installing smoke alarms
  - pool fencing
  - failing to install a balcony railing or balustrade when required
  - dangerous goods and liquids
  - firearms
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Death or injury

Death or injury of:

- you
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner
- your pets
- anyone who usually lives with you at the home or unit **unless:**
  - the person is a paying boarder or bed-and-breakfast guest at your home or unit and is not your child or the child of your spouse, de facto or partner **and**
  - no more than **2** bedrooms are available for accommodating boarders or guests.

Deliberate act or lack of action by you

Any act, by you or by someone acting with your given or implied consent that is:

- deliberate
- demonstrates a reckless disregard for the consequences of that action
- a deliberate lack of action.

Disease or illness

Disease caused by asbestos in any form or a disease, illness or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Illegal drugs

An incident which:

- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or drug
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

We do not cover legal liability caused by or resulting from:

Legal action in other countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

Libel or slander

Libel or slander.

Your employees

Death or injury of your employees or damage to their property while they are working for you.

Motor vehicles or motor cycles

The use or ownership of a motor vehicle or motor cycle (see meaning on page 77) or instructing someone on how to use it **unless** at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:

- a remote-controlled model car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- domestic gardening equipment (e.g. a ride-on mower).

Property owned by you or property in your legal custody or owned by your employer

Damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the home or unit
- belongs to someone else and is in your physical and legal custody or control
- is owned by your employer (e.g. you accidentally damage office equipment at your work place), **but we will cover** your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:
  - water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs
  - for fire damage to your landlord's property.

Watercraft

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

Claims

Making a claim

When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

How to make a claim

Step 1 Make sure everyone is safe. For emergencies, please call 000.

Step 2 Immediately report any theft and malicious damage to the police.

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 3 Try to prevent further loss, damage or injury.

You must do everything you reasonably can to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

Step 4 Contact us without further delay on 13 25 24.

We're available 24 hours a day. You can also lodge your claim online (suncorp.com.au) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

For customers who are registered for GST

If we ask you for this, you must tell us about any **Input Tax Credits** (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Legal liability claims

Tell us about any incident that has caused an injury to others or damage to other people's property.

You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court actions or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on additional feature 18 (legal liability) see page 41.

What you must not do

- do not get rid of damaged parts of your home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 80 for more information.

Definition of proofs

These terms are used in the following pages and are defined below:

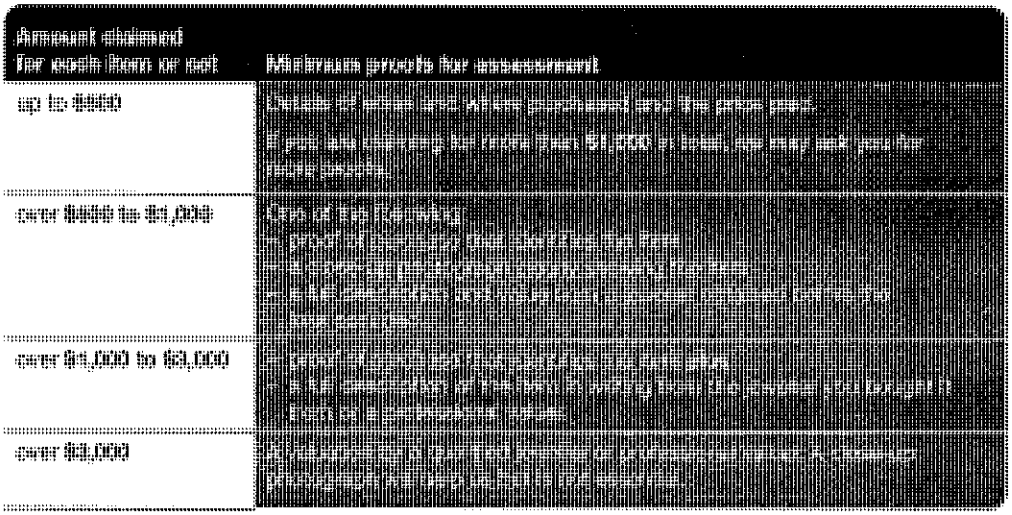
Proof of purchase Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.
Sales receipt Includes the item description or code, a purchase price, date purchased and where the item was purchased.
Full description The specifications particular to an item (e.g. brand and model for an electrical appliance or the title and artist of a CD).
Valuation A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.
Close up photograph A photograph taken from one metre away from the item(s) that clearly shows the item(s).
Original operating manual The original printed operation manuals that came with the item.
Manufacturer's box The original box showing brand and model of the item.
Certificate of authenticity The original documentation from the manufacturer.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged.

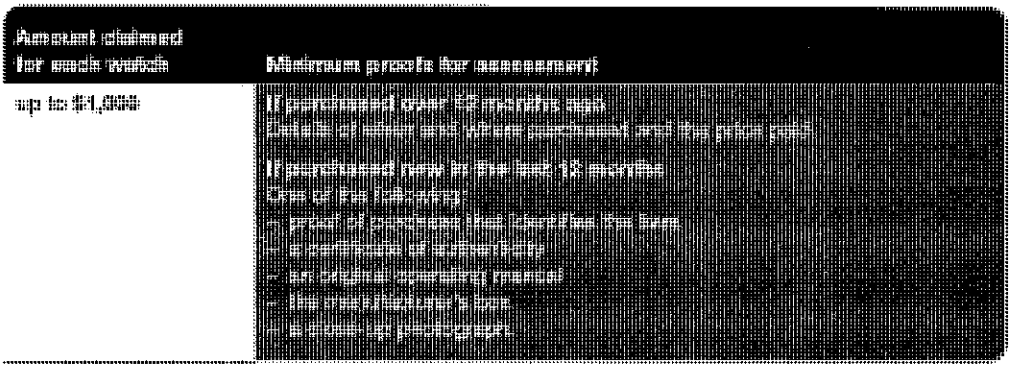
We understand it is not practical to keep proofs for every household item you own. However, for the items on the following pages, we will reduce or refuse a claim unless you have the minimum proofs listed. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery



When you receive jewellery as a gift
Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Watches



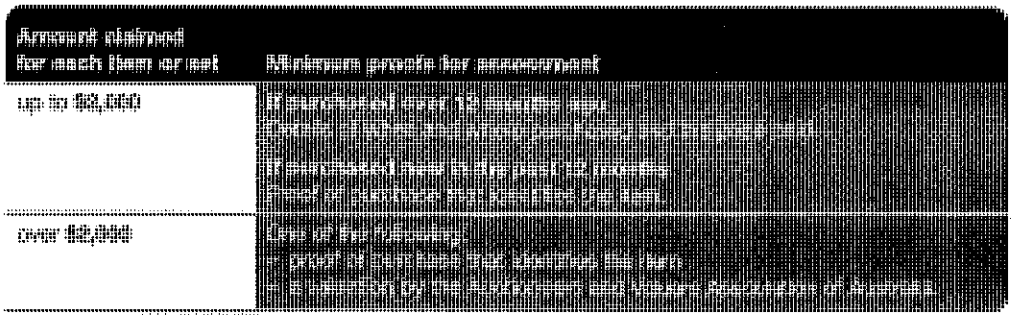
Watches

Amount claimed for each watch	Minimum proofs for assessment
over $1,000 to $2,000	[illegible]
over $2,000	[illegible]

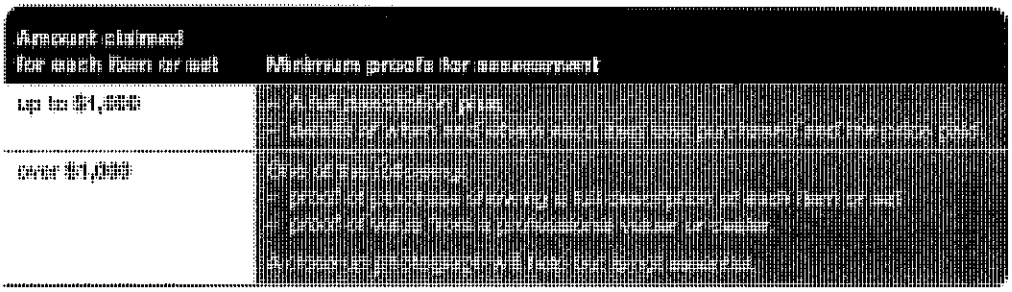
CDs, DVDs, records and other types of music, video and electronic media and storage items

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000 in total	[illegible]
over $1,000 in total	[illegible]

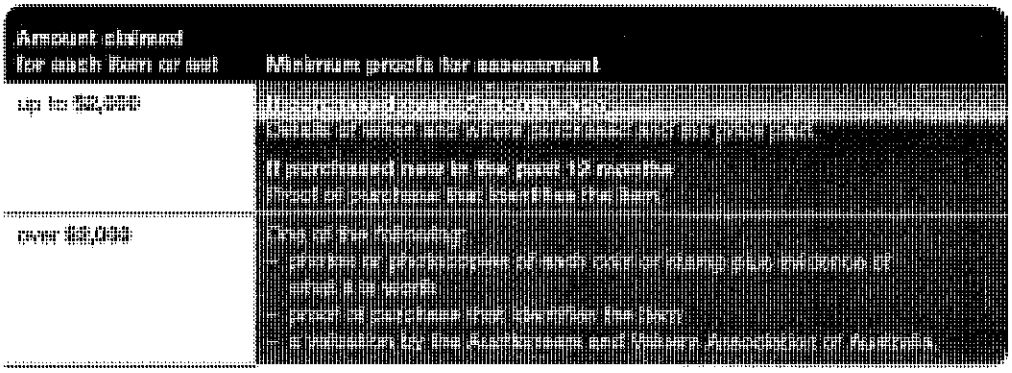
Paintings, pictures, works of art, sculptures and art



Silver or gold items, items plated with silver or gold (other than jewellery and watches)



Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency



Electrical items such as televisions, stereos, cameras, mobile phones, computers, PDAs and organisers

Amount claimed for each item	Minimum proofs for assessment
up to $250	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the past 12 months One of the following: • proof of purchase that identifies the item • original receipt(s) received • insurance quote sheet.
over $250	If purchased over 5 years ago We will decide what is reasonable proof of purchase in consultation with you, taking into account the age and value. If purchased new in the past 5 years One of the following: • proof of purchase that identifies the item • original receipt(s) received • insurance quote sheet.

Collections or memorabilia

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: • photos or photocopies that evidence at least 3 items • proof of purchase that identifies the item • insurance quote sheet.

Carpet or rugs that are handwoven

Amount claimed for each item	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: • proof of purchase that identifies the item • a valuation by the Australian Wool Testing Authority or an Australian

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

How to establish your loss

Establish an incident took place

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

When your home or contents are damaged

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We have minimum proof requirements for items such as paintings, jewellery, electrical items and DVDs. For full details of these requirements see pages 58 to 61. We have the right to ask you for more proofs and if so, we will let you know.

For all other items, we will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Things you must do

- allow us to inspect the damaged home or contents
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes
- consult an expert if we ask for this.

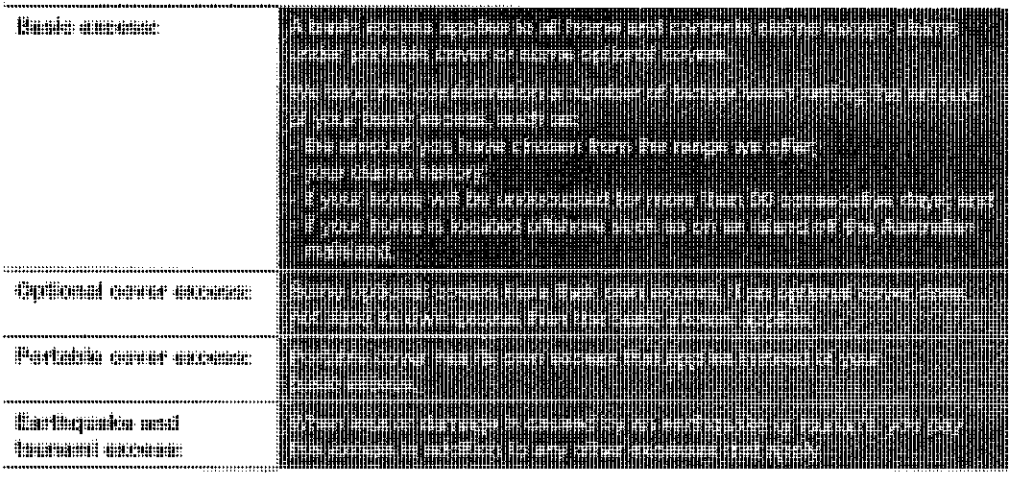
Your co-operation is extremely important. If you do not co-operate we won't be able to assess and pay your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excesses are shown on your certificate of insurance. You will need to pay the excesses that apply when you make a claim under this policy, unless the policy states otherwise.

The types of excesses are:



When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts.

You must pay the excess in full.

More details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier **or**
- ask you to pay us the excess **or**
- deduct the excess from the amount of cover for the insured loss and pay your claim.

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home or contents, we will decide if we will:

- repair damage new for old or
- replace home or contents new for old or
- pay you what it would cost us to repair or replace your home or contents new for old.

The meaning of new for old is defined below.

We will not:

- pay extra to replace your home or contents to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' below
- fix a fault that existed before the loss or damage occurred.

New for old means:

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

  For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.
- **same type, standard and specfication as when new**
  we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item or
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old

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

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for that item.

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and
- subtract from this an amount for unused period of insurance.

The adjustment will not apply to any listed contents items or portable cover.

For example

If your home is under insured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is **10%**, then we would increase your sum insured by an annual adjustment of **5%**.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still underinsured

Home claims

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild your home, then we will add the cover provided by optional cover 4 (safety net home protection) if you have this option (see page 45).

If you are still underinsured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims

How we settle home claims

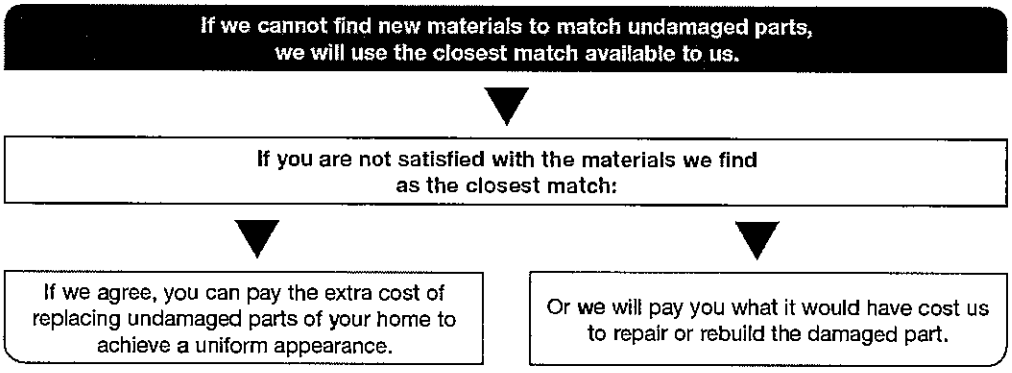
If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- repair damage new for old **or**
- rebuild your home new for old **or**
- pay you what it would cost us to repair or rebuild your home new for old.

When we repair or rebuild your home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

When we cannot match materials



Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

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

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
  we will pay up to **$750** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
  (e.g. paint, wallpaper, wood panels, but not tiles)
  we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damaged occurred
- **floor coverings are damaged** (including tiles)
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
  this is described below.

*For definitions of these terms refer to the diagrams on pages 68 to 69.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continously joined to the damaged parts (this is one 'section')
- made out of the same materials and
- on the same level.

See the case study on the next page for a visual explanation.

Note

Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

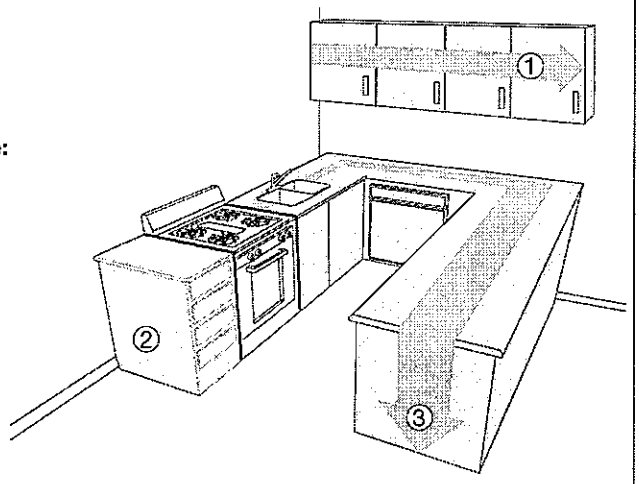
The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continously joined and
- on the same level and
- made of the same material.

In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

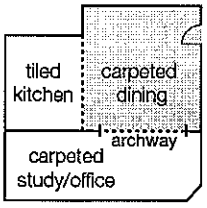


What we mean by same room, stairs, hallway or passageway

Same room

A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.



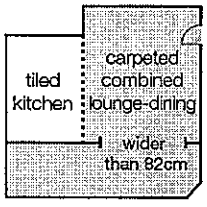
A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).

Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

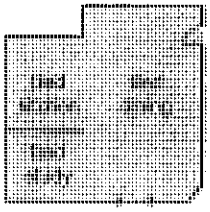
- they are lounge and dining rooms and
- the shared doorway, archway or similar opening is wider than 82cm and
- the floor or wall covering is the same in both rooms.



Open plan areas

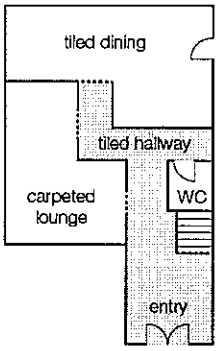
When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



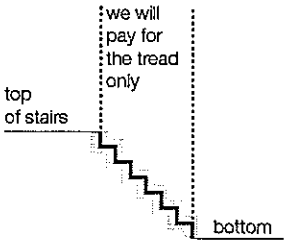
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



Same stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- —— Solid lines represent floor to ceiling walls.
- ..... Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at your home.

If undamaged defective parts of your home will not support repairs

If undamaged defective parts of your home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished

If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old **or**
- replace your contents new for old **or**
- pay you what it would cost us to repair or replace your contents new for old.

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find a match we will use the closest match reasonably available to us.

▼

If you are not satisfied with what we choose:

▼ ▼

If we agree, you can pay the extra cost of replacing other parts of your contents to achieve a uniform appearance.

Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

If you have a claim for the following items:

- obsolete electrical appliances
- paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating.

Please see pages 64 to 65 for details on how we settle these claims.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.

- **carpets or other floor coverings**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

*For definitions of these terms refer to the diagrams in the section 'Home claims' on pages 68 to 69.

Does your claim affect your cover?

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or reduce your contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for listed contents

If we pay you the sum insured for a listed content item (e.g. a $5,000 engagement ring), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item.

What we will do after a claim is paid

Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

More details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55.**

Other Important Information

Your responsibilities

You must:

- keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities we may:

- reduce or refuse to pay your claim or
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to call us

When your home will be unoccupied

When your home will be unoccupied for more than **90** consecutive days all cover stops unless we agree in writing to continue cover and you:

- secure the home or unit against intruders (e.g. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any increased excess that we impose.

When you alter, extend or renovate your home

When you plan to alter, extend or renovate we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than **$50,000** on building, altering or renovating.

Also contact us when:

- you become aware that your home has a defect or is in a state of disrepair (e.g. the roof leaks when it rains)
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this, or a government authority issued a demolition order
- you move out and let your home to tenants
- trespassers (squatters) occupy your home
- you are operating or intend to operate a business activity at your home. There is no need to tell us about letting **1** or **2** bedrooms to paying guests, boarders or tenants or using **1** or **2** rooms as a home office
- details on your certificate of insurance are no longer accurate.

What we will do when you contact us

We will re-evaluate your policy and if we agree or disagree to continue cover, we will tell you in writing. We may decide to impose an additional excess, charge an additional premium or apply a special condition to your policy. In some cases it could mean we can no longer insure you.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Cancellation fee' on page 7 and 'Paying your premium' on page 8.

Terms explained

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

accident
An incident you did not intend or expect to happen.

actions or movements of the sea
Includes:
- rises in the level of the ocean or sea
- storm surge
- sea waves
- high tides or king tides
- any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

aircraft
A machine or craft designed to fly or glide in the air.

at the home or at the insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or occupy.

For a non-strata residential flat, it means in the flat you occupy.

boarder or bed-and-breakfast guest
A person who pays to live in your home with you.

break-in
Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

business activity
A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than 2 bedrooms at the home or unit are let for this purpose.

certificate of insurance
The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

collection
A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

common areas
Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

compensation
Money you are legally liable to pay as a result of:
- a judgement made against you by a court of law or
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

computers
An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as a PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:
- CPU
- monitor
- processor
- hard drive
- key board and mouse.

contents
Your contents shown as insured on page 11.

duty of disclosure
You have a duty of disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

excess
See 'Your excess' on page 63.

family or your family
Your spouse, your partner or your de facto who lives with you, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters.

fixed
Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

flood
Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:
- naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:
- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

forcible entry or forced entry
Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

home
Your home shown as insured on page 9.
For 'at the home or at the insured address' see page 75.

home office
A room or part of the home used as an office for business activities.

home office equipment
The following office equipment if used for a business activity (part time or full time):
- computers and their accessories including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information)
- filing cabinets
- fax machines and photocopiers
- phones
- chairs, tables, desks and other office furniture
- office stationery.

incident or event
A single occurrence which is not intended or expected to happen by you.

insured events
The insured events 1 to 12 on pages 20 to 27.

insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or live in.

For a non-strata residential flat, it means in the flat you live in.

interim cover
Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

limit
The most you can claim for any one incident. It includes GST.

living and live in
Someone occupying a home and eating and sleeping there.

malicious damage
Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

memorabilia
An item collected for the sake of memory that has extra value for a collector in addition to its material value.

mobile home
A motor vehicle designed to accommodate people overnight and be driven on a road.

motor cycle
A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:

- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards but not mobility scooters designed to accommodate physical disabilities or the elderly.

motor vehicle
A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:

- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

new for old
See page 64 for details.

paraplegia
Permanent and total paralysis of both legs caused by an injury to the spine.

period of insurance
When this insurance cover starts to when it ends. It is shown on your certificate of insurance.

policy
Your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

premium
The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)
PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

public place
An area open to the public and also includes the common areas of residential units and flats.

quadriplegia
Permanent and total paralysis of both arms and both legs caused by an injury to the spine.

rent
The amount of rent (after deducting any managing agent's commission that applies) that a tenant pays to occupy the home or unit. If the home or unit is unoccupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us.

retaining wall
A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

set
A group of similar or complementary items that belong or function together.
For example:
- golf clubs are a 'set' (the bag and buggy are separate items)
- a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new
- a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.

sporting equipment
Personal and portable items used for sport and recreation, **but not:**
- bicycles
- diving equipment
- water skis, snow skis, snow boards
- motorised golf carts with 4 wheels
- portable fridges
- GPS navigational devices
- motor vehicles, motor cycles, aircraft
- parachutes
- watercraft including canoes, kayaks, sailboards, surfboards, kneeboards, wave boards, towable boat tubes
- model vehicles or craft
- fridges, power generators
- toys
- animals, birds or pets.

storm
A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

storm surge
An increase in the sea level caused by a cyclone.

strata or strata title
Strata, group, body corporate, unit or community title.

sum insured
The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on your home and contents includes any adjustment to which you are entitled under additional feature 3 (automatic adjustments to the sum insured).

supplementary PDS (SPDS)
A document that updates or adds to the information in the PDS.

tenant
The person or persons who pay rent to occupy the home.

tools of trade
Tools or equipment used for any business activity (but not home office equipment).

tsunami
An ocean wave caused by an undersea earthquake or volcanic eruption.

unit
The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

unit building
The strata or unit title building where you own a unit and insure contents in that unit under this policy.

unoccupied and occupied
Unoccupied means:
- your home is not furnished enough to be lived in or
- no-one is eating, sleeping and living at your home or
- the home is not connected to electrical power.

Occupied means:
- your home is furnished enough to be lived in and
- someone is eating, sleeping and living at the home and
- the home is connected to electrical power.

Furnished means your home contains at least:
- a bed and
- a clothes and linen storage area and
- an eating table or bench and
- a refrigerator and a cooking appliance.

water containers
- pipes and taps
  but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (e.g. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

watercraft
Any vessel designed for use on or in water.

we, our and us
Suncorp Metway Insurance Limited
ABN 83 075 695 966.

what it costs us
- for repairs, it means what it costs us to repair the item
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

you and your
The people or entity shown as the insured on your certificate of insurance and these people if they live at the home with you most of the time:
- your spouse, your partner or your de facto
- your brothers and sisters who are not married, or not living with their partner or their de facto
- your parents and parents-in-law
- your children and the children of your partner, your spouse or your de facto.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

Phone us on	1800 689 762 (FREE CALL)
Fax us on	1300 767 337
Write to us at	Reply Paid 1453 Customer Relations Unit RE058 GPO Box 1453, BRISBANE QLD 4001 or
Email us on	customer.relations@suncorp.com.au

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Financial Ombudsman Service. You need to do this within **2** years of receiving our final decision.

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	GPO Box 3 Melbourne, Victoria 3001
Email	info@fos.org.au
Website	www.fos.org.au

Report insurance fraud

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

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

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

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling 1300 13 10 60.

PDS dated 09 June 2010
PDS active 13 September 2010

This insurance is issued by
Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

Level 18
36 Wickham Terrace
Brisbane QLD 4000

This product is issued by Suncorp Metway Insurance Ltd which is a related body corporate of Suncorp-Metway Ltd ABN 66 010 831 722 AFSL No. 229882 (Suncorp Bank). Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp Bank does not guarantee and is not liable for this product. This product is not a bank deposit or other bank liability.

How to contact us

Call 13 11 55

Claims 13 25 24

Insurance Fraud Hotline 1300 881 725

www suncorp.com.au

Visit your local branch

SUNCORP Insurance

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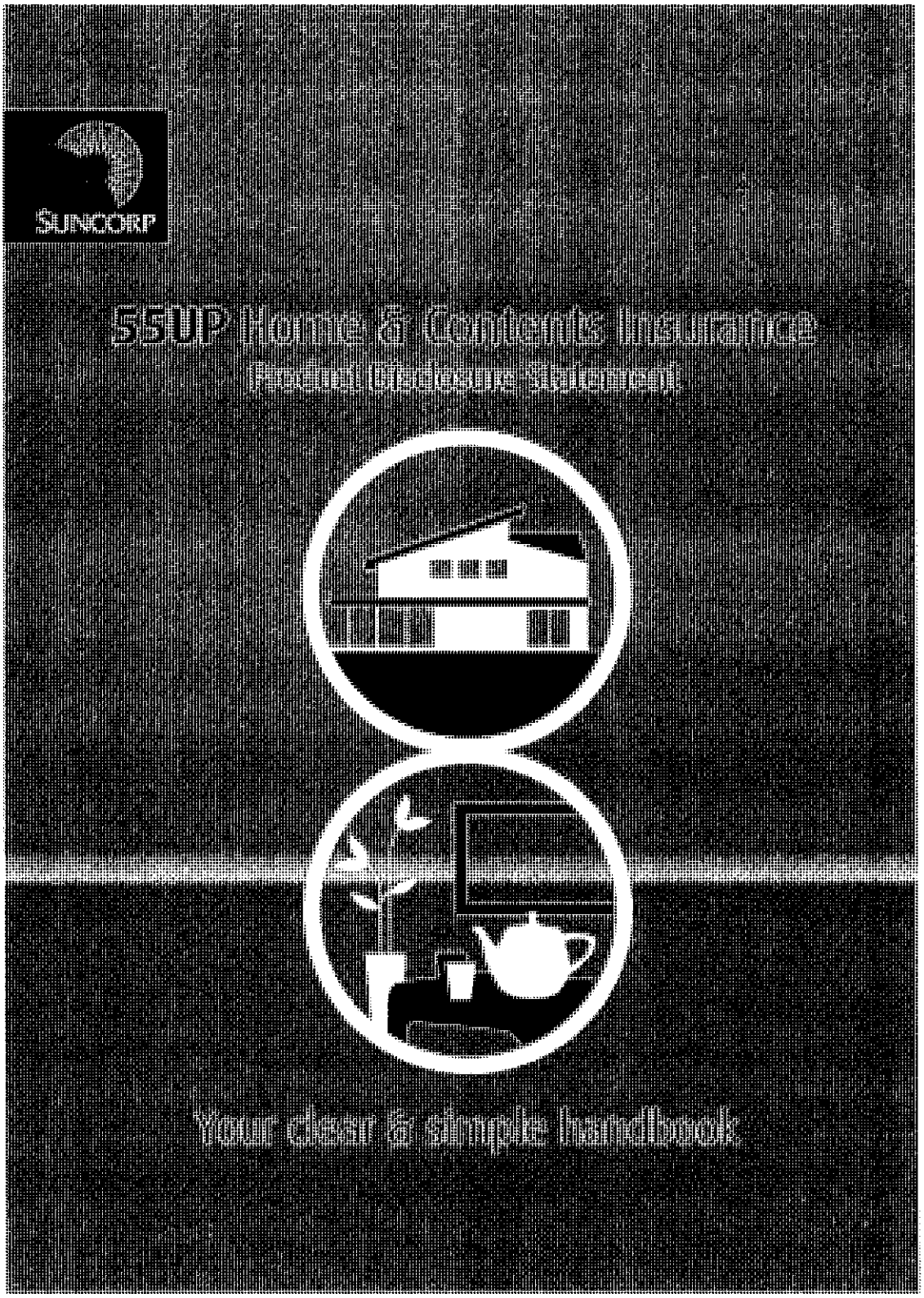

SUNCORP
55UP Home & Contents Insurance
Product Disclosure Statement
Your clear & simple handbook

Welcome to Suncorp 55UP home & contents insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed for the owners of a home if you live in it and your contents inside your home, unit, apartment or flat.

For new customers, this policy is not suitable for covering your investment home or unit let out to your tenants. Please ask us about our investor home and contents insurance policy. Your policy continues if your investment home is currently insured under this policy.

Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 157) when you apply for this insurance. We will ask you for information about your home, your contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

You must also:

- keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability.
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

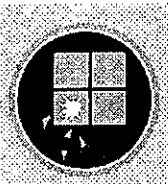
If you do not meet your responsibilities, it may lead to us:

- reducing or refusing to pay your claim
- cancelling your insurance policy
- reducing your cover to what we would have accepted had we known correct facts.

If fraud is involved, we can treat your policy as if it never existed.

Summary of major covers

Additional policy exclusions page 119



Breakage of fixed glass

but we do not cover removal of glass fragments from your carpet.

More details page 67

Fire

but we do not cover damage caused by scorching, ash or soot when your home has not caught on fire.

More details page 61

Explosion

but we do not cover repairing or replacing the tank that has exploded.

More details page 65

Earthquake and tsunami

but we do not cover damage that occurs more than 72 hours after the earthquake.

More details page 71

Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.

More details page 57

Riot or civil commotion

but we do not cover damage by someone who lives at the home.

More details page 65

Damage by animals

but we do not cover damage by pecking, biting, clawing or chewing.

More details page 71

Burst pipes, leaks and overflows

but we do not cover the repair of a leaking shower base.

More details page 59

Lightning

but we do not cover damage caused by power failures or surges by your power provider.

More details page 61

Vandalism and malicious damage

but we do not cover damage by someone who lives at the home.

More details page 63

Theft and damage

but we do not cover theft by people you invite into your home.

More details page 63

Impact

but we do not cover the removal of dangerous trees around your home.

More details page 69

Find your way through this document

Be sure to contact us before:
- moving to a new home address
- renting your home to tenants
- going on holiday for longer than 90 days
- building or extending your home.

1 Insurance basics

Understanding insurance 8

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3 Claims

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1

Insurance basics

Understanding insurance

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The basics of home and contents cover

1 The type of cover

You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

2 What we cover

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

We include additional features with your cover

When you buy this insurance from us, we also provide additional features at no extra cost. Features include removal of debris from your home and temporary accommodation. For the full range of additional features, see page 73.

3 Extending your cover

You can add these optional covers for an extra premium:

- motor burnout
- accidental damage for accidentally breaking things
- safety net home protection (for home cover only)
- injury to your pet dog or cat (for contents cover only)
- mortgagee's interest (for contents cover only)

For more information on optional covers, see page 107.

You can increase cover on items with limits

There are limits on how much we will pay for specific categories of items at the home. You can increase the cover for some of these items by listing them. Please refer to page 45 for more details.

4 What we do not cover

There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

5 Length of cover

With this insurance we will cover loss or damage by the insured events 1 to 12 if they happen in the period of insurance. The period of insurance is shown on your certificate of insurance.

6 We pay claims new for old

If your home or contents are damaged or lost, we will repair, replace or rebuild using new materials or items. For details, see new for old on page 135.

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 3 (automatic adjustments to the sum insured) on page 81.

Make sure your sum insured is adequate

Under-insurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.
New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods.
If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

We will adjust your sum insured at renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs, the cost of rebuilding your home and replacing contents and other factors. However this adjustment does not affect listed items and you will need to revalue them yourself. For more information, see additional feature 3 (automatic adjustments to your sum insured) on page 81.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.
We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

Do you need help calculating your sum insured?
For home cover, see page 40.
For contents cover, see page 53.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value.

For electrical appliances and furnishings

When buying electrical appliances and furnishings, it's always best to keep proof of purchase and ownership for 5 years in case you need to make a claim. This especially applies to electrical appliances such as TVs, audio-visual appliances, computers, mobile phones, cameras and power tools.

For valuables and listed items

For valuables and listed items, always keep an Australian valuation and proof of your ownership in a secure place in case you need to make a claim. For some items such as jewellery, watches, artworks, collections, memorabilia and handwoven carpets, you should keep the minimum proofs shown on pages 16 to 22.

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

Keep your proofs safe

Keep your proofs and valuations safe from fire, water damage and theft by storing them in a fire proof security container (available from some hardware stores), a safe, in a bank or other secure places. You may choose to use our 'virtual safe' which is a free software program that helps you store proofs on your own computer. Visit our website (suncorp.com.au).

What you will need to do at claim time

When your home or contents are damaged

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

When something is lost or stolen

Because lost or stolen items are no longer in your possession, you need to provide proof of ownership and value to validate your claim.

When you cannot supply required proofs

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim. With any claim we have the right to ask you for more proofs.

For more information on how to establish your loss see page 131.

When you receive jewellery as a gift

Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description.

Definition of proofs

These terms are used in the following pages and are defined below.

Proof of purchase
Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.

Sales receipt
Includes the item description or code, a purchase price, date purchased and where the item was purchased.

Full description
The specifications particular to an item (eg. brand and model for an electrical appliance or the title and artist of a CD).

Valuation
A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.

Close up photograph
A photograph taken from one metre away from the item(s) that clearly shows the item(s).

Original operating manual
The original printed operation manuals that came with the item.

Manufacturer's box
The original box showing brand and model of the item.

Certificate of authenticity
The original documentation from the manufacturer.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged. We understand it is not practical to keep proofs for every household item you own. However, for the items on the following pages, we will reduce or refuse a claim unless you have the minimum proofs listed. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
up to **$500**	Details of when and where purchased and the price paid. If you are claiming for more than **$1,000** in total, we may ask you for more proofs.
over **$500 to $1,000**	One of the following: – proof of purchase that identifies the item – a close-up photograph clearly showing the item – a full description and value from a jeweller obtained before the loss occurred.
over **$1,000 to $3,000**	– proof of purchase that identifies the item plus – a full description of the item in writing from a jeweller you bought it from or a professional valuer.
over **$3,000**	A valuation by a qualified jeweller or professional valuer. A close up photograph will help us but is not essential.

When you receive jewellery as a gift
Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Minimum proofs of ownership and value

Watches

Amount claimed for each watch	Minimum proofs for assessment
up to $1,000	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the last 12 months One of the following: – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close up photograph
over $1,000 to $2,000	One of the following: – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close up photograph.
over $2,000	One of the following: – proof of purchase that identifies the item – a warranty, guarantee or certicate of authenticity showing the model or serial number – a manufacturer's box if it has the model or serial number showing – a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.

CDs, DVDs, records and other types of music, video and electronic media and storage items

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000 in total	A list of items claimed and their replacement cost.
over $1,000 in total	– A list of items claimed plus – photographs that clearly show the number of claimed items in the place where they are stored.

Paintings, pictures, works of art, sculptures and art

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Minimum proofs of ownership and value

Silver or gold items, items plated with silver or gold (other than jewellery and watches)

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000	– a full description plus – details of when and where each item was purchased and the price paid.
over $1,000	One of the following: – proof of purchase showing a full description of each item or set – proof of value from a professional valuer or dealer. A close up photograph will help but is not essential.

Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following: – photos or photocopies of each coin or stamp plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Electrical items such as televisions, stereos, cameras, mobile phones, computers, PDAs, organisers

Amount claimed for each item	Minimum proofs for assessment
up to $250	If purchased over 12 months ago Details of when and where purchased and the price paid for it. If purchased new in the past 12 months One of the following: – proof of purchase that identifies the item – original operating manual – manufacturer's box.
over $250	If purchased over 5 years ago We will decide what is reasonable proof of ownership depending on what is claimed, its age and value. If purchased new in the past 5 years One of the following: – proof of purchase that identifies the item – original operating manual – manufacturer's box.

Minimum proofs of ownership and value

Collections or memorabilia

Amount claimed for each item or set	Minimum proofs for assessment
up to **$2,000**	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the past 12 months Proof of purchase that identifies the item.
over **$2,000**	One of the following: – photos or photocopies plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Carpet or rugs that are handwoven

Amount claimed for each item	Minimum proofs for assessment
up to **$2,000**	If purchased over 12 months ago Details of when and where purchased and the price paid.
	If purchased new in the past 12 months Proof of purchase that identifies the item.
over **$2,000**	One of the following: – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excess are shown on your certificate of insurance.

Types of excess

You choose the basic excess

The basic excess applies to all home and contents claims, except portable or optional cover claims (see below). You can choose your basic excess from the range we offer. Choosing a higher excess reduces your premium.

Optional cover excess

Some optional covers have their own excess that you pay instead of your basic excess. When optional covers do not have their own excess, the basic excess applies.

Portable cover excess

Portable cover has its own excess that applies instead of your basic excess.

Earthquake and tsunami excess

When loss or damage is caused by an earthquake or tsunami, you are required to pay this excess plus any other excess that applies.

Imposed additional excess

In rare cases, we may impose an additional excess that applies on top of any other excess. Some of the circumstances where we may do this are:

- we consider you have made more claims than usual
- your home is unoccupied for more than 90 consecutive days
- your home is located on an island off the Australian mainland.

If we impose an additional excess, we will always tell you before we accept your application for insurance, make a requested change to your cover, or offer to renew your policy.

When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts.

You must pay the excess in full.

For how to pay your excess

See 'Paying your excess' in the claims section on page 132.

What is a premium?

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charge and fire services levy that applies.

When you apply for this insurance you must pay us the premium to be covered by this policy. You must pay your renewal premium by the due date to renew your policy.

How we calculate premiums

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium (see diagram on the right for some examples). We also take into account the premiums we collect from all policy holders weighed up against the cost of all current and future possible claims plus expenses and other business costs.

Premium discounts

At times, we may offer premium discounts to particular customers (eg. those in a certain age group, or people with a number of policies insured with us). The amount and type of discounts offered can change at any time before you take out this policy, or at your next renewal.

Why the cost of insurance can change

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by:

- the cost of claims we have paid to other customers
- the cost of claims we expect to pay in the future
- any changes in government taxes or charges
- our expenses of doing business.

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

Examples of rating factors that may affect your premium

Rating Factor	Lower Premium	Higher Premium
Location of the home and contents	Area of low risk for natural perils or thefts	Area of high risk for natural perils or thefts
What the home is made of	Brick walls, steel roofing	Fibro asbestos walls and roofing, slate roofing
Your age	In an age group with lower claims	In an age group with higher claims
Age of the home	New	Old or heritage listed
How the home is secured against burglars	Local or monitored alarm, deadlocks on doors and keyed window locks	No alarm, no deadlocks or window locks
Level of excess you pay	High basic excess	Low basic excess
Cover and options you choose	No listed contents items No optional covers	A number of listed contents insured Optional covers added
Frequency of premium payments	Annually	By the month

Paying your premium

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date.

Paying premiums annually

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy without notifying you if payment is **1** month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Other costs, fees & charges

Pay by the month fee

The monthly fee is **15%** of the premium for the period of insurance.

Your monthly payment equals your premium plus this fee plus stamp duty, GST and any additional government charges, divided by the number of months in the period of insurance.

Other costs, fees and charges continue on the next page.

Other costs, fees & charges (continued)

Cancellation fee

We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. You also pay any relevant government charges.

If you cancel your cover in the period of insurance, we can charge a fee. We will not charge a fee if:

- you are transferring cover to another home or contents policy with us
- you are moving cover to an area where we do not offer insurance
- you cancel the cover within the cooling off period
- we cancel the cover for any reason.

The amount of the fee is $30 (plus relevant government charges) for all home and contents cover for one insured address.

The most we will charge you is $60 (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued.

Refunds

The cancellation fee is deducted from any refund. A refund will not be issued if the cancellation fee is a greater amount, although we will not charge you any additional amounts to cover the difference.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request.

We will refund any money we owe you less any cancellation fee that might apply and non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law.

If you pay your premium annually, we can cancel your cover if you do not pay the premium by the due date.

If you pay by monthly instalments and an instalment is unpaid for more than 1 month, we can cancel your cover without notifying you.

We will refund any money we owe you less any non-refundable government charges.

In specific circumstances, your cover ends after a claim is paid. For example, if we pay to replace a listed contents item (eg. $5,000 engagement ring) cover for that item stops. You will need to contact us to request cover for the new replacement item.

See page 152 for more information on how claims affects your cover.

When you need to call us

When your home will be unoccupied

When your home will be unoccupied for more than 90 consecutive days all cover stops unless we agree in writing to continue cover and you:

- secure the home or unit against intruders (eg. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for a weekly inspection and maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any increased excess that we impose.

When you alter, extend or renovate your home

When you plan to alter, extend or renovate we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than $50,000 on building, altering or renovating.

Also contact us when:

- you become aware that your home has a defect or is in a state of disrepair (eg. the roof leaks when it rains)
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this, or a government authority issued a demolition order.
- you move out and let your home to tenants
- trespassers (squatters) occupy your home
- you are operating or intend to operate a business activity at your home. There is no need to tell us about letting 1 or 2 bedrooms to paying guests, boarders or tenants or using 1 or 2 rooms as a home office.
- details on your certificate of insurance are no longer accurate

We will re-evaluate your policy and if we agree or disagree to continue cover, we will tell you in writing.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

Phone us on	1800 689 762 (FREE CALL)
Fax us on	1300 767 337
Write to us at	Reply Paid 1453 Customer Relations Unit RE058 GPO Box 1453, BRISBANE QLD 4001 or
Email us on	customer.relations@suncorp.com.au

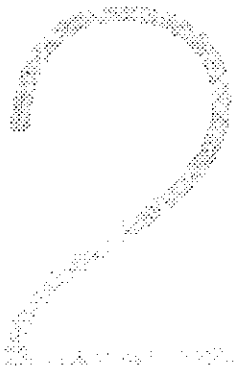
We will try to settle your complaint within 1 working day. If we can't, we will tell you within 3 working days that we have received your complaint and try to settle it within 21 days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Insurance Ombudsman Service. You need to do this within 3 months of receiving our final decision.

The Insurance Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Insurance Ombudsman Service, please ask us for a brochure.

Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	PO Box 561 Collins Street West Post Office Melbourne, Victoria 8007
Fax	(03) 9621 2060
Web	www.insuranceombudsman.com.au



About your cover

Home & contents cover

Understanding the difference between home & contents 35

Home cover
- What we cover as your home 37
- What we do not cover as your home 38
- Limits on home cover 39
- How much home cover do you need? 40

Contents cover
- Setting up your contents cover 41
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Understanding the difference between home & contents

Full details on the following pages

Your home

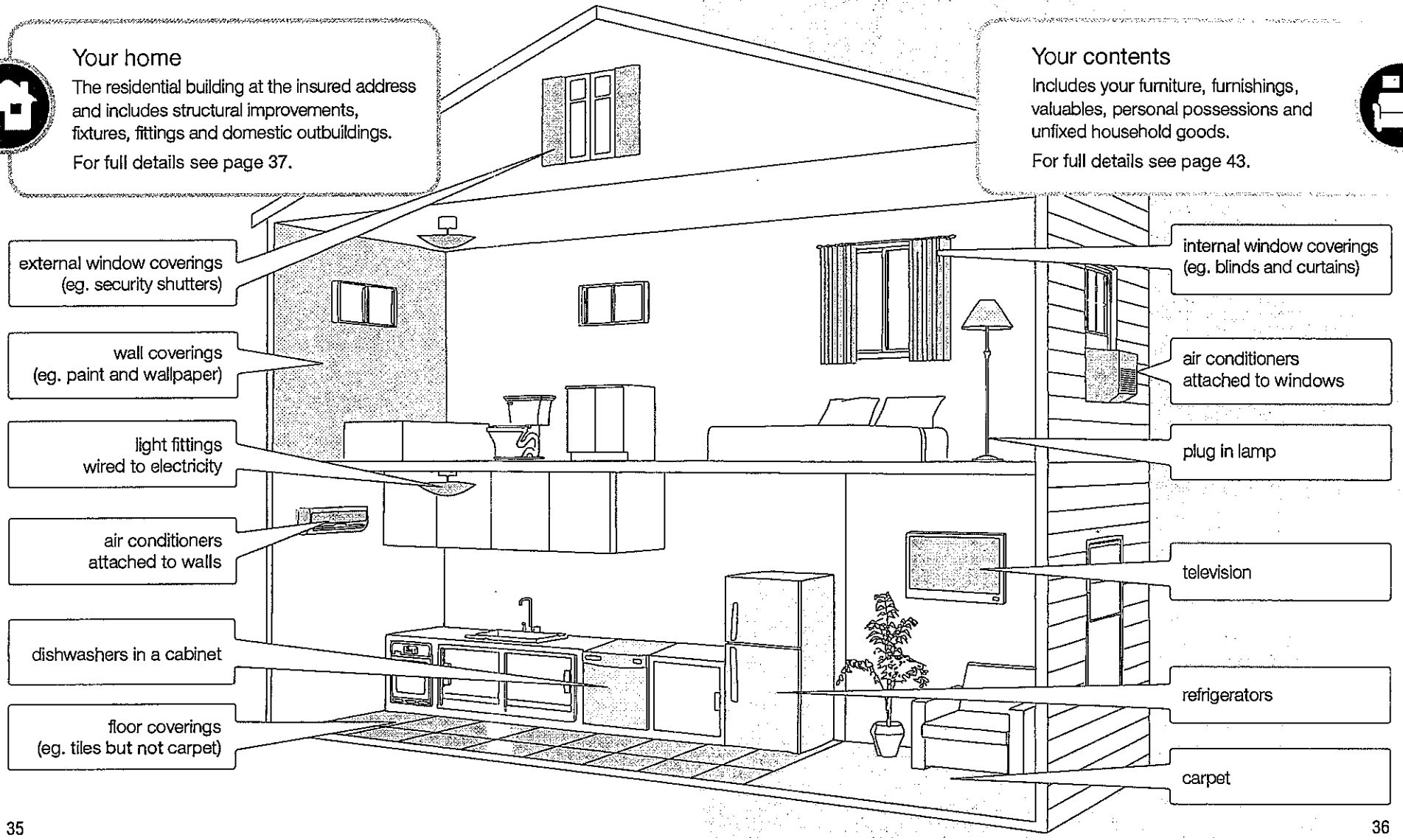
The residential building at the insured address and includes structural improvements, fixtures, fittings and domestic outbuildings.

For full details see page 37.

Your contents

Includes your furniture, furnishings, valuables, personal possessions and unfixed household goods.

For full details see page 43.



HOME COVER

What we cover as your home

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs
  (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet
  (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems
  (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems
  if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply)

What we do not cover as your home

Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- inflatable swimming pools or portable spas
- water in tanks, swimming pools, spas or any other water container
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber
  (eg. sand on tennis courts or a gravel driveway)
  but we will pay
  the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home
- carpets (fixed or unfixed) or floor rugs

Did you know that carpets are not considered part of your home? They are insured under contents cover.

HOME COVER

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	Limit for any one insured incident
Unfixed home building materials and uninstalled home fittings (eg. tiles stored in the shed or an oven that is not yet installed)	up to $500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Options	The amount or limit shown for that option (see page 107)
Additional features	The amount or limit shown for that additional feature (see page 73)

How much home cover do you need?

You should insure your home for what it costs to rebuild your home at any time using new materials. This amount should be your home sum insured.

Calculate the cost to rebuild

Unless you recently built your home, it can be difficult to work out what it would cost to rebuild your home.

You can use our free online home building costs calculator as a guide (suncorp.com.au) or you can choose the services of a quantity surveyor or builder for an expert opinion.

Remember to include the cost of replacing garages, garden sheds, fencing, driveways, your in-ground pools, patios, pergolas and other fixtures.

If using a loan valuation for your home sum insured

Make sure it shows what it costs to rebuild your home as new. Loan valuations that only show the depreciated value of the buildings along with land value may not be sufficient. You need to know the new rebuilding cost.

Do not include the land value in your home sum insured. Do not use the depreciated value of your home as your home sum insured. Always insure it for what it costs to rebuild it using new materials.

Setting up your contents cover

STANDARD COVER

Contents are covered at the home

This policy covers your contents at the home.

However, fixed and flexible limits apply to some items (eg. the most we will pay for jewellery is **$1,000** per item).

You can increase cover for items and other valuables with flexible limits. See the next panel to learn how.

Where are contents covered?
At the home only.

Pages 43 to 46

A. TAILOR YOUR COVER AT THE HOME

Increase cover on valuables at the home

Your standard cover automatically covers valuable items but only up to the limits shown on page 46. However, you can choose to increase cover above the flexible limit.

How do you tailor cover?
Ask us to list items on your certificate of insurance for an extra premium. Check page 46 to see if you need to list any items.

Where are listed items covered?
At the home only.

Page 46

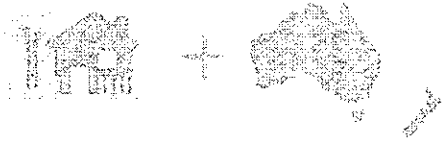
B. TAILOR YOUR COVER AWAY FROM HOME

Extend cover to Australia and New Zealand for personal and portable items

You can extend your cover to insure personal and portable items that are commonly carried away from home for accidental loss and damage (eg. bicycles, laptops, cameras and MP3 players). As an additional benefit, we also cover these items if you accidentally lose or damage them at the home.

How do you tailor cover?
Ask us to add portable cover. An extra premium will apply.

Where are personal and portable items covered?
Anywhere in Australia and New Zealand, including at the home. Listed jewellery and watches are covered anywhere in the world for up to 30 days.



Pages 47 to 52

STANDARD CONTENTS COVER

What we cover as your contents

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:

- carpets and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier
- fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:

- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- air conditioners that leave a hole in a wall if removed
- dishwashers housed in a cabinet
- chemicals, fertilisers and pesticides that have been used or applied
- plants not in a pot
- lawns, trees, shrubs, hedges
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals including fish, reptiles, pets and livestock
- stock for a past, present or future business activity
- travel or other tickets, coupons or gift vouchers
- unfixed home building materials and uninstalled home fixtures or fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
- caravans, mobile homes or any of their contents
- trailers, horse floats or horse-drawn carriages
- aircraft other than remote controlled models or toys with a wing span less than 1.5 metres
- watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

STANDARD CONTENTS COVER

Limits on contents cover

Standard cover has limits on some items to help lower the cost of insurance. To increase cover above a limit, tailor your standard cover by asking us to list items for an extra premium. You can only list items with a flexible limit (see table on right). Listing items does not add cover away from the home.

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the tables below. There are two types of limits: fixed and flexible.

Fixed limits

Items below have fixed limits and the limits cannot be increased.

Fixed limits apply to:	Limit for any one insured incident
Home office equipment	up to **$10,000** in total
Tools of trade	up to **$1,000** in total
Refrigerated or frozen food and medicines	up to **$500** in total
Uncut and unset gems, gold or silver nuggets and ingots (not jewellery)	up to **$500** in total
Cash, smart cards, phone cards and documents able to be cashed	up to **$300** in total
Options	the amount or limit shown for that option (see page 107)
Additional features	the amount or limit shown for that additional feature (see page 73)

A. TAILOR YOUR COVER AT THE HOME

If you own items or valuables above the flexible limits

Ask us to list them for their full replacement value on your certificate of insurance. If we agree, you need to pay us any extra premium and keep the proofs described on pages 16 to 22 in case you make a claim. Sometimes we will ask you to install extra security as a condition of cover.

Listing items above flexible limits does not add cover away from the home.

Flexible limits

Items below have flexible limits and the limits can be increased. For details on how to increase limits, see 'tailor your cover at home' box above.

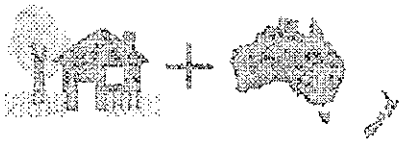
Flexible limits apply to:	Limit for any one insured incident
Jewellery and watches	up to **$1,000** for each item or set but no more than a total of **$4,000**
CDs, DVDs, audio and video tapes, records, computer discs, computer software, game cartridges and consoles	up to **$5,000** in total
Carpets or rugs that are hand woven	up to **$2,000** for each carpet or rug
Silver or gold items, items plated with silver or gold (not limited elsewhere)	up to **$2,000** for each item or set
Paintings, pictures, works of art, sculptures and art objects	up to **$10,000** for each item or set but not more than a total of **$50,000**
Collections or memorabilia	up to **$2,000** in total for all collections
Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to **$2,000** in total

Portable cover

Ask us to insure items carried away from home

A guide to portable cover

Extends cover for personal and portable items to anywhere in Australia and New Zealand for accidental loss or damage
PLUS
items are also covered for accidental loss and damage at the home.



Examples of cover

jewellery lost whilst gardening

laptops stolen from your car

lost mobile phones

cameras dropped on the ground

MP3 players damaged by rain

stolen bicycles

Listed items and bundled portable cover

You can list items individually or bundle items to add portable cover. You may wish to do both, although some items cannot be insured by bundled cover and must be listed individually for cover away from home (eg. mobile phones, laptops, bicycles and GPS devices). See the following pages for more information.

Adding portable cover to your policy

You can ask us to add portable cover to your policy for an extra premium. If you choose and pay for this cover, it will be shown on your certificate of insurance.

We cover

When you insure personal and portable contents, they are covered for accidental loss, theft or damage happening in the period of insurance both in and away from home. In and away from home means:

- anywhere in Australia and New Zealand, including at the home and
- any listed jewellery item or watch, you are covered anywhere in the world for up to 30 days from the time you depart Australia.

PLUS additional cover at the home

Your insured personal and portable items are also covered for accidental loss or damage at the home. To insure items other than personal and portable items for accidental damage at the home, see optional cover 3 on page 113.

We do not cover

- breakage of sporting equipment while it is actively being used for sport or its intended sporting activity (eg. breaking a tennis racquet or golf club when trying to hit a ball, or losing or breaking a fishing rod when reeling in a fish or while being used to lure or trawl for fish)
  but we will pay for
  damage to a bicycle while it is being ridden (see exceptions below).

For bicycles, we will not cover:

- damage to tyres while the bicycle is being ridden
- theft from a public place if the bicycle is not chained and securely locked to a fixed object, or is not locked to a bicycle carrier fixed to a motor vehicle
- theft from inside a motor vehicle unless the motor vehicle is locked at the time.

1. List items individually for portable cover

What types of items can you list?

You can ask us to list your personal and portable items (examples below). Contact us to find out if your item can be insured.

Examples of items you can list for portable cover

This list is a guide only and the items may change. You can ask us to list other personal and portable items.

jewellery

mobile phones

cameras

bicycles

laptops, PDAs and games

sporting equipment

GPS navigational devices

mobility scooters

How to list items individually for portable cover

Ask us to list items for their replacement value. They will be shown on your certificate of insurance with a sum insured. For any item you need to:

- pay us any extra premium needed and
- keep proof of value and ownership in case you make a claim.

Sometimes we will ask you to install extra security as a condition of cover.

You can bundle multiple items worth less than $1,000 each

We also offer bundled portable cover to save you listing a number of low valued items. More details on the following pages.

Case study

Example of certificate of insurance

Cover type	Where is it covered		Sum insured
	at the home	away from home*	
CONTENTS			
General contents	✓	×	$70,000
Listed items			
Solitaire engagement ring	✓	×	$5,000
CD/DVD collection	✓	×	$10,000
Listed items - portable cover			
Laptop	✓	✓	$2,000
Mountain bike	✓	✓	$2,500
Portable bundled cover *(limit of $1,000 per item or set)	✓	✓	$4,000*
TOTAL CONTENTS			$93,500

* Cover away from home anywhere in Australia and New Zealand

Explanation

Listed items (covered at the home only)

Items you list only to overcome flexible limits are covered at the home only (eg. see solitaire engagement ring and CD/DVD collection above). Ask us to add portable cover to insure them away from home.

Listed items - portable cover

Items you list for portable cover will be shown as covered at the home and away from home, with the amount it is insured for (eg. see laptop and mountain bike above).

2. Add bundled portable cover

Why you might choose to add bundled cover

Adding bundled cover will save you from listing a number of low valued portable items for cover away from home. See the table on the right for the items that are insured by bundled cover.

Limits for bundled cover

The limit is **$1,000** for any one item or set and **$4,000** in total for any incident (note: if you currently have different limits on your certificate of insurance, those limits will remain unchanged). If you need more than **$4,000** total cover, please ask us about this.

For personal and portable items valued at more than **$1,000** each, you can ask us to insure them by listing the items individually (details on previous page).

Example of bundled cover

Items can be insured as long as they are shown in the table on the right and they are less than **$1,000** each. For example, these items could be insured under bundled cover:

However, in the event of a claim, you will only have **$4,000** in total to cover loss or damage to any combination of these items.

When contents cover falls short on jewellery and watches

Bundled cover can be used to top up a claim for jewellery and watches that is not fully insured by your contents cover.

Items that are insured by bundled cover

Limit of cover is **$1,000** per item and **$4,000** in total

If your item is not shown below, ask us to list it individually for portable cover. See previous pages for more information.

We cover	
watches, travel clocks, binoculars and telescopes prams, strollers, baby capsules and other baby carriers hearing aids, dentures, walking sticks, crutches, wheelchairs blankets, travelling rugs, towels, cosmetics, toiletries, hairdryers and shavers	
jewellery	but not unset gems
camping equipment designed to be carried by **1** person while hiking	but not GPS navigational devices
calculators	but not computers (see page 156)
clothing, furs and hats	but not motor cycle helmets, jackets, gloves, pants or boots
bags, suitcases, briefcases, purses, handbags, wallets, compendiums, pens	but not what's in them except items shown as insured in this table
cameras, their lenses, films and digital storage cards and their other accessories	but not: – mobile phones or devices with a mobile phone functionality – those used for a business activity
portable battery powered radios, audio, TV and video appliances such as MP3 players including their: – memory cards and sticks – digital music and video files but only if you give us proof of their purchase	but not: – mobile phones or devices with a mobile phone functionality – computers, electronic game systems and their accessories
musical instruments	but not those used for a business activity
sporting equipment (see meaning, page 162) including golf clubs plus bag and buggy	but not: – bicycles, diving equipment, skis, watercraft, snowboards, motorised golf carts with 4 wheels, portable fridges or GPS navigational devices – other items excluded from 'sporting equipment' on page 162

How much contents cover do you need?

Contents sum insured

You should insure your contents for the amount it costs to replace all your contents new for old. This amount is called your contents sum insured.

Some key points

Always use current prices to calculate your sum insured, not the depreciated value. This especially applies to items that are old, purchased secondhand or no longer available.

For electronic and hi-tech items

Since the prices of these items are constantly changing, the original purchase price may not be an accurate figure for the sum insured. Choose a sum insured that covers the cost to replace the technology in current prices (eg. if a camcorder was purchased 5 years ago for $1600 and may now be replaced for $600, the sum insured is $600).

For secondhand purchases

Since we replace these items new, regardless of their age or condition, insure them for the cost to replace them new in current prices. Do not insure them for the secondhand purchase price or the depreciated value.

For obsolete items

Since an obsolete item is no longer available, insure it for the cost to replace it with an item of a similar standard (eg. if an old colour television is now obsolete, insure it for the cost to replace it with a base model in the next generation of technology with the same size screen).

Calculate the contents sum insured

You can use our online contents insurance calculator as a guide (suncorp.com.au) or alternatively, follow the steps below.

Remember, we replace items new for old, so use current prices for your sum insured.

Step 1 List valuable items above flexible limits (for cover at the home)

Check page 46 to see if you need to list an item (eg. jewellery, DVDs or artwork). Describe the item and the cost to replace it. If you do not wish to list any items, skip ahead to step 2.

(eg. list an engagement ring for **$5,000** where you only want cover at the home)

Step 2 Add portable cover (for cover away from home)

Check page 47 to see if you wish to cover your personal and portable items away from home. Otherwise, skip ahead to step 3.

(eg. list a laptop for **$2,000** for cover away from home)

Step 3 Calculate the cost to replace the rest of your contents

Take into account what is in every room, hallway, passageway, garage, garden shed and outdoor living area. This is your general contents sum insured.

(eg. the cost to replace everything else you own is **$70,000**)

Step 4 Add up the figures

Using our example, the total sum insured is **$77,000.**

$ 5,000	(listed engagement ring)
$ 2,000	(listed laptop)
$ 70,000 +	(general contents sum insured)
$ 77,000	(total sum insured)

If listed items in step 1 and 2 are the same, only add sum insured once.

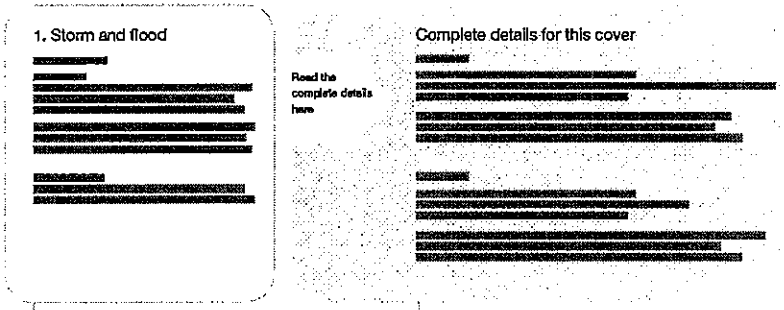
We can also walk you through this process.

What you are covered for

When you insure your home or contents they are covered for the insured events 1 to 12 in this section.

Storm and flood	57
Burst pipes, leaks and overflows	59
Fire	61
Lightning	61
Theft and damage caused by thieves	63
Vandalism and malicious damage	63
Riot or civil commotion	65
Explosion	65
Breakage of fixed glass	67
Impact	69
Earthquake and tsunami	71
Damage by an animal	71

How to read the following pages



White panel
Summary of key points.

Yellow panel
Complete details for the cover.

Insured events 1 to 12

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and flood

Some key points

We cover
Damage caused by rain, wind, hail, storm (eg. your roof is torn off during a storm) and damage caused by flood from rivers, streets and canals.

We do not cover
Damage caused by the actions or movements of the sea (eg. high tide, rising sea levels, large ocean waves).

We do not cover damage to retaining walls.

Read the complete details here

What is a flood?
Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading but not water from actions or movements from the sea. For a full definition, see flood on page 158.

Complete details for this cover

We cover

Loss and damage caused by storm and flood.

We do not cover

- damage by actions or movements of the sea
  but we will cover damage caused by:
  - a tsunami
  - storm surge if it occurs at the same time your home or contents are damaged by a storm or flood
- retaining walls, garden borders and free standing walls
- the surface of a tennis court
- wharf, jetty, pontoon or sea wall
- water in a tank, swimming pool or spa or their liners or covers
- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them
- paint when there is no structural storm damage to other parts of the home
- gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

2. Burst pipes, leaks and overflows

Some key points

We cover

Damage by leaks from sources such as dishwasher hoses, pipes in walls, water tanks and sewerage pipe overflows at the home.

We do not cover

The repair of a leaking shower base or walls.

Read the complete details here

Complete details for this cover

We cover

Damage from leaking, overflowing or bursting pipes and water containers at the home including:

- dishwashers and washing machines
- roof gutters and rainwater downpipes, drainage and sewerage systems
- tanks (eg. rainwater tanks, hot water systems, fish tanks but not fish bowls)
- swimming pools or spas
- water beds, baths, sinks, toilets and basins
- water collection trays in freezers, refrigerators and air conditioners.

We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home.

Exploratory costs

We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to your home, but only if the leaking liquid is causing permanent damage to your home or contents.

If we pay for damage or exploratory costs we will also pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.

We do not cover

- damage to retaining walls
- the repair of a leaking shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak
- fixing or finding leaks that have not caused permanent damage to your home or contents (eg. a pipe leaking water over a outdoor pathway)
- repair or replacement of the tank, pipe or container that water or liquid escaped from (eg. we will not pay for replacing a hot water system that leaks)
- leaks from agricultural pipes (eg. pipes manufactured with holes in them)
- fixing normal wear and tear (eg. replacing worn out tile grouting)
- damage caused by people splashing water from shower bases, baths, basins or tubs over time
- your claim if you repair or renovate a damaged area of your home before we can inspect it and find the cause
- damage caused by liquid from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.

3. Fire

Some key points

We cover
Fires started by electrical faults, heaters, kitchen fires, bushfires and other causes.

We do not cover
The repair of cigarette burns or marks, cleaning walls and roofs discoloured by bushfires (unless part of your home catches fire) or cleaning walls and ceilings discoloured from cooking vapours and fireplaces.

Read the complete details here

Complete details for this cover

We cover
Loss and damage caused by fire.

We do not cover
- damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire
  but we will pay for
  damage which is caused by a burning building within 10 metres of your home
- damage by smoke, pollution or vapour from a home heater or a cooking appliance
  but we will pay for
  fire damage to your home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of your home and contents
- damage from cigarette or cigar marks or burns
  but we will pay for
  damage caused by a fire which spreads from the initial burn spot.

4. Lightning

Some key points

We cover
Damage from lightning
(eg. electrical damage to appliances).

Read the complete details here

Complete details for this cover

We cover
Damage by lightning, including power surge caused by lightning.

We do not cover
- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage
- without written confirmation from a qualified repairer saying that lightning was the actual cause of damage
- damage caused by power failures or surges by your power provider.

5. Theft and damage caused by thieves

Some key points

We cover
Theft or damage by people breaking in through windows or doors, stealing from your balcony, garden shed or backyard of your home.

We do not cover
Theft or damage by people you invite into your home such as tradespeople, guests visiting for social occasions or boarders staying with you.

Read the complete details here

Complete details for this cover

We cover

Theft and damage caused by thieves.

We do not cover

Theft or damage:
- by you or someone who lives at your home
- by someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home
- if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting or continuing your policy (however, forgetting to turn on your alarm or to lock a door will not affect theft cover under your policy)
- without a break-in when a boarder or tenant lives at your home unless they are in a self contained flat with no door access to your living area
- without a break-in from common areas, shared clothes line areas, garages, storage areas, car parking lot or area of residential flats, units, townhouses or villas but we will cover theft without a break-in from a fully enclosed car garage which is restricted for your use only.

6. Vandalism and malicious damage

Some key points

We cover
Damage when someone vandalises your home or contents (eg. ripping your letterbox out or graffiti).

Read the complete details here

Complete details for this cover

We cover

Malicious damage or damage by vandals.

We do not cover

Loss or damage by:
- you or someone who lives at your home (eg. a tenant or boarder)
- someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home.

7. Riot or civil commotion

Some key points

We cover
Damage caused by a violent crowd moving down your street.

Read the complete details here

Complete details for this cover

We cover

Riot or civil commotion.

We do not cover

Loss or damage by:
- you or someone who lives at your home (eg. a tenant or boarder)
- someone who entered your home:
  - with your consent
  - with the consent of someone with your authority to access your home.

8. Explosion

Some key points

We cover
Damage that results from a gas explosion or damage from a bomb exploding.

We do not cover
The cost of repairing or replacing the tank that has exploded. We do not cover damage by nuclear or biological bombs.

Read the complete details here

Complete details for this cover

We cover

Loss and damage caused by explosion.

We do not cover

- the cost of repairing or replacing the tank or container that exploded (eg. claiming for a new gas water heater when it leaks or explodes)
- damage caused by nuclear or biological bombs.

9. Breakage of fixed glass

Some key points

We cover

Home cover

Broken glass in things like windows, shower screens and we also cover breakage of sinks, basins, baths and toilets.

Contents cover

Broken glass in things like glass table tops, wall units, hanging mirrors and fish tanks.

We do not cover

Breakage of drinking glasses or the cost of removing glass fragments embedded in your carpet or rug.

Read the complete details here

Complete details for this cover

We cover

When you have home cover

We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets.

When you have contents cover

We cover accidental breakage of fitted glass in furniture, pictures and unfixed hanging mirrors.

We will also cover the cost of replacing the following items if they are accidentally broken and you are legally responsible as a tenant under a lease:

- glass in windows and other fixed glass that is part of the home
- sinks, basins, baths or shower-bath combinations and toilets.

We will also pay

The cost of repairing or replacing frames holding glass if they need to be replaced along with the glass.

We do not cover

- costs to remove broken glass from carpets or other parts of your home
- we will not pay to fix damage where there is no break from the outer to the inner surface (eg. chips or scratches)
- glass in a glasshouse or greenhouse
- ceramic tiles
- hand-held mirrors
- drinking glasses and any glass or crystal items carried by hand
- a TV screen or computer monitor
- glass that is part of a radio or clock, vase, decanter, jug, ornament or lamp
- shower bases.

10. Impact

Some key points

We cover
Damage caused by the impact of:
- trees
- power poles
- TV antennas
- communication aerials or masts
- motor vehicles
- trailers
- watercraft
- aircraft
- space debris.

For example, we cover damage caused by trees (located on or off the insured address) falling onto your home and impact by other things such as a car or aircraft crashing into your home.

We do not cover
Impact from a tree if it was felled or lopped by you. We do not pay for the costs of removing dangerous trees which have not damaged your home or contents.

Read the complete details here

Complete details for this cover

We cover

Impact at the insured address from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

When you have home cover
When your home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

When you have contents cover
When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

We do not cover

- damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

When impacted by trees, we also do not cover:
- removing or lopping fallen trees or branches that have not damaged the home
- the cost of lopping or removing potentially dangerous trees which have not caused damage to the home
- damage caused by trees being lopped or transplanted by you or someone authorised by you
- removal of tree stumps or roots that are still in the ground
- damage to the portion of a fence or wall that is owned by your neighbour
- damage caused by roots of trees, plants, hedges or shrubs
  but we will cover
  sudden damage caused by roots as a tree falls over.

11. Earthquake and tsunami

Some key points

We cover
The sudden cracking or subsidence of walls caused by earthquakes or damage by tsunami.

We do not cover
Damage that occurs more than 72 hours after the earthquake.

Read the complete details here

Complete details for this cover

We cover
Loss and damage caused by earthquakes and tsunami.

We do not cover
Damage that occurs more than 72 hours after an earthquake or earth tremor.

12. Damage by an animal

Some key points

We cover
Damage caused by animals you don't own (eg. a trapped possum damaging your curtains and lounge or a neighbour's dog knocking over your television).

We do not cover
Damage by pecking, biting, clawing or chewing except when caused by an animal accidentally trapped inside your home.

Read the complete details here

Complete details for this cover

We cover
Damage by an animal at the insured address.

We do not cover
Loss or damage caused by:
- animals owned by you or anyone living at the home
- animals allowed into the home by you or anyone living at the home
- animals pecking, biting, clawing or chewing the home or contents or damage caused by their urine or excrement
  but we will cover
  damage to contents caused by an animal accidentally trapped inside your home which does not belong to you or anyone living at the home
- insects or vermin (eg. termites, rats, rabbits and mice). See 'Insects. birds and vermin' on page 121.

Additional features at no extra cost

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What are additional features?

Cover for extra costs following loss or damage

When we settle your claim, you may also be entitled to some additional features that automatically come with your cover. Depending on your claim and circumstances, these additional features can help with things such as temporary accommodation costs if your home is unliveable and removal of debris from your home.

Extra cover for your home or contents

For example, we also cover your legal liability when an incident related to your home or contents has caused injury to others or their property and cover for your visitor's uninsured contents when they stay with you.

Additional features

When we cover your home or contents, we will provide the cover shown under these additional features if the incident that results in a claim happens in the period of insurance.

1a. Temporary accommodation costs when you have home cover

Some key points

Comes with	Home cover
Benefit	We pay for temporary accommodation costs while your home is being rebuilt or repaired.
When	An insured incident damages your home and it becomes unliveable.
Main exclusion	You don't move out or your temporary accommodation is free of charge.
Limit	Up to **10%** of your home sum insured (maximum **52** weeks)

Read the complete details here

Complete details for this feature

We cover

When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition. We will pay:

- up to **2** weeks in short term accommodation agreed to by us (eg. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licensed local property manager to assess this amount.

The limit for temporary accommodation is **10%** of your home sum insured and the longest period you can claim for is **52** weeks. We will pay this in addition to the sum insured for your home.

We do not cover

Temporary accommodation costs:

- if damage to the contents is the reason why you cannot live there
- if you do not need to pay for temporary accommodation
- if you were not living in the home at the time of the loss or damage
- if you did not intend to live at your home during the repair period had your home not been damaged
- if you do not intend to repair or rebuild your home
- beyond the period it should reasonably take to replace or repair your home so you can live there again
- if before the insured incident, you had planned to demolish your home.

1b. Temporary accommodation costs when you have contents cover

Some key points

Comes with	Contents cover
Benefit	We will pay temporary accommodation costs while your contents are being replaced or repaired.
When	Damage to your contents causes your home to become unliveable (eg. sewerage overflow damage to carpets and furniture).
Main exclusion	If damage to the home is the reason you cannot live there
Limit	Up to **10%** of your contents sum insured (maximum **52** weeks)

Read the complete details here

Complete details for this feature

We cover

When you have contents cover and damage to your contents by an insured incident is the sole reason you cannot live at your home or unit, we will pay for your temporary accommodation costs for the time it takes to repair or replace your contents to a liveable condition. We will pay:

- up to **2** weeks in short term accommodation agreed to by us (eg. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home or unit. The amount we pay is based on the weekly rent you would receive for your home or unit at the time of your claim. We will ask a licensed property manager to assess this amount.

If you don't have to pay rent during the repair period, we will deduct the amount you would pay for rent from what we pay you.

The limit is **10%** of your contents sum insured and the longest period you can claim for temporary accommodation is **52** weeks. We will pay this in addition to the sum insured for your contents.

We do not cover

Temporary accommodation costs:

- if damage to the home or building is the reason why you cannot live there
- if you do not need to pay for temporary accommodation
- if you were not living at the home or unit at the time of the loss or damage
- if you did not intend to live at the home or unit during the repair period had your contents not been damaged
- beyond the period it should reasonably take to replace or repair your contents so you can live in your home or unit again.

2. Removal of debris

Some key points

Comes with	Home or contents cover
Benefit	We will pay extra costs to clear away the damaged parts of your insured home or contents and dispose of them. We also pay to make your home safe (eg. boarding up windows and temporary fencing) and if necessary, we also pay to demolish parts of your home still standing.
When	Your insured home or contents are damaged by an insured incident.
Main exclusion	Removal of anything that is not part of your insured home or contents.
Limit	15% of your home sum insured and 10% of your contents sum insured.

Read the complete details here

Complete details for this feature

We cover

Removal of debris and making the home safe

When your home is damaged by an insured incident, we will pay the reasonable and necessary costs to:

- remove the damaged parts of your home from the insured address
- demolish your home if necessary, and
- make the home safe if it can't be lived in.

If we authorise the repair or rebuilding of your home, we will also pay the reasonable and necessary cost of:

- temporary fencing
- fees from quantity surveyors, land surveyors, architects and engineers
- building application fees and legal work to repair or rebuild.

The limit for this additional feature for any one insured incident is **15%** of your home sum insured. We will pay this in addition to the sum insured for your home.

Removal of debris and keeping contents safe

When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:

- dispose of damaged contents, and
- store undamaged contents during the reasonable time it should take to repair your home.

The limit for this additional feature for any one insured incident is **10%** of your contents sum insured. We will pay this in addition to the sum insured for your contents.

We do not cover

The following costs if you had planned to demolish the home before the insured incident:

- costs to remove debris
- extra rebuilding costs
- costs to demolish your home or make your home safe.

3. Automatic adjustments to the sum insured

Some key points

Comes with	Home or contents cover
Benefit	At renewal of your home policy, we will increase your home sum insured to allow for increases in building costs and other factors that may arise. We will increase your contents sum insured to allow for rising prices and other factors.
When	With our offer to renew your policy for another period of insurance.
Main exclusion	We will not increase the sum insured for any listed contents item.

Read the complete details here

Complete details for this feature

We cover

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding your home. This may help reduce the risk of any potential under-insurance of your home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under-insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Review the adjusted sum insured

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on:

- any listed contents item (you need to revalue these items regularly to make sure they are insured for their new for old replacement cost)
- mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated on page 137.

4. Extra costs to comply with the latest home building regulations

Some key points

Comes with	Home cover
Benefit	We pay extra to upgrade damaged parts of your home to comply with the latest building regulations (eg. solar design to assist with heating and cooling, insulation in ceilings and walls, building to withstand cyclones, bushfires).
When	Repairing damage to your home.
Main exclusion	We won't pay for things that should have been part of your home when it was built.

Read the complete details here

5. Extra costs to re-establish important documents

Some key points

Comes with	Contents cover
Benefit	We cover the costs of replacing documents (eg. passports, birth certificates and drivers licences).
When	Damaged by an insured event.
Main exclusion	Any document not listed under 'we cover'.
Limit	$500

Read the complete details here

Complete details for this feature

We cover

When rebuilding or repairing damaged parts of your home we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.

The extent of the upgrade needed will depend on how old your home is and what building regulations have changed since your home was built. The cover in this feature is not paid in addition to your home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.

We do not cover

- costs to upgrade undamaged parts of your home to comply with the latest building regulations
- costs to make your home comply with building regulations that existed when the home was originally built or altered.

Complete details for this feature

We cover

When you have contents cover, we will pay the costs to replace these documents if they are damaged by an insured event:

- jewellery valuations
- passports, wills
- the land title to your home
- driver licences
- marriage certificates, birth certificates.

The most we will pay for any one incident resulting in a claim is **$500.**

We do not cover

Any document not shown in the list above.

6. Rainwater tank or solar heating system

Some key points

Comes with	Home cover
Benefit	We will pay extra costs to install a rainwater tank or solar panels if you didn't have these before your claim.
When	80% or more of your home is damaged by an insured incident and we have authorised repair or rebuilding.
Main exclusion	If you are under-insured or we don't authorise the repair or rebuilding.
Limit	Up to **$2,500** of the net cost.

Read the complete details here

Complete details for this feature

We cover

When your home is insured under this policy, we will pay up to **$2,500** of your net costs* to install a rainwater tank, solar heating system or both at your home.

This benefit is payable when:

- 80% or more of your home is damaged by an insured incident and
- your home does not have a rainwater tank or solar heating system and
- your sum insured (plus any cover under safety net home protection, if you have added optional cover 4) is adequate to repair or rebuild your home and
- we have authorised or arranged the repair or rebuilding of your home.

*Net cost is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.

Rainwater tank includes:

- a rainwater tank or bladder
- an electric pump and wiring
- a tank stand and base
- pipes connecting roof drainage to the tank, pump and parts of your home
- installation costs.

Solar heating system includes:

- collector panels and tubes that catch and store the sun's energy
- a water tank electric pump and wiring
- a tank stand and base
- pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of your home
- installation costs.

We do not cover

- any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within 30 days of settling your claim
- any amount covered under additional feature 4 (extra costs to comply with the latest home building regulations).

7. Spoilage of food

Some key points

Comes with	Contents cover
Benefit	We will cover spoilage of frozen or refrigerated food and medicines.
When	An insured event interrupts the power supply to your home.
Main exclusion	Any cause which is not an insured event.
Limit	$500

Read the complete details here

8. Moving to a new home address in Australia

Some key points

Comes with	Contents cover
Benefit	Cover for fire, flood and collision of the removalist vehicle when moving. Full contents cover at your new home for 14 days.
When	You are moving to a new address in Australia.
Main exclusion	Cover ends after 14 days.

Read the complete details here

Complete details for this feature

We cover

When you have contents cover, we cover spoilage of frozen or refrigerated food and medicines caused by a storm, bushfire, or any other insured event interrupting the power supply to your home.

The limit is $500 for any event resulting in a claim.

We do not cover

- food or medicine spoilage:
  - from any cause which is not the result of an insured event
  - when you have claimed for food or medicine spoilage under any other part of this policy
- damage to a refrigerator or freezer caused by spoiled food.

Complete details for this feature

We cover

When you have contents cover and you are moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage by:

- fire
- flood
- collision or overturning of the vehicle carrying them.

If you have moved into a home or unit, we will cover your contents at your new address for up to 14 days from the date you begin to move. You must contact us before the 14 days end and ask us to change your insured address if you want contents cover to continue. Changes to your premium may apply.

Note
If you want extra cover, you can apply for separate goods in transit insurance. Ask us for more information.

9a. Contents temporarily removed from your home

Some key points

Comes with	Contents cover
Benefit	Cover for your contents away from home.
When	Contents are temporarily moved to locations such as a holiday home or apartment, college or hospital. More locations are listed on the facing page on the right.
Main exclusion	Cover ends after 120 days away from home.
Note	If you wish to store contents in a storage facility, see additional feature 9b on the next page.

Read the complete details here

Complete details for this feature

We cover

When you have contents cover and you temporarily remove your contents away from your home or unit to these locations:

- a motel or hotel room
- a holiday apartment
- another home
- a hospital or nursing home
- a bank safety deposit facility
- an apartment at an educational institution.

We will cover them up for to 120 days for loss or damage caused by insured events 1 to 12, but we only cover theft when there is forced entry into your building, room or apartment.

When you are staying at a hospital or nursing home and your room does not have a lockable door, forced entry means someone forcing open a locked cupboard or cabinet which was provided by the hospital for your exclusive use.

When you temporarily take your contents elsewhere in Australia (eg. to a factory, shop or business premises or travelling with you in your vehicle) we only cover them for fire damage.

We do not cover

- theft without forced entry into the building, room or apartment where your contents are kept
- theft of jewellery, watches or valuables if you broke the hospital or nursing home's instructions to not keep them with you
- cash or documents able to be cashed
- contents temporarily removed from your home or unit for longer than 120 days, unless they are stored in a bank safety deposit facility
- contents in a furniture warehouse or furniture storage building
- contents in a caravan.

9b. Contents in storage for up to 365 days

Some key points

Comes with	Contents cover
Benefit	You can move your contents into a commercial storage facility for up to a year and they will be automatically covered under your contents cover at no extra cost.
Main exclusion	We do not cover cash or jewellery. Your cover ends after 365 days in storage or if your policy ceases. Contact us to cover your contents away in storage for more than a year.
Limits	Contents sum insured and other limits in this PDS.

Read the complete details here

10. Replacement of locks

Some key points about this feature

Comes with	Home or contents cover
Benefit	We pay to replace locks to your home.
When	Your keys to your home are stolen.
Limit	$500

Read the complete details here

Complete details for this feature

We cover

When you have contents cover and you store your contents in a secure commercial storage facility away from the insured address for up to 365 days, we will also insure them for loss or damage by an insured event.

Secure means your contents are stored in a storage unit or compartment that:
- is lockable and
- only you or someone you authorised has access to it and
- is fully enclosed by walls (including doors) floor and roof.

If you plan on keeping your contents in storage for longer than 365 days, contact us to find out your insurance choices for covering contents in storage for longer periods.

We do not cover

- cash or documents able to be cashed
- jewellery
- contents in storage away from your insured address for longer than 365 days
- loss or damage to contents in storage after your contents policy at the insured address ceases
- theft when there is no forced entry into your storage facility
- contents stored outside Australia
- contents in an unsecured storage facility
- contents not stored in a commercially operated facility.

Complete details for this feature

We cover

When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.

The limit is $500 for any incident resulting in a claim.

11. Mortgage discharge costs

Some key points

Comes with	Home cover
Benefit	We will pay the administrative costs of discharging your mortgage.
When	Instead of repairing the home, we pay the mortgagee the full amount of your mortgage.
Main exclusion	Early loan repayment charges and penalty interest.
Limit	**$1,000**

Read the complete details here

Complete details for this feature

We cover

When you have home cover and we pay a claim for your home to a credit provider that fully repays your home loan, then we will pay the administrative and legal costs of:

- discharging the mortgage and
- deleting the mortgagee from the land title on your home.

The most we will pay under this additional feature in any one period of insurance is **$1,000.**

We do not cover

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

12. Accessories and spare parts of vehicles and craft

Some key points

Comes with	Contents cover
Benefit	Limited cover for unattached accessories for your car, motor cycle, watercraft and aircraft (eg. a spare wheel or roof rack).
When	There is a fire or theft (eg. when a thief breaks into your garage).
Main exclusion	There must be forced entry and car keys are not covered.
Limit	**$500**

Read the complete details here

Complete details for this feature

We cover

When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address:

- motor vehicles, motor cycles, mini-motor cycles or trailers.
- motorised scooters or motorised bicycles
- aircraft or watercraft (but not outboard motors).

We will only cover loss or damage caused by insured event 3 (fire) or insured event 5 (theft and damage caused by thieves) resulting from forced entry into your home or unit.

The limit is **$500** for any incident resulting in a claim.

We do not cover

- keys for these vehicles or craft or replacement of their locks
- outboard motors
- spare parts or accessories that are in or on the vehicle or craft at the time of the fire or theft.

13. Uninsured contents owned by grandchildren and other visitors

Some key points

Comes with	Contents cover
Benefit	We cover the uninsured contents of your grandchildren and other visitors (eg. games, laptops and clothing).
When	Your grandchildren visit you or your other visitors stay overnight.
Main exclusion	Jewellery and cash.
Limit	$2,000 for grandchildren's contents and $500 for other visitor's contents.

Read the complete details here

Complete details for this feature

We cover

When you have contents cover, we cover loss or damage by an insured event to uninsured contents at the home owned by:

- your grandchildren under 18 years who are visiting you at the time of the loss and
- your other visitors to your home when they are staying overnight at your home.

The limit for any incident resulting in a claim is:

- $2,000 for grandchildren's contents
- $500 for other visitor's contents.

We do not cover

- any item insured under another policy
- jewellery
- cash or documents able to be cashed
- mobile phones, or devices with mobile phone functionality.

14. Credit or financial transaction card cover

Some key points

Comes with	Contents cover
Benefit	Loss or theft of your money when your card is stolen from your home and used fraudulently.
Main exclusion	Not reporting the theft of your card within 24 hours or if the thief had access to your PIN.
Limit	$1,500

Read the complete details here

Complete details for this feature

We cover

When you have contents cover and your credit or financial transaction card is lost or stolen from your home, we will pay for loss or theft of your money because your card has been used fraudulently.

The limit is $1,500 for any incident resulting in a claim. Any amount we agree to pay will be reduced by the amount your financial institution or credit provider reimburses or agrees to reimburse you for the theft.

We do not cover

- loss or theft occurring because you did not follow the terms and conditions of use for your card and:
  - someone used your card after they found or had access to your PIN or
  - you did not tell the financial institution or credit provider who issued your card within 24 hours after you discovered the card is lost or stolen.
- theft by you or anyone who lives with you at the home.

15. Home modifications due to paraplegia or quadriplegia

Some key points

Comes with	Home cover Contents cover (unit only)
Benefit	We will pay the cost of modifying your home to help with mobility.
When	An insured event causes permanent paraplegia or quadriplegia to you.
Main exclusion	Disability occurring more than 90 days after the incident that caused it.
Limit	$5,000

Read the complete details here

16. Funeral expenses

Some key points

Comes with	Home or contents cover
Benefit	We will pay your funeral expenses.
When	If you die as the result of an insured event.
Main exclusion	Death from an incident that happens away from your home or more than 90 days after the insured event that caused it.
Limit	$5,000

Read the complete details here

Complete details for this feature

We cover

When you insure your home or contents in a unit that you own, we will pay the necessary cost of modifying your home or unit to help your mobility if:

- you are injured as a direct result of an insured event at the insured address and
- this injury results in permanent paraplegia or quadriplegia and
- we have paid a claim for loss or damage to your home or contents resulting from this event.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

Paraplegia or quadriplegia occurring more than 90 days after the event that caused it.

Complete details for this feature

We cover

When you have home or contents cover, we will pay the cost of your funeral expenses if:

- you die as a direct result of an insured event 1 to 12 and
- we have paid a claim for loss or damage to your home or contents resulting from that event.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

Funeral expenses:

- resulting from an incident that happens away from the insured address
- for death occurring more than 90 days after the event that caused it.

17. Identity theft cover

Some key points

Comes with	Contents cover
Benefit	We will cover the costs you have to pay in trying to re-establish your personal credit history (eg. re-applying for loans, telephone and postage costs).
When	You are a victim of identity theft.
Main exclusion	Payment of debts resulting from identity theft.
Limit	$1,000

Read the complete details here

Complete details for this feature

We cover

When you have contents cover and you are a victim of identity theft, then we will pay the costs you have to pay in trying to re-establish your personal credit history including:

- your unpaid wages for any time you had to take off work because of this
- extra loan application fees that you incur from having to reapply for a loan declined because of false credit history as the result of identity theft
- telephone, fax and postage costs spend on recreating your credit worthiness
- travelling costs for trains, trams and taxis spent on recreating your credit worthiness
- legal fees we have agreed to pay in writing (before you incurred them) to:
  - defend actions brought against you incorrectly by retailers and collection agencies following theft of your identity
  - remove wrongly recorded civil judgements against you
  - challenge the accuracy of any Australian credit reporting agency or bureau
  - prepare legal statements, statutory declaration or affidavits required by the police, your bank or credit provider.

The most we will pay under this additional feature for all claims made in the period of insurance is **$1,000.**

We do not cover

- payment of any debts resulting from identity theft
- any costs or fees relating to or for a business activity
- speeding or parking fines or infringements
- costs to re-establish identity or credit records outside Australia
- any costs recoverable from your bank, credit card or credit provider
- identity theft which happened because you did not follow the terms and conditions of any bank, credit provider or other financial institution for keeping your identification or access details safe (eg. passwords and PIN)
- costs not supported by written evidence showing us:
  - when they were incurred
  - that they clearly resulted from a claim under this additional feature
- legal fees or costs not approved by us in writing before you incurred them.

18. Legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **$20 million**, including all associated legal costs we have agreed to pay following your claim.

18a. Legal liability when you have home cover

When you have home cover under this policy

We cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:

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

18b. Legal liability when you have contents cover

When you have contents cover under this policy

We cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens anywhere in Australia or New Zealand.

Additional cover for a vacant block of residential land

When we cover your contents we will also cover your legal liability resulting from an incident which happens on a vacant block of land that:

- you own and
- is zoned for residential housing and
- is no more than 20 acres or 8 hectares and
- is where you intend to build your future home.

The longest we will provide this cover is for 24 months from the time you became the owner of the land. It stops when you insure a home on the land or sell the land.

Additional cover for a block of land where your home was destroyed

This cover operates when:

- both your contents and home are insured under this policy at the time your home is badly damaged or destroyed, and
- we pay you the home sum insured and your home policy stops.

We will continue to cover your legal liability resulting from an incident which happens at the insured address for up to 12 months under your contents policy.

This cover ends immediately if:

- any building work commences at the insured address* or
- repairs or rebuilding worth more than $50,000 in total costs commence at the insured address* or
- you cease to insure your contents under this policy.

*Ask us about our construction insurance products for an insurance solution.

You must take reasonable precautions to keep the home insured address free of obvious hazards for anyone coming onto your property. This includes fencing off or securing damaged buildings and fencing any swimming pool or we will refuse to pay a claim.

18. Legal liability - what we do not cover

We do not cover legal liability caused by or resulting from:

Agreements you enter into

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

Aircraft

Using or owning any aircraft
but we will cover:
- a remote controlled model aircraft with a wingspan up to 1.5 metres
- a kite designed to be held by a person on land or attached to a watercraft but not lifted.

Buildings, property or land not at the insured address

You owning, occupying or renting any building, property or land
except for:
- your home and domestic land at the insured address when you insure your home under this policy
- in the unit at the insured address and the common areas around the unit when you insure your contents in a unit under this policy.

Business activity

Any business activity
except:
- accommodating boarders or bed-and-breakfast guests at your home or unit, but only if:
  - no more than 2 bedrooms are let for this purpose and
  - you still live at the insured address.
- part-time casual baby sitting where you do not need to be registered or licensed to do this.

Caravans and trailers

Using or owning a caravan, mobile home or trailer.

Committee members or officials

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

Committing an offence or breaking the law

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage.
- not obeying any commonwealth, state, territory or local government law, including laws relating to:
  - installing smoke alarms
  - pool fencing
  - failing to install a balcony railing or balustrade when required
  - dangerous goods and liquids
  - firearms
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Death or injury

Death or injury of:
- you
- a child (born or unborn) under 18 years who is your child or the child of your spouse, de facto or partner
- your pets
- anyone who usually lives with you at the home or unit
  unless:
  - the person is a paying boarder or bed-and-breakfast guest at your home or unit and is not your child or the child of your spouse, de facto or partner and
  - no more than 2 bedrooms are available for accommodating boarders or guests.

18. Legal liability - what we do not cover

We do not cover legal liability caused by or resulting from:

Deliberate act or lack of action by you

Any act, by you or by someone acting with your given or implied consent that is:
- deliberate
- demonstrates a reckless disregard for the consequences of that action
- a deliberate lack of action.

Disease or illness

- disease caused by asbestos in any form
- a disease, illness or sickness you knowingly agreed or failed to take due care to prevent spreading after you knew about it

Illegal drugs

An incident which:
- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or drug
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Legal action in certain countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

Libel or slander

Libel or slander.

Your employees

Death or injury of your employees or damage to their property while they are working for you.

Motor vehicles or motor cycles

The use or ownership of a motor vehicle or motor cycle (see meaning on page 160) or instructing someone on how to use it
unless
at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:
- a remote-controlled model car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- domestic gardening equipment (eg. a ride-on mower).

Property owned by you or property in your legal custody or owned by your employer

Damage to property which:
- is owned by you or your family, or anyone who usually lives with you at the home or unit
- belongs to someone else and is in your physical and legal custody or control
- is owned by your employer (eg. you accidentally damage office equipment at your work place)

but we will cover
your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:
- water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs
- for fire damage to your landlord's property.

Watercraft

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

Extending your cover

Add optional covers to your policy:

Injury to pet dogs and cats 109
Motor burnout 111
Accidental damage at the home 113
Safety net home protection 115
Mortgagee's interest for unit owners with a mortgage 117

Summary of optional covers

Optional covers can be added to your policy to extend cover to suit your needs. There are five optional covers to choose from.

Injury to pet dogs and cats

We cover veterinary expenses when your pet dog or cat is injured in an accident.

Motor burnout

We cover the replacement of electric motors less than 11 years old in appliances such as refrigerators, pool pumps and washing machines.

Accidental damage at the home

We cover you for accidentally losing or breaking something at the home. Examples of incidents covered include accidentally knocking over and breaking a vase, spilling red wine on the carpet or scorching a benchtop with a hot pan.

Safety net home protection

We cover up to a further **25%** of your home sum insured when the sum insured falls short of rebuilding at the time of a claim.

Mortgagee's interest for unit owners with a mortgage

We cover the outstanding amount for the mortgage on your unit.

Contact us to add an optional cover to your policy.

Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case. Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:
- that option will be shown as covered on your certificate of insurance and
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.

1. Injury to pet dogs and cats

Some key points

Add to your	Contents cover
Benefit	Veterinary expenses when your pet dog or cat is injured. Examples of injuries covered: – shoulder, leg, muscle or ligament sprains – accidents with vehicles – injury from falls – tick and snake bites.
Main exclusion	Illnesses (eg. tumours, cysts) or infestations by insects (eg. fleas).
Limit	$500

Read the complete details here

option

Complete details for this option

We cover

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay for necessary veterinary treatment.

The limit we pay for all treatment (initial and ongoing) resulting from any one accident is **$500.**

We do not cover

Treatment for:
- any illness
- harm caused by something the animal has eaten or any other digestive system ailment
- coronary failure or coronary thrombosis (eg. a heart attack)
- insect bites or infestation by insects such as heart worm, fleas or mites
  but we will cover
  tick bite and tick poisoning
- veterinary expenses incurred after your pet dies (eg. autopsy or disposal costs)
- routine, elective or preventative veterinary treatment such as vaccinations, de-sexing, or heartworm testing
- any condition or injury that existed before you took out this cover (pre-existing conditions)
- injury from doing a business activity such as security, racing, farming and grazing
  but we will cover
  dogs and cats kept or used for breeding or showing.

2. Motor burnout

Some key points

Add to your	Home or contents cover
Benefit	The burning out or fusing of household electric motors less than **11** years old. Examples include: electric motors in a pool pump, refrigerator, air conditioner, dishwasher, washing machine.
Main exclusion	Any motors or sealed unit aged **11** years or more

Read the complete details here

Complete details for this option

We cover

The burning out or fusing of a household electric motor which is part of the insured home or contents.

Cover includes repairing or replacing:

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

When the motor cannot be replaced

If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for replacement of the whole appliance.

option

We do not cover

- any motor or sealed unit aged **11** years or more
- the cost of extracting or reinstalling a submersible pump
- damage to a refrigerator or freezer caused by spoiled food
- any amount you can recover under a manufacturer's guarantee or warranty.

Motors in any:

- television, video recorder, dvd player or recorder
- radio, stereo, hi-fi or other sound equipment
- computer, printer or computer equipment
- microwave oven
- appliance or fixture that is used for a business activity.

Spoilage of food

When motor burnout option is added to your contents cover, we also cover spoilage of frozen or refrigerated food or medicines caused by:

- the burning out or fusing of a household electric motor
- the power to your freezer or refrigerator failing due to an electricity safety device cutting out.

The limit we pay for any one incident is **$500.**

We do not cover

Food or medicine spoilage resulting from:

- the burning out of any motor or sealed unit aged **11** years or more
- a deliberate act or shut down by you or your power provider
- failure of your power provider to meet demand in power supply
- the power to the refrigerator or freezer being accidentally switched off or disconnected
- damage to a refrigerator or freezer caused by spoiled food or medicines
- an insured event which can be claimed under additional feature 7 (spoilage of food).

3. Accidental damage at the home

Some key points

Add to your	Home or contents cover
Benefit	Extends your cover to include accidentally losing, breaking or damaging your home or contents, when no insured event has caused the loss. For example, we cover damaged: – tiles when you accidentally drop a saucepan on them – benchtops when they are scorched by a hot object – carpet when you accidentally spill red wine on it – paintings when they fall off a wall.
Main exclusion	You cannot claim for misplacing an item.
Note	Accidental damage option is not available for tenanted homes. Please ask us about our investor home and contents insurance product.

Read the complete details here

option

Complete details for this option

We cover

Your home or contents are covered for accidental loss (eg. losing something) and accidental damage (eg. breaking or damaging something).

Even though these are not covered under insured events 1 to 12, this option also covers:

- the cost of removing glass fragments from home or contents items
- accidental damage:
  - to ceramic tiles
  - to drinking glasses, decanters, jugs and any glass or crystal items carried by hand
  - to a TV screen or computer monitor
  - to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors
  - caused by watering systems and hoses if it happens suddenly as the result of one incident
  - by scorching with a hot object even though there is no fire but not scorching or burning by cigars, cigarettes or pipes
  - caused by animals or birds but not damage from pecking, biting, clawing, chewing, urine or excrement.

Even though this is not covered under optional cover 2 (motor burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.

We do not cover

- other than as shown above, a loss is not covered under this option if it is excluded elsewhere in this policy (eg. other exclusions in insured events, additional features and options)
- cash or documents able to be cashed
- mobile phones or any device with a mobile phone functionality
- swimming pool liners or covers
- model aircraft, watercraft or vehicles that are remote-controlled
- contents away from the insured address
- loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date
- accidental loss or damage caused by:
  - tenants or boarders
  - building, renovating or altering your home (except for spilling paint)
  - failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this.

4. Safety net home protection

Some key points

Comes with	Home cover
Benefit	You can claim up to a further **25%** of your home sum insured. This option helps protect against surges in building costs which can follow natural disasters (eg. storms or bushfires).
When	Your home is damaged by an insured incident and you find your home sum insured falls short of rebuilding at the time of a claim.
Main exclusion	Safety net only applies to your home sum insured, not other features or covers.
Limit	Up to **25%** of your home sum insured.

Why is this feature useful?

Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.

You are responsible for insuring your home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

Read the complete details here

option

Complete details for this option

We cover

When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **25%** of your home sum insured to:

- repair damage or
- replace your home or
- pay you what it would cost us to repair or replace your home.

> Note
>
> The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.
>
> For example, the most we will pay for removal of debris for a home claim is **15%** of your home sum insured. The sum insured for this feature is not increased as a result of having safety net home protection.

Contact us immediately if you increase the size of your home

After you take out this policy, if you ever increase the size of your home (eg. extending a room or adding a garage) you need to tell us and review your home sum insured. This is important because the cost to rebuild your home may have increased.

If the increase to the size of your home is more than **10%** and you do not contact us to appropriately adjust your sum insured, the most we will pay under this option reduces from **25%** to **12.5%** of your sum insured.

5. Mortgagee's interest for unit owners with a mortgage

Some key points

Add to your	Contents cover, if you have a mortgage on your unit
Benefit	We pay up to the outstanding mortgage on your unit.
When	The building containing your unit is damaged by an insured event and the building cover falls short and the mortgagee claims on you.
Main exclusion	Additional features 1 to 18.
Limit	Up to the outstanding mortgage on your unit.

Read the complete details here

option

Complete details for this option

We cover

This optional cover is only available if you insure contents in a unit under this policy.

If the unit shown on your certificate of insurance suffers loss or damage by an insured event:

- and the body corporate building insurance either doesn't apply or fully cover the cost of repairing the building,
- and the mortgagee on your unit makes a claim under your policy for repayment of the mortgage,
- then we will pay the mortgagee the lowest of these 2 amounts:
  - the difference between the body corporate insurance cover and the cost of repairing the damage, or
  - the amount to fully repay your mortgage at the time of the loss.

Note
This optional cover is only available if you insure contents in a unit under the policy.

We do not cover

Additional features 1 to 18.

What you are not covered for

This section details what is not covered under any part of your policy.

What is not covered under any part of your policy

We do not cover loss or damage:

Anything you don't own

To any home, contents you don't own

but we will cover:

- additional feature 13 (uninsured contents owned by visitors)
- contents you borrowed and are legally liable for under a written contract but not a tenancy rental agreement
- your legal liability for loss or damage to the property of others under additional feature 18 (legal liability).

Any business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area

except when the business activity is:

- letting up to 2 bedrooms to paying guests or boarders (eg. bed and breakfast accommodation)
- using a part of your home as a home office
- one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.

Erosion or subsidence

Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement

but we will cover

subsidence damage to your home if it is caused by:

- insured event 2 (burst pipes, leaks and overflows)
- contents items insured by portable cover
- these insured events if the damage occurs within 72 hours of the event happening:
  - insured event 1 (storm and flood)
  - insured event 8 (explosion)
  - insured event 11 (earthquake and tsunami)

We do not cover loss or damage (continued):

Actions or movements of the sea

Caused by actions or movements of the sea
but we will cover:
- damage caused by storm surge to the extent it is covered under insured event 1 (storm and flood).
- damage caused by insured event 11 (tsunami)

Seepage of water through the earth

Caused by water seeping or running:
- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against your home
- down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack.

Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover
but we will cover
these events if this policy began on the same day:
- you bought your home
- that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours).

Insects, birds and vermin

Caused by insects, birds or vermin (eg. termites, rats, rabbits and mice)
but we will cover:
- fire damage they cause under insured event 3 (fire)
- damage under insured event 9 (breakage of fixed glass).

Roots of trees, shrubs and plants

Caused by the roots of trees, shrubs or plants
but we will cover
damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 2 (burst pipes, leaks and overflows).

Defect, structural fault or design fault

Caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (eg. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

Failing to take care of the home or contents

Caused by, or as a result of, your failure to:
- take reasonable care of your home and contents
- keep the home and contents in good condition and well maintained
- fix faults and defects as soon as you become aware of them.

Failing to establish an insured incident

Loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

Power surge

Caused by power surge
unless:
- it is covered by insured event 3 (fire)
- it is covered by insured event 4 (lightning)
- it is covered by optional cover 2 (motor burnout).

Firearms

To firearms which are not licenced or secured according to law.

We do not cover loss or damage or liability:

Breaking the law

- when you or someone with your knowledge or permission uses any part of the home for criminal or unlawful purposes
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Not complying with building regulations

Caused by or contributed to because your home did not comply with building laws or regulations

except

those laws or regulations introduced after your home was originally built or last altered which you are not required to comply with.

Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which:

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

Home unoccupied for longer than 90 days

After the home has been unoccupied for longer than 90 consecutive days unless

you have told us about this and we have agreed to provide cover in writing.
See page 31 for more information.

Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents but we will cover

- fire damage that is covered by insured event 3 (fire)
- your legal liability under additional feature 18 (legal liability) caused by your use of pesticides or herbicides at the insured address.

Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam, or any looting or rioting following these incidents.

We do not cover

Mechanical or electrical breakdown, computer virus or computer hacking

The cost of repairing or replacing mechanical or electrical failure or breakdown, anything that fails to operate properly, or loss or damage caused by a computer virus or hacker

but we will cover damage caused by:

- fire spreading from an electrical fault to other parts of your home and contents under insured event 3 (fire)
- lightning under insured event 4 (lightning)
- motor burnout under optional cover 2 (motor burnout).

Wear, tear, rust or mould

Loss or damage caused by wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot

unless this is covered under:

- insured event 1 (storm and flood)
- insured event 2 (burst pipes, leaks and overflows).

Photographs, electronic data and images

The cost of repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost

  but we will cover them:
  - if the device they were stored on is lost or damaged by an insured incident and
  - you can show us proof of purchase and
  - you cannot restore them through the supplier free of charge
- photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost

  but we will cover

  photographs purchased as a work of art or furnishing from a retail outlet.

Building extensions, alterations or renovations affecting the roof or external walls

- when your home's exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, we do not cover:
  - damage caused by water entering the home through openings in the walls or roof or other unfinished parts of the home
  - storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work
  - theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered)
  - theft of building materials or fixtures before they are installed or fixed in place.
- legal liability for accidents under additional feature 18 (legal liability) caused by or arising out of building, altering or renovating a home

  unless

  the home is insured by your policy and the total costs of building, altering or renovating are no more than **$50,000.**

If you want insurance for what is not covered, call us about our construction insurance product.

Extra costs following an insured incident

Consequential losses or extra costs following an insured incident including:

- loss of income or wages
- cost of your time to prove your loss or to help us assess your claim
- cost of hiring appliances after yours are lost, damaged or stolen
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- cost of replacing or reapplying pest control chemicals and baits in or around your home
- loss of water from a bursting or leaking pipe or water container

unless

this is covered by an additional feature or option under this policy.

3

Claims

Making a claim

First, ensure everyone is safe and out of harms way.
Call us on **13 25 24** and we will lodge the claim.
We will authorise emergency repairs and temporary accommodation, if needed.

Making a claim	129
How to establish your loss	131
Paying your excess	132

Making a claim

When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

How to make a claim

Step 1 Make sure everyone is safe. For emergencies, please call **000**.

Step 2 Immediately report any theft and malicious damage to the police
Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 3 Try to prevent further loss, damage or injury
You must do everything you reasonably can to prevent further loss, damage or liability (eg. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

Step 4 Contact us without further delay on **13 25 24**
We're available 24 hours a day. You can also lodge your claim online (suncorp.com.au) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (eg. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

For customers who are registered for GST
If we ask you for this, you must tell us about any Input Tax Credits (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Legal liability claims
Tell us about any incident that has caused an injury to others or damage to other people's property.

You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court actions or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on additional feature 18 (legal liability) see page 101.

What you must not do

- do not get rid of damaged parts of your home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 32 for more information.

How to establish your loss

Establish an incident took place

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We have minimum proof requirements for items such as paintings, jewellery, electrical items and DVDs. For full details of these requirements see pages 16 to 22. We have the right to ask you for more proofs and if so, we will let you know.

For all other items, we will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Things you must do

- allow us to inspect the damaged home or contents
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes.
- consult an expert if we ask for this.

Your co-operation is extremely important. If you do not co-operate we won't be able to assess and pay your claim.

Paying your excess

When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts.

You must pay the excess in full.

For more information see 'What is an excess?' on page 23.

How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier or
- ask you to pay us the excess or
- deduct the excess from the amount of cover for the insured loss and pay your claim.

Examples of how we deduct the excess

When your claim is fully covered

If your home policy has a $300 excess and
you make a claim for home repairs costing $10,000 then
the excess is deducted from the amount of cover ($10,000)
and we pay $9,700.

When the claim exceeds your amount of cover

If your contents policy has a $300 excess and
you make a claim for a jewellery item worth $1,500 and
the limit of cover under your policy is $1,000 then
the excess is deducted from the limit of cover ($1,000) and we pay $700.

Settling a claim

How we settle your claim 134
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After a claim is paid 152

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home or contents, we will decide if we will:

- repair damage new for old or
- replace home or contents new for old or
- pay you what it would cost us to repair or replace home or contents new for old.

The meaning of new for old is defined on the next page.

We will not:

- pay extra to replace your home or contents to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' on the next page
- fix a fault that existed before the loss or damage occurred.

How we settle your claim (continued)

New for old means:

- new materials, new items
  We replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.
- new for old, regardless of age
  We replace or repair new for old regardless of age, with no allowance for depreciation.
  For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.
- same type, standard and specfication as when new
  We replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item or
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand. An appliance with a 3-star energy rating is identified with the label below.

An appliance with a 3-star energy rating is identified with this label.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old

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

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for that item.

How we settle your claim (continued)

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and
- subtract from this an amount for unused period of insurance.

The adjustment will not apply to any listed contents items or portable cover.

For example

If your home is under-insured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is 10%, then we would increase your sum insured by an annual adjustment of 5%.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still under-insured

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild your home, then we will add the cover provided by optional cover 4 (safety net home protection) if you have this option (see page 115).

If you are still under-insured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims

How we settle home claims

If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- repair damage new for old or
- rebuild your home new for old or
- pay you what it would cost us to repair or rebuild your home new for old.

When we repair or rebuild your home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.

If you are not satisfied with the materials we find as the closest match:

if we agree, you can pay the extra cost of replacing undamaged parts of your home to achieve a uniform appearance.

or we will pay you what it would have cost us to repair or rebuild the damaged part.

Home claims (continued)

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

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

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- wall tiles are damaged
  we will pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- other wall coverings are damaged
  (eg. paint, wallpaper, wood panels, but not tiles)
  we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damaged occurred
- floor coverings are damaged (including tiles)
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- kitchen cabinets, cupboards or benchtops are damaged
  this is described on the next page.

*For definitions of these terms refer to the diagrams on pages 143 to 144.

Home claims (continued)

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continously joined to the damaged parts (this is one 'section')
- made out of the same materials and
- on the same level.

See the case study on the right for a visual explanation.

Note

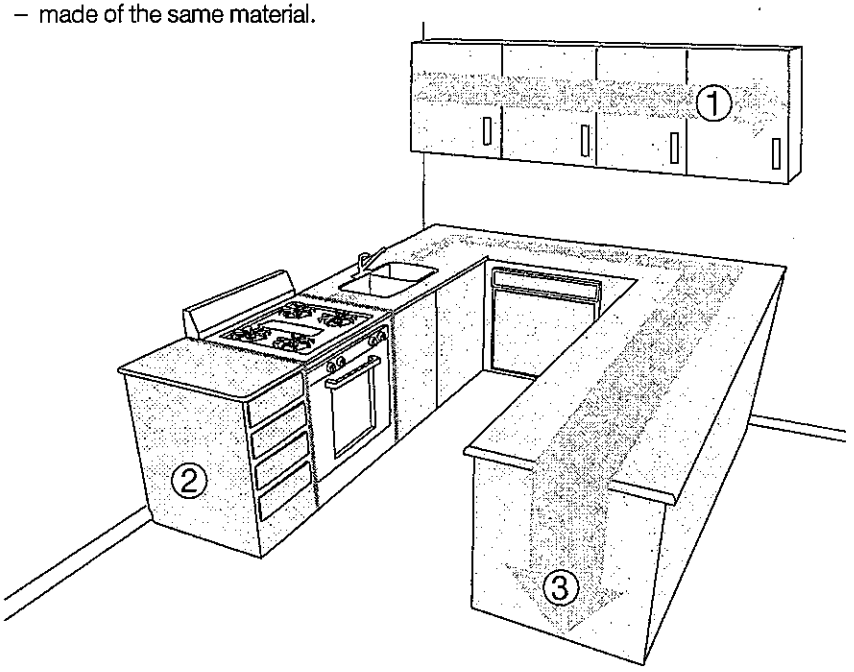
Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continously joined and
- on the same level and
- made of the same material.



In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (eg. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

Home claims (continued)

What we mean by same room, stairs, hallway or passageway

This applies to repairs to floor and wall coverings for home and contents claims (eg. tiles, carpet, wallpaper).

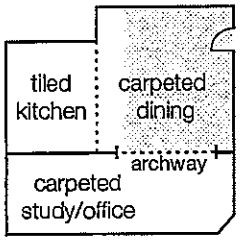
Same room

A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

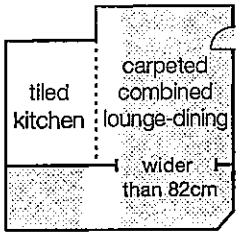
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

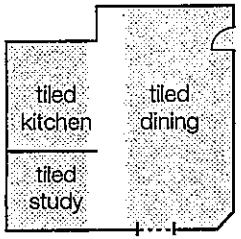
- they are lounge and dining rooms and
- the shared doorway, archway or similar opening is wider than **82cm** and
- the floor or wall covering is the same in both rooms.



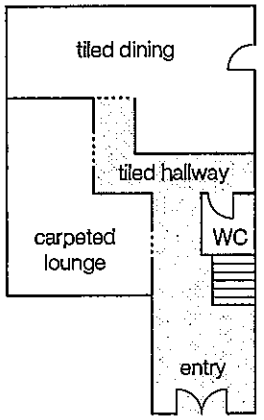
Open plan areas

When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



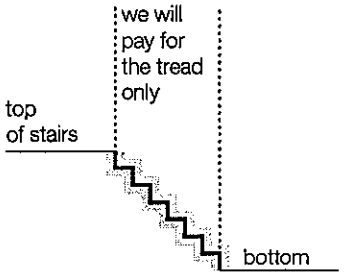
Same passageway or hallway



A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.

Same stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- —— Solid lines represent floor to ceiling walls.
- ..... Dotted lines show boundaries of a room or area where there is no physical barrier present (eg. no wall or door).

Home claims (continued)

Additional features at no extra cost

When we settle your claim, you may also be entitled to some additional features that automatically come with your home cover. Depending on your claim and circumstances, these additional features can help with things such as:

- removal of debris and paying for architect fees
  see additional feature 2 (removal of debris) page 79
- rebuilding your home to meet latest building regulations
  see additional feature 4 (extra costs to comply with the latest home building regulations) page 83
- installing a rainwater tank or solar heating system
  see additional feature 6 (rainwater storage or solar heating system) page 85
- funeral expenses
  see additional feature 16 (funeral expenses) page 97
- replacement of locks
  see additional feature 5 (replacement of locks) page 91
- temporary accommodation costs when your home is unliveable
  see additional feature 1 (temporary accommodation costs) page 75.

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at your home.

If undamaged defective parts of your home will not support repairs

If undamaged defective parts of your home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Home claims (continued)

Changes to your home

If you want to change the design of your home

When rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished

If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of your home (eg. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old or
- replace your contents new for old or
- pay you what it would cost us to repair or rebuild your contents new for old.

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find a match
we will use the closest match reasonably available to us.

If you are not satisfied with what we choose:

if we agree, you can pay the extra cost of replacing other parts of your contents to achieve a uniform appearance.

or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

If you have a claim for the following items:

- obsolete electrical appliances
- paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

Please see page 136 for details on how we settle these claims.

Contents claims (continued)

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (eg. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- internal blinds and curtains
  If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.
- carpets or other floor coverings
  If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

*For definitions of these terms refer to the diagrams in the home claims, pages 143 to 144.

Additional features at no extra cost

When we settle your claim, you may also be entitled to some additional features that automatically come with your contents cover. Depending on your claim and circumstances, these additional features can help with things such as:

- storing your undamaged contents while we repair your home
  see additional feature 2 (removal of debris) page 79
- temporary accommodation if your home is unliveable
  see additional feature 1 (temporary accommodation) page 77
- replacing spoiled food and medicines
  see additional feature 7 (spoilage of food) page 87.

After a claim is paid

Does your claim affect your cover?

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or reduce your contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for listed contents

If we pay you the sum insured for a listed content item (eg. a $5,000 engagement ring), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item.

What we will do after a claim is paid

Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

4

Locating information

Terms explained

Terms are listed alphabetically:

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Terms explained (A-Com)

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

accident

An incident you did not intend or expect to happen.

actions or movements of the sea

Includes:

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

Actions or movements of the sea does not include a tsunami.

additional features

See pages 73 to 106.

aircraft

A machine or craft designed to fly or glide in the air.

at the home or at the insured address

For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or occupy.

For a non-strata residential flat, it means in the flat you occupy.

boarder or bed and breakfast guest

A person who pays to live in your home with you.

break-in

Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

business activity

A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than 2 bedrooms at the home or unit are let for this purpose.

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

collection

A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

common areas

Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

compensation

Money you are legally liable to pay as a result of:

- a judgement made against you by a court of law or
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

computer

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

- CPU
- monitor
- processor
- hard drive
- key board and mouse.

Terms explained (Con-H)

contents
Your contents shown as insured on page 43.

duty of disclosure
You have a duty of disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

excess
See 'What is an excess?' on page 23.

family or your family
Your spouse, your partner or your de facto who lives with you, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters.

fixed
Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

flood
Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:
- naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (eg. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:
- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

forcible entry or forced entry
Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

home
Your home shown as insured on page 37. For 'at the home' see page 155.

home office
A room or part of the home used as an office for business activities.

home office equipment
The following office equipment if used for a business activity (part time or full time):
- computers and their accessories including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information)
- filing cabinets
- fax machines and photocopiers
- phones
- chairs, tables, desks and other office furniture
- office stationery.

Terms explained (I-Pre)

incident or event
A single occurrence which is not intended or expected to happen by you.

insured events
The insured events 1 to 12 on pages 55 to 72.

insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or live in.

For a non-strata residential flat, it means in the flat you live in.

interim cover
Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

limit
The most you can claim for any one incident. It includes GST.

living and live in
Someone occupying a home and eating and sleeping there.

malicious damage
Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

memorabilia
An item collected for the sake of memory that has extra value for a collector in addition to its material value.

mobile home
A motor vehicle designed to accommodate people overnight and be driven on a road.

motor cycle
A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:
- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards but not mobility scooters designed to accommodate physical disabilities or the elderly.

motor vehicle
A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:
- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

new for old
See page 135 for details.

option or optional cover
See pages 107 to 118 for details.

paraplegia
Permanent and total paralysis of both legs caused by an injury to the spine.

period of insurance
When this insurance cover starts to when it ends. It is shown on your certificate of insurance.

policy
Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

premium
The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

Terms explained (Pro-S)

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

public place

An area open to the public and also includes the common areas of residential units and flats.

quadriplegia

Permanent and total paralysis of both arms and both legs caused by an injury to the spine.

rent

The net amount* a tenant pays to occupy the home or unit. If the home or unit is unoccupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us.

*Net amount means the amount of rent you receive after deducting any managing agent's commission that applies.

retaining wall

A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

set

A group of similar or complementary items that belong or function together. For example:

- golf clubs are a 'set' (the bag and buggy are separate items)
- a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new
- a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.

sporting equipment

Personal and portable items used for sport and recreation but not:

- bicycles
- diving equipment
- water skis, snow skis, snow boards
- motorised golf carts with 4 wheels
- portable fridges
- GPS navigational devices
- motor vehicles, motor cycles, aircraft
- parachutes
- watercraft including canoes, kayaks, sailboards, surfboards, kneeboards, wave boards, towable boat tubes
- model vehicles or craft
- fridges, power generators
- toys
- animals, birds or pets.

storm

A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

storm surge

An increase in the sea level caused by a cyclone.

strata or strata title

Strata, group, body corporate, unit or community title.

sum insured

The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on your home and contents includes any adjustment to which you are entitled under additional feature 3 (automatic adjustments to the sum insured).

supplementary PDS (SPDS)

A document that updates or adds to the information in the PDS.

Terms explained (T-Z)

tenant
The person or persons who pay rent to occupy the home.

tools of trade
Tools or equipment used for any business activity (but not home office equipment).

tsunami
An ocean wave caused by an undersea earthquake or volcanic eruption.

unit
The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

unit building
The strata or unit title building where you own a unit and insure contents in that unit under this policy.

unoccupied and occupied
Unoccupied means:
- your home is not furnished enough to be lived in or
- no-one is eating, sleeping and living at your home or
- the home is not connected to electrical power.

Occupied means:
- your home is furnished enough to be lived in and
- someone is eating, sleeping and living at the home and
- the home is connected to electrical power.

Furnished means your home contains at least:
- a bed and
- a clothes and linen storage area and
- an eating table or bench and
- a refrigerator and a cooking appliance.

water containers
- pipes and taps
  but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (eg. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

watercraft
Any vessel designed for use on or in water.

we, our and us
Please see 'who we are' on the back cover.

what it costs us
- for repairs, it means what it costs us to repair the item
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

you and your
The people or entity shown as the insured on your certificate of insurance and these people if they live at the home with you most of the time:
- your spouse, your partner or your de facto
- your brothers and sisters who are not married, or not living with their partner or their de facto
- your parents and parents-in-law
- your children and the children of your partner, your spouse or your de facto.

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Report insurance fraud

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

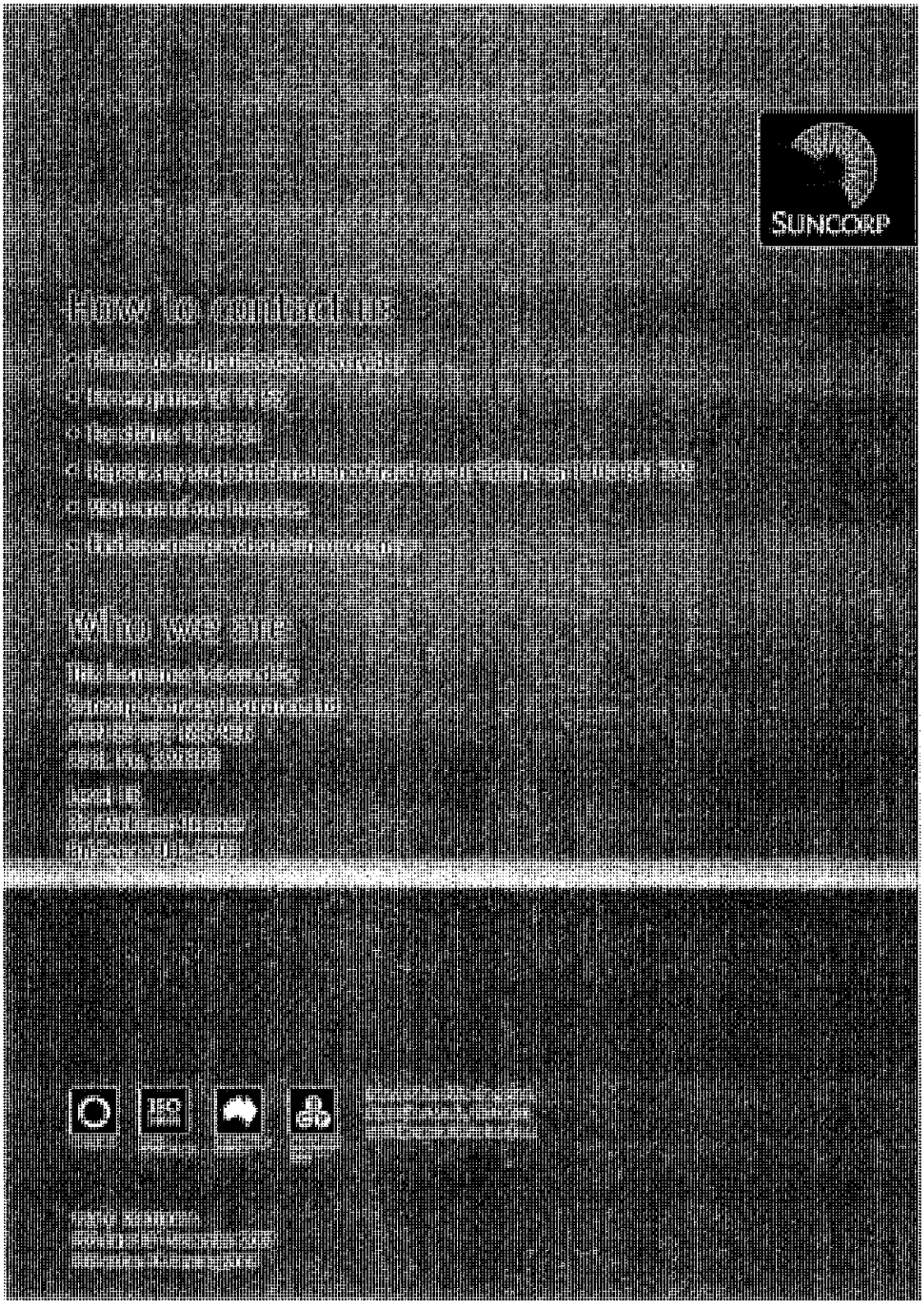
Suncorp actively pursues fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:
- inflated vehicle or home repair bills
- staged vehicle or home incidents
- false or inflated home or vehicle claims
- home and vehicle fires which may be intentionally started, including by someone known to you.

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

General Insurance Code of Practice

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


SUNCORP

55UP Home & Contents Insurance Supplementary Product Disclosure Statement

Purpose of the Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS), which supplements the Suncorp 55UP Home and Contents Insurance Product Disclosure Statement (PDS) dated 01 November 2007.

It contains information regarding a change that has been made to the PDS.

This SPDS must be read together with the PDS. This SPDS will have the effect of increasing the limit for "contents temporarily removed from your home" from 120 days to 180 days.

You should keep all your insurance documents in a safe place.

Page 89 and 90

We refer to the wording contained in the additional features section "9a. Contents temporarily removed from your home", all references to the words "120 days" are deleted and replaced with "180 days".

Further information

If you need more information or if you have any questions about this change, please phone us anytime on 13 11 55.

How to contact us

- Phone us 24 hours a day – every day
- For enquiries 13 11 55
- For claims 13 25 24
- Report any suspected insurance fraud to our hotline on 1300 881 725
- Visit one of our branches
- Find us on the web at suncorp.com.au

Who we are

This insurance is issued by

Suncorp Metway Insurance Ltd
ABN 83 075 695 966
AFSL No 229869

Level 18
36 Wickham Terrace
Brisbane QLD 4000

13730 01/07/08 A
SPDS dated 3 June 2008
SPDS active July 2008

Investor Home & Contents Insurance

Product Disclosure Statement

SUNCORP Insurance

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Introduction

Welcome to Suncorp Investor Home & Contents Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of the home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55.** We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed to provide quality insurance cover for investment homes and units that are tenanted.

Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 59) when you apply for this insurance. We will ask you for information about the home and contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Summary of major covers

Fire

but we do not cover damage caused by scorching, ash or soot when the home has not caught on fire.
More details page 13

Explosion

but we do not cover repairing or replacing the tank that has exploded.
More details page 13

Theft

but we do not cover theft without a break-in from common areas.
More details page 14

Lightning

but we do not cover damage caused by power failures or surges by your power provider.
More details page 15

Earthquake and tsunami

but we do not cover damage that occurs more than 72 hours after the earthquake.
More details page 15

Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.
More details page 15

Burst pipes, leaks and overflows

but we do not cover the repair of a leaking shower base.
More details page 16

Vandalism and malicious damage

but we do not cover accidental or unintended damage.
More details page 17

Riot or civil commotion

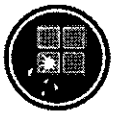
but we do not cover damage by someone who lives at the home.
More details page 18

Impact

but we do not cover the removal of dangerous trees around the home.
More details page 18

Damage by an animal

but we do not cover damage by pecking, biting, clawing or chewing.
More details page 19



Breakage of fixed glass

but we do not cover removal of glass fragments from your carpet.
More details page 19

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 6 (automatic adjustments to the sum insured) on page 29.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. Make sure the home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.

If you upgrade the size and standard of the home, it may increase the cost to rebuild the home.

Your sum insured will need to reflect these types of changes.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.

We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

About your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charges and fire services levy that applies.

In addition to your sum insured, we use many factors about you and the home and contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

In addition to the factors we use to calculate your premium, the discounts you qualify for also affect your premium. Your premium includes any discounts you qualify for and these are applied before adding applicable government charges.

More details

For further details on how we work out your premium and for information about the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

About our fees

There can be other costs associated with the home and contents insurance, these are:

	Details
Cancellation fee We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. A cancellation fee will not apply if: - you are transferring cover to another home or contents policy with us - you are moving to an area where we do not offer insurance - you cancel the cover within the cooling off period - we cancel the cover for any reason.	The amount of the cancellation fee is **$30** (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is **$60** (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference. We will also not issue a refund if after we have deducted the cancellation fee the amount of the refund is $5 or less.
Pay by the month fee The monthly fee is **15%** of the premium for the period of insurance.	Your monthly payment equals your premium plus this fee plus stamp duty, GST, FSL (where applicable) and any additional government charges, divided by the number of months in the period of insurance.

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay the premium by the due date to be covered by this policy.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium and other charges in full, we may reduce the period of insurance so it is in line with the amount you paid.

You can pay your premium in one annual payment or by monthly instalments.

Paying premiums annually

If you do not pay your premium by the due date in the first year of your insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If at renewal you pay your premium late, we may reject your payment and your policy will cease from the due date.

If we accept your late payment, we might re-commence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is 14 days (or more) late and
- cancel your policy without notifying you if payment is 1 month (or more) late.

If you pay by the month we charge a fee each month as part of your premium and this is included in your monthly payment.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming. We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value.

About your cover

What we cover as the home

The home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as the home

Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- a home being built that has not reached its lock-up stage
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants or hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- a hotel, motel, boarding or guest house
- inflatable swimming pools or portable spas or their accessories
- water in tanks, swimming pools, spas or any other water container
- carpet (fixed or unfixed) or floor rugs
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways), **but we will pay** the cost to restore soil or earth to the extent that it is necessary to repair insured damage to the home.

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the table below.

Limits apply to:	Limits for any one incident
Unfixed home building materials and uninstalled home fittings (e.g. tiles stored in the shed or an oven that is yet to be installed)	up to $500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Optional covers	The amount or limit shown for that option (see page 30)
Additional features	The amount or limit shown for that feature (see page 20)

What we cover as your contents

Your contents means unfixed household goods and furnishings that you own.

Contents also includes:

- carpet and rugs (fixed and unfixed)
- internal blinds and curtains
- manchester and linen
- furniture and furnishings
- TVs, stereos, VCR and DVD players and non-portable entertainment systems
- portable heaters and vacuum cleaners
- cutlery, crockery and kitchenware
- household tools and gardening equipment including ride-on mowers
- washing machines, dryers, refrigerators and mobile dishwashers
- plants in pots
- inflatable or portable swimming pools and portable spas and their accessories
- contents items that you are legally responsible to insure under a written contract (e.g. a hire agreement).

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier.

What we do not cover as your contents

Contents does not include:

- personal effects and personal valuables designed to be worn or carried by a person including:
  - jewellery, precious stones, watches, clothing
  - footwear, baggage, handbags, wallets, furs
  - sporting equipment or firearms.
- portable battery operated appliances including cameras, mobile phones, iPods, MP3 players
- computers (see meaning on page 59) and their printers or software
- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- dishwashers housed in a cabinet
- CDs, DVDs or any other media discs or tapes
- cash, money, coins, phone cards and any document able to be cashed
- stamps, medals, collections or memorabilia
- gold or silver nuggets or ingots, or items plated with silver or gold or solid silver or gold items
- bicycles
- lawns, trees, shrubs, plants, hedges
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals, including fish, reptiles, pets and livestock
- business equipment
- unfixed home building materials and uninstalled home fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles, aircraft, or any accessories for these vehicles or craft
- caravans, mobile homes or any of their contents
- any item forming part of the home for insurance purposes or which is legally part of a home unit building
- contents in storage at the insured address which are not for the tenant's use (you can choose to take out a separate contents policy for this).

Limits on contents cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the table below.

Limits apply to:	Limits for any one insured incident
Hand-woven carpet and rugs	up to **$2,000** for each carpet or rug
Paintings, pictures and works of art	up to **$2,000** for each item or set but not more than a total of **$10,000**
Optional covers	The amount or limit shown for that option (see page 30)
Additional features	The amount or limit shown for that feature (see page 20)

What you are covered for

Insured events 1 to 12

When covered under this policy, the home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Fire

We cover

Loss and damage caused by fire e.g. fires started by electrical faults, heaters, kitchen fires, bushfires and other causes.

We do not cover

- damage from scorching, heat, smoke, ash or soot when the home or contents have not caught on fire, **but we will pay** for damage which is caused by a burning building within 10 metres of the home
- damage by smoke, pollution or vapour from a home heater or a cooking appliance, **but we will pay** for fire damage to the home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of the home and contents
- damage from cigarette or cigar marks or burns, **but we will pay** for damage caused by a fire which spreads from the initial burn spot.

More details

For further details about how we pay claims under Fire cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

2. Explosion

We cover

Loss and damage caused by explosion e.g. a gas or bomb explosion.

We do not cover

- the cost of repairing or replacing the tank or container that exploded (e.g. claiming for a new gas water heater when it leaks or explodes)
- damage caused by nuclear or biological bombs.

3a. Theft by tenants or their guests

We cover

Theft and damage caused by tenants or their guests.

We do not cover

Theft or damage without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or areas of residential flats, units, townhouses or villas, **but we will cover** theft without a break-in from a fully enclosed garage of a villa, townhouse or duplex, where the garage is part of the unit.

Note

From any claim we pay, we will deduct a **$500** excess. This is in addition to any other excesses that applies to the claim.

3b. Theft by people who are not tenants or their guests

We cover

Theft and damage caused by people who are not tenants or their guests.

We do not cover

Theft or damage

- by you or a tenant
- by someone who entered the home or unit
  - with your consent or the consent of a tenant
  - with the consent of someone with your authority to access the home or unit
- without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or parking areas of residential flats, units, townhouses or villas, but we will cover without a break-in from a fully enclosed garage of a villa, townhouse or duplex, where the garage is part of the unit
- if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting your policy or continuing your policy.

4. Lightning

We cover
Damage by lightning, including power surge caused by lightning.

We do not cover
- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage
- any claim without written confirmation from a qualified repairer saying that lightning was the actual cause of the damage
- damage caused by power failures or surges by your power provider.

5. Earthquake and tsunami

We cover
Loss and damage caused by earthquakes and tsunami.

We do not cover
Damage that occurs more than **72** hours after an earthquake or earth tremor

6. Storm and flood

We cover
Loss and damage caused by storm and flood e.g. rain, wind, hail, storm and damage caused by flooding from rivers, streets and canals.

We do not cover
- damage by actions or movements of the sea, but we will cover damage caused by:
  - a tsunami
  - storm surge if it occurs at the same time the home or contents are damaged by a storm or flood.
- retaining walls, garden borders and free standing walls
- the surface of a tennis court
- a wharf, jetty, pontoon or boat
- water in a tank, swimming pool or spa or their liners or covers
- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or contents if it was caused by water leaking down the side, against the side or getting underneath them
- paths or other hard surfaces, except damage to other parts of the home
- gates, fences or walls (except that were in a state of disrepair to the point they should have been repaired or replaced before the damage occurred).

More details
For further details about how we pay claims for Storm and flood cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

7. Burst pipes, leaks and overflows

We cover

Damage from leaking, overflowing or bursting pipes and water containers at the home including:

- dishwashers and washing machines
- roof gutters and rainwater downpipes, drainage and sewerage systems
- tanks (e.g. rainwater tanks, hot water systems, fish tanks but not fish bowls)
- swimming pools or spas
- water beds, baths, sinks, toilets and basins
- water collection trays in freezers, refrigerators and air conditioners.

We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home.

Exploratory costs

We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to the home, **but only** if the leaking liquid is causing permanent damage to the home or contents. If we pay for damage or exploratory costs we will also pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.

We do not cover

- damage to retaining walls
- the cost of sealing shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak
- [illegible] leaks that have not caused permanent damage to the home or contents (e.g. a leak [illegible] water and an outdoor pathway)
- repair or replacement of the pipe, pipe or container that leaks or leaks escapes. [illegible] (e.g. we will not pay for repairing a hot water system that leaks)
- leaks from agricultural pipes (e.g. pipes manufactured with holes in them)
- [illegible]
- [illegible]
- [illegible]
- [illegible]

8a. Vandalism and malicious damage by tenants or their guests

We cover

Deliberate and malicious damage by tenants or their guests.

We do not cover

- accidental or unintended damage
- the cost of cleaning, repairing or restoring the home or contents caused by neglect, or untidy, unclean or unhygienic habits of tenants or their guests, such as the cost of cleaning or repairing:
  - liquid or food stains
  - drawings or paintings on walls
  - water damage and stains from over-watered pot plants
  - water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths.

Note

From any claim we pay, we will deduct a **$500** excess. This is in addition to any other excess that applies to the claim.

8b. Vandalism and malicious damage by people other than tenants or their guests

We cover

Deliberate and malicious damage by people other than tenants or their guests.

We do not cover

Loss or damage by:

- you or a tenant
- someone who entered the home:
  - with your consent or the consent of a tenant
  - with the consent of someone with your authority to access the home.

9. Riot or civil commotion

We cover

Loss or damage caused by riot or civil commotion e.g. damage caused by a violent crowd moving down the street.

We do not cover

Loss or damage by:

- you or a tenant
- someone who entered the home:
  - with your consent or the consent of a tenant
  - with the consent of someone with your authority to access the home.

10. Impact

We cover

Damage caused by impact at the home from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

When you have home cover

When the home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

When you have contents cover

When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

We do not cover

- damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

When impacted by trees, we also do not cover:

- removing or lopping fallen trees or branches that have not damaged the home
- the cost of removing or removing potentially dangerous trees which have not caused damage to the home
- damage caused by trees being removed or being lopped by you or someone authorised by you
- removal of tree stumps or roots that are still in the ground
- damage to the portion of a fence or wall that is owned by your neighbour
- damage caused by roots of trees, plants, hedges or shrubs, but we will cover sudden damage caused by roots as a tree falls over.

11. Damage by an animal

We cover

Loss or damage caused by an animal.

We do not cover

Loss or damage caused by:

- animals owned by you, a tenant or anyone usually living at the home or unit
- animals allowed into the home or unit by you, or by a tenant or anyone usually living in the home or unit
- insects or vermin (e.g. termites, rats, mice and rabbits)
- animals pecking, biting, clawing or chewing the home or contents or damage by their urine or excrement, **but we will cover** damage to contents caused by an animal accidentally trapped inside the home which does not belong to you or anyone living in the home.

12. Breakage of fixed glass

We cover

If you have home cover

We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets.

If you have contents cover

We cover accidental breakage of fitted glass in furniture, pictures and unfixed hanging mirrors.

We will also pay

If we pay a claim for broken glass, we will also pay the cost of repairing or replacing frames holding the broken glass if they need to be replaced along with the glass.

We do not cover

Additional features

When we accept a claim under your policy for an insured incident that happens in the period of insurance, you may also be entitled to these additional features.

1a. Loss of rent caused by an insured incident

We cover

When you have home cover

If an insured incident damages the home to the extent it cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the home so it can be lived in again.

When you have contents cover

If an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

Limit

The most we will pay for this feature is:

- **52** weeks lost rent **or**
- **10%** of the home sum insured for a home claim **or**
- **10%** of the contents sum insured for a contents claim

whichever is less.

We will pay this in addition to the sum insured for the home and contents.

We do not cover

Loss of rent:

- beyond the period it should reasonably take to replace or repair the home or unit so it can be lived in again or 52 weeks (whichever is less)
- if you do not intend to repair or rebuild the home
- if you do not intend to repair or replace your contents
- if you were starting or had agreed to demolish the home before the insured incident happened
- if the reason for the loss of rent is damage to the unit building
- if the home or unit was not occupied by a tenant paying rent at the time of the loss or damage but we will pay rent if the home or unit would have been rented out if it had been able to (see the home or contents exclusions on page 21).

More details

For further details about how we pay claims for additional feature 1a. Loss of rent caused by an insured incident, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/insurance/docs. A copy of this guide can be provided to you on request, at no charge. If you contact us on **13 11 55**.

1b. Loss of rent caused by damage to a nearby building preventing access

We cover

If the home or your contents in a unit are insured under this policy and you lose rent because a building within **500** metres of the insured address is so damaged that your tenant cannot access the home or unit, then we will pay the amount of rent lost for the time the tenant cannot access the home or unit.

The most we will pay for this feature is:

– up to **14** weeks lost rent **or**

– **$4,000**

whichever is less.

We will pay this in addition to the sum insured for the home and contents.

We do not cover

Loss of rent:

– if the home or unit was not occupied by a tenant paying rent, **but we will pay** rent if:

- but for the loss or damage, the home or unit would have been rented during the time your tenant could not access the home or unit **and**
- you give us evidence of this

– beyond the period it should reasonably take for reasonable access to the home or unit to be re-established or **14** weeks (whichever is the less).

1c. Default or non-payment of rent when under a fixed rental agreement

We cover

If:

- the home or your contents in a unit are insured under this policy and
- there is a rental agreement in place with the tenant of the insured home or the unit at the insured address **and**
- your tenant stops paying you rent during the **fixed term** of your rental agreement for at least **4** consecutive weeks.

We will pay:

- up to **14** weeks loss of rent for unpaid rent during the fixed term of your rental agreement starting from the beginning of the **5th** consecutive week of unpaid rent **or**
- **$4,000**

whichever is less.

If there is more than one period of unpaid rent, we will deduct the first **4** weeks unpaid rent from each consecutive period in which the tenant does not pay rent. This is in addition to any excesses that apply to the claim.

Note

This cover insures default of rent occurring in the fixed term of a rental agreement. There is **NO** cover for default of rent that occurs:

- outside the fixed term of a rental agreement or
- if you didn't have a signed rental agreement in place.

We do not cover

Unpaid rent:

- owing to you for the first **4** consecutive weeks that the tenant does not pay any rent
- if the tenant stopped paying rent or defaulted before the period of insurance started

More details

For further details about how we pay claims for additional feature 1c. Default or non-payment of rent when under a fixed rental agreement, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

1d. Legal cost to recover unpaid rent

We cover

If:

- we accept your claim for unpaid rent under additional feature 1c **and**
- before incurring any legal costs, you obtained our permission in writing to incur legal costs to recover the unpaid rent, **we will pay:**
  - agreed legal costs to recover the rent owed to you
  - reasonable costs charged by a managing agent for attending a court or tribunal to try to recover the unpaid rent.

You must repay us any rent you recover that you previously claimed under additional feature 1c.

The most we will pay for all claims against any one tenant is **$5,000.**

We do not cover

Legal costs:

- for which you have not first obtained our written permission
- not related to recovering rent from the tenant
- if we have not paid a claim under additional feature 1c.

2a. Removal of debris

We cover

Removal of debris and making the home safe

When the home is damaged by an insured incident, we will pay the reasonable and necessary costs to:

- remove the damaged parts of the home from the insured address
- demolish the home if necessary and
- make the home safe if it can't be lived in.

If we authorise the repair or rebuilding of the home, we will also pay the reasonable and necessary costs of:

- temporary fencing
- fees from quantity surveyors, land surveyors, architects and engineers
- building application fees and legal work to repair or rebuild.

The limit for this additional feature for any one insured incident is **15%** of the home sum insured. We will pay this in addition to the sum insured for the home.

Removal of debris and keeping contents safe

When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:

- dispose of damaged contents and
- store undamaged contents during the reasonable time it should take to repair the home.

The limit for this additional feature for any one insured incident is **10%** of the contents sum insured. We will pay this in addition to the sum insured for the contents.

We do not cover

The following costs if you had planned to demolish the home before the insured incident:

- costs to remove debris
- extra rebuilding costs
- costs to demolish the home or make the home safe.

More details

For further details about how we pay claims under additional feature 2a. Removal of debris, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

2b. Extra costs to comply with the latest home building regulations

We cover

When we authorise rebuilding or repairing damaged parts of the home, we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.

The extent of the upgrade needed will depend on how old the home is and what building regulations have changed since the home was built. The cover in this feature is not paid in addition to the home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.

We do not cover

- costs to upgrade undamaged parts of the home to comply with the latest building regulations
- costs to make the home comply with building regulations that existed when the home was originally built or which applied to alterations made to the home before the insured incident.

2c. Rainwater tank or solar heating system

We cover

When the home is insured under this policy, we will pay up to **$2,500** of your net costs* to install a rainwater tank, solar heating system or both at the home.

This benefit is payable when:

- **80%** or more of the home is damaged by an insured incident **and**
- the home does not have a rainwater tank or solar heating system **and**
- your sum insured (plus any cover under safety net home protection, if you have added optional cover 4) net is adequate to repair or rebuild the home **and**
- we have authorised or arranged the repair or rebuilding of the home.

* **Net cost** is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.

Rainwater tank includes:

- a rainwater tank or bladder
- an electric pump and wiring
- a tank stand and base
- pipes connecting roof drainage to the tank, pump and parts of the home
- installation costs.

Solar heating system includes:

- collector panels and tubes that catch and store the sun's energy
- a water tank electric pump and wiring
- a tank stand and base
- pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of the home
- installation costs.

We do not cover

- any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within 30 days of making your claim
- any amount covered under additional feature 5 (costs to comply with the latest home building regulations).

3. Replacement of locks

We cover

When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of the home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.

The limit is **$800** for any incident resulting in a claim.

We do not cover

Replacement of locks or lock barrels for more than one incident while the same tenant occupies the home or unit.

4. Mortgagee's discharge costs

We cover

When you have home cover and we pay a claim for the home to a credit provider that fully repays the home loan, then we will pay the administrative and legal costs of:

– discharging the mortgage and

– deleting the mortgagee from the land title on the home.

The most we will pay for this feature in any one period of insurance is **$1,000.**

We do not cover

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

5. Legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **$20 million,** including all associated legal costs we have agreed to pay following your claim.

For what is not covered under this additional feature see 'We do not cover legal liability caused by or resulting from:' on pages 37 to 39 and 'We do not cover loss, damage or legal liability:' on page 40.

5a. Legal liability when you have home cover

When you have home cover under this policy

We cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:

- in connection with you owning the home and
- at the insured address.

5b. Legal liability when you have contents cover in a unit under this policy

When you have contents cover under this policy

We cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens:

- in connection with you owning the unit at the insured address and
- in the unit or in the common areas of the home unit building.

More details

For further details about how we pay claims under additional feature 5. Legal liability, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55.**

6. Automatic adjustments to the sum insured

When the home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding the home. This may help reduce the risk of any potential under-insurance of the home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential underinsurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Note

Review the adjusted sum insured

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated see page 48.

More details

For further details about how we bring forward the adjustment to the sum insured at a time of a claim, please refer to our Premiums, Excesses, Discounts and Claims Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance **and**
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.

1. Motor burnout

We cover

The burning out or fusing of a household electric motor which is part of the insured home or contents.

Cover includes repairing or replacing:

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

When the motor cannot be replaced

If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today.

We will not pay for replacement of the whole appliance.

We do not cover

- any motor or sealed unit aged 11 years or more
- the cost of extracting or re-installing a submersible pump
- damage to a refrigerator or freezer caused by sealed food
- any amount you can recover under a manufacturer's guarantee or warranty

Motors in any

- [illegible]
- [illegible]
- computer, printer or computer equipment
- [illegible]
- equipment or fixture that is used for a business activity.

2. Accidental damage

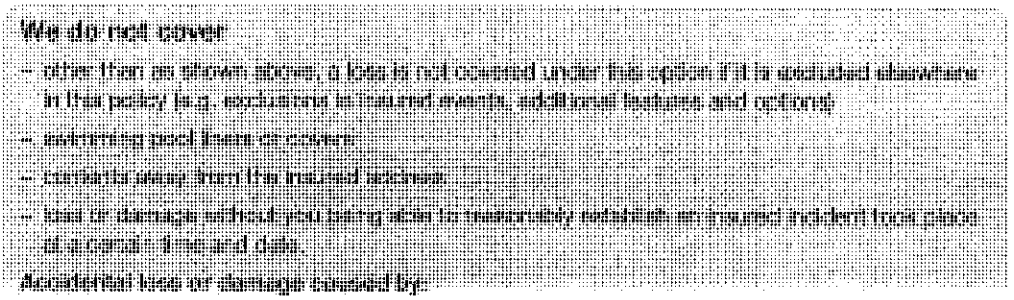
We cover

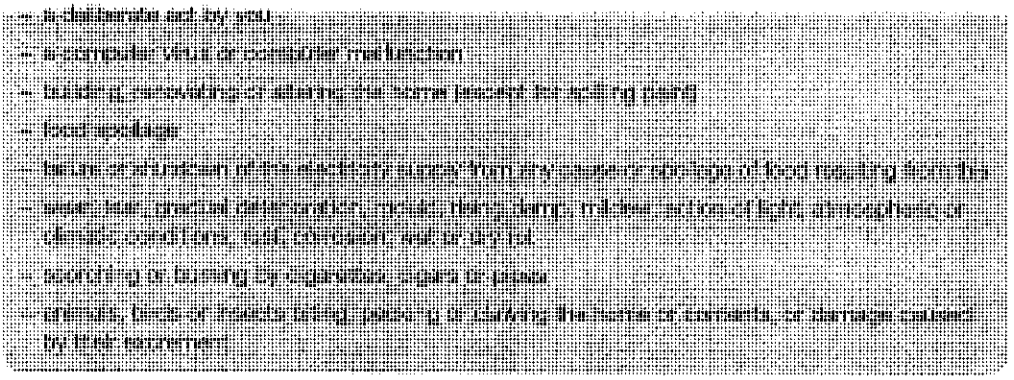
The home or contents are covered for **accidental loss** (e.g. losing something) and **accidental damage** (e.g. breaking or damaging something).

Even though these are not covered under insured events 1 to 12, this option also covers:

- the cost of removing glass fragments from home or contents items
- accidental damage:
  - to ceramic tiles
  - to drinking glasses, decanters, jugs and any glass or crystal items carried by hand
  - to a TV screen or computer monitor
  - to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors
  - caused by watering systems and hoses if it happens suddenly as the result of one incident
  - by scorching with a hot object even though there is no fire, **but not** scorching or burning by cigars, cigarettes or pipes
  - caused by animals or birds, **but not** damage from biting, pecking, clawing, urine or excrement.

Even though damage to a refrigerator or freezer caused by spoiled food is not covered under optional cover 1 (Motor burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.





3. Mortgagee's interest for unit owners with a mortgage

We cover

We will cover the mortgagee's interest in the unit if:

- the unit suffers loss or damage caused by an insured incident in the period of insurance **and**
- the home unit building insurance doesn't apply or doesn't fully cover the cost of repairing the building **and**
- the mortgagee claims under your policy for repayment of the mortgage.

The most we will pay for the mortgagee's interest is the lowest of these **3** amounts:

- the difference between the unit building insurance cover and the cost of repairing the damage **or**
- the amount to fully repay the mortgage at the time of the loss **or**
- the sum insured for the mortgagee's interest shown on your certificate of insurance.

Note

This optional cover is only available if you insure contents in a unit under this policy.

We do not cover

Any loss, damage or liability dealt with in additional features 1 to 6.

4. Safety net home protection

We cover

When the home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **25%** of the home sum insured to:

- repair damage or
- replace the home or
- pay you what it would cost us to repair or replace the home.

Note

The cover in safety net home protection does not increase the home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.

For example, the most we will pay for removal of debris for a home claim is 15% of your home sum insured. The sum insured for this feature is not increased as a result of having safety net home protection.

Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.

You are responsible for insuring the home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

Contact us immediately if you increase the size of the home

After you take out this policy, if you ever increase the size of the home (e.g. extending a room or adding a garage) you need to tell us and review the home sum insured. This is important because the cost to rebuild the home may have increased.

If the increase to the size of the home is more than 10% and you do not contact us to appropriately adjust your sum insured, the most we will pay under this feature reduces from 25% to **12.5%** of your sum insured.

More details

For further details about how we pay claims under optional cover 4. Safety net home protection, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

What you are not covered for

This section details what is not covered under any part of your policy.

We do not cover loss or damage:

Anything you don't own

To any home or contents you don't own.

Business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area **except** when the business activity is:

- using a part of the home as a home office
- one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.

Erosion or subsidence

Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** subsidence damage to the home if you have home cover and the damage is caused by:

- insured event 7 (burst pipes, leaks and overflows)
- these insured events if the damage occurs within 72 hours of the event happening:
  - insured event 2 (explosion)
  - insured event 5 (earthquake and tsunami)
  - insured event 6 (storm and flood).

Actions or movements of the sea

Caused by actions or movements of the sea, **but we will cover:**

- damage caused by insured event 5 (earthquake and tsunami)
- damage caused by storm surge to the extent it is covered under insured event 6 (storm and flood).

We do not cover loss or damage:

Seepage of water through the earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against the home
- down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack.

Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first **72** hours from the start of this insurance cover, **but we will cover** these events if this policy began on the same day:

- you bought the home or unit
- that another policy covering the home or contents expired, **but only** up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first **72** hours).

Breaking the law

- when you or someone with your knowledge or permission uses any part of the home or unit for criminal or unlawful purposes
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Not complying with building regulations

Caused by or contributed to because the home or unit did not comply with building laws or regulations **except** those laws or regulations introduced after the home was originally built or last altered which you are not required to comply with.

Failing to take care of the home or contents

Caused by, or as a result of, your failure to:

- take reasonable care of the home and contents
- keep the home and contents in good condition and well maintained
- fix faults and defects as soon as you become aware of them.

We do not cover loss or damage:

Insects, birds and vermin

Caused by insects, birds or vermin (such as termites, rats, rabbits and mice), **but we will cover:**

- fire damage they cause if covered by insured event 1 (fire)
- damage if covered by insured event 12 (breakage of fixed glass)
- water damage they cause if covered by insured event 7 (burst pipes, leaks and overflows).

Roots of trees, shrubs and plants

Caused by the roots of trees, shrubs or plants, **but** we **will cover** damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 7 (burst pipes, leaks and overflows).

Home or unit unoccupied for longer than 60 days

After the home or unit has been unoccupied for longer than 60 consecutive days **unless** you have told us about this and we have agreed to provide cover in writing (see page 56 for details).

Failing to establish an insured incident

If you are unable to reasonably establish an insured incident took place at a certain time and date.

We do not cover legal liability caused by or resulting from:

Agreements you entered into

Any agreement or contract you enter into, **but we will cover** your legal liability to the extent that it would have existed with or without any agreement or contract.

Aircraft

Using or owning any aircraft.

Building, altering or renovating

Building, altering or renovating the home (if you have home cover) **or** the unit (if you have cover for contents in that unit) **unless** the home or the contents in the unit are insured by your policy and the total costs of building, altering or renovating are no more than **$50,000.**

Buildings, property or land which are not at the insured address

You owning, occupying or leasing any building, property or land **except for:**

When you have home cover

– the home and domestic land at the insured address

When you have contents cover for cover in a unit

– the unit at the insured address and the common areas of the home unit building.

Business activity

Any business activity **unless** this income is from:

– the tenancy of the home or part of the home insured by your policy

– the tenancy of a unit where your contents are insured by your policy.

Caravans and trailers

Using or owning a caravan, mobile home or trailer.

We do not cover legal liability caused by or resulting from:

Committing an offence or breaking the law

You or any person insured under the policy or a person acting with your given or implied consent:

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage
- not obeying any commonwealth, state, territory or local government law, by-law, order or direction relating to:
  - installing smoke alarms
  - pool fencing
  - failing to install a balcony railing or balustrade when required
  - dangerous goods, gases and liquids
  - fixing defects or making the home or unit safe.

Death or injury

Death or injury of:

- you
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner
- your pets
- anyone who usually lives with you in your usual place of residence unless the person is
  - a tenant of the home or unit and not a person under **18** who is:
    - your child **or**
    - the child of your spouse, de facto or partner.

Deliberate act or lack of action by you

Any act, by you or by someone acting with your given or implied consent that is:

- deliberate
- demonstrates a reckless disregard for the consequences of that action
- a deliberate lack of action.

Disease or illness

Exposure to or disease caused by asbestos in any form or a disease, illness or sickness, you knowingly spread or failed to take due care to prevent spreading, after you knew about it.

We do not cover legal liability caused by or resulting from:

Illegal drugs

An incident which:

- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or illegal drug **or**
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Legal action in other countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

Libel or slander

Libel or slander.

Motor vehicles or motor cycles

Using or owning a motor vehicle or motor cycle or instructing someone how to use it **unless** at the time of the incident the vehicle:

- was being used for domestic gardening **and**
- did not require compulsory third party insurance.

Property owned by you or property in your legal custody

Damage to property which:

- is owned by you or your family
- belongs to someone else and is in your physical and legal custody **or** control.

Watercraft

Using or owning any watercraft.

Your employees

Death or injury of your employees or damage to their property while they are working for you.

We do not cover loss, damage or legal liability:

Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents, **but we will cover:**

- fire damage that is covered by insured event 1 (fire)
- your legal liability covered under additional feature 5 (legal liability) caused by your legal use of pesticides or herbicides at the insured address.

Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam or any looting or rioting following these incidents.

Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

Defect, structural fault, faulty design

Caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss, damage or legal liability occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of the home or contents, or anyone acting with your consent which:

- is deliberate
- demonstrates a reckless disregard for the consequences of that act or omission.

We do not cover the cost of repairing, replacing or fixing:

Power surge, mechanical or electrical breakdown

Equipment which doesn't operate properly because of power surge, mechanical or electrical breakdown **unless it is covered under:**

- motor burnout (if you have chosen and are covered for option 1)
- Lightning (insured event 4)
- Impact (insured event 10).

Wear, tear, rust, mould

The results of or loss or damage from wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot **unless** this is covered under:

- storm and flood (insured event 6)
- burst pipes, leaks and overflows (insured event 7).

Photographs, electronic data and images

- electronic data or files that are corrupted, damaged or lost, **but we will cover them:**
  - if the device they were stored on is lost or damaged by an insured incident **and**
  - you can show us proof of purchase **and**
  - you cannot restore them through the supplier free of charge.
- photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost, **but we will cover** photographs purchased as a work of art or furnishing from a retail outlet.

We do not cover:

Building extensions, alterations or renovations affecting the roof or external walls

When the home or unit's exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, we will not cover:

- damage caused by water entering the home or unit through openings in the walls or roof or other unfinished parts of the home or unit building
- storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work
- theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered)
- theft of building materials or fixtures before they are installed or fixed in place
- legal liability for accidents under additional feature 5 (Legal Liability) caused by or arising out of building, altering or renovating a home or unit **unless** the total cost of building, altering or renovating is **$50,000** or less, and:
  - the home is insured by your policy (for an incident at the home) **or**
  - the contents in the unit are insured (for an incident in the unit).

If you want insurance related to building extensions, alterations and renovations, call us for information about our construction insurance product.

Extra costs following an insured incident

Consequential losses or extra costs following an insured incident, including but not limited to:

- loss of income or wages
- cost of your time to prove your loss or to help us assess your claim
- the cost of hiring appliances after yours are lost, damaged or stolen
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- cost of replacing or reapplying pest control chemicals and baits in or around the home
- loss of water from a bursting or leaking pipe or water container

unless this is covered by an additional feature or option under this policy.

Claims

Making a claim

When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

How to make a claim

Step 1 Make sure everyone is safe. For emergencies, please call 000.

Step 2 Immediately report any theft and malicious damage to the police

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 3 Try to prevent further loss, damage or injury

You must do everything you reasonably can to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

Step 4 Contact us without further delay on 13 25 24

We're available 24 hours a day. You can also lodge your claim online (suncorp.com.au) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

For customers who are registered for GST

If we ask you for this, you must tell us about any Input Tax Credits (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Legal liability claims

Tell us about any incident that has caused an injury to others or damage to other people's property.

You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court documents, letters of demand or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on Legal liability see page 28.

What you must not do

When an incident occurs which could result in a claim:

- do not get rid of damaged parts of the home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and the repairs are necessary to protect the home or contents from further loss or damage
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 62 for more information.

How to establish your loss

Establish an incident took place

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Things you must do

- allow us to inspect the damaged home or contents, including to investigate the cause of the loss and to assess your claim.
- allow us to arrange for experts to assess the damaged home, unit or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes
- consult an expert if we ask for this and provide any information the expert requests
- give us access to records that would be acceptable for tax reporting showing the rent received for the home or unit in the 12 months before the incident
- show us any rental agreement that you have with your tenant.

Your co-operation is extremely important. If you do not co-operate we may reject your claim, or we may be unable to assess and pay your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excesses are shown on your certificate of insurance or in this PDS.

The types of excesses are:

Basic excess:	A basic excess applies to all home and contents and optional cover claims. We have also considered a number of factors when setting the amount of your basic excess, such as: – the amount you have chosen from the range we offer; – your claims history; – if the home will be unoccupied for more than 60 consecutive days; and – if the home is for rent or lease, such as an investment property.
Theft by tenants excess (insured event 3a):	For any claim we pay under this event, an excess of $200 will apply in addition to any other excesses that apply.
Vandalism and malicious damage (insured event 3a):	For any claim we pay under this event, an excess of $200 will apply in addition to any other excesses that apply.
Earthquake and tsunami excess:	Where loss or damage is caused by an earthquake or tsunami, you pay this excess in addition to any other excesses that apply.

In relation to additional feature 1c Default or non-payment of rent, you should also note that for any claim under this additional feature we do not pay the first 4 weeks of any unpaid rent (see page 22). You will also need to pay the basic excess for any claim under this additional feature.

When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim. When you claim for both home and contents because of the same incident you must pay the excess for the home claim plus the excess for your contents claim unless you make a claim under:

- Theft by tenants or their guests under insured event 3a. see page 14 **or**
- Vandalism and malicious damage by tenants or their guests under insured event 8a. see Page 17.

For a claim under insured event 3a. or 8a., you only pay the basic excess for the home or contents claim, whichever is the higher, plus the applicable insured event excess (page 45).

More details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier **or**
- ask you to pay us the excess **or**
- deduct the excess from the amount of cover for the insured loss and pay your claim.

You must pay the excess in full (if we ask for it) before we pay any claim.

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to the home, unit or contents we will decide if we will:

- repair damage new for old **or**
- replace home or contents new for old **or**
- pay you what it would cost us to repair or replace the home or contents new for old.

The meaning of new for old is defined below.

We will not:

- pay extra to replace the home or contents to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' on the next page
- fix a fault that existed before the loss or damage occurred.

New for old means:

- **new materials, new items**
  we replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.
- **new for old, regardless of age**
  we replace or repair new for old regardless of age, with **no** allowance for depreciation. For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.
- **same type, standard and specfication as when new**
  we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item **or**
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old

Paintings, pictures and works of art

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, **but we will not pay** more than its sum insured for that item.

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and

- subtract from this an amount for unused period of insurance.

For example

If the home is under-insured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is 10%, then we would increase your sum insured by an annual adjustment of 5%.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still under-insured

Home claims

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild the home, then we will add the cover provided by optional cover 4 (Safety net home protection) if you have this option see page 33.

If you are still under-insured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims

How we settle home claims

If we agree to pay a claim for loss, theft or damage to the home, we will decide if we will:

- repair damage new for old or
- rebuild the home new for old or
- pay you what it would cost us to repair or rebuild the home new for old.

When we repair or rebuild the home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.

▼

If you are not satisfied with the materials we find as the closest match:

▼ ▼

If we agree, you can pay the extra cost of replacing undamaged parts of the home to achieve a uniform appearance.

Or we will pay you what it would have cost us to repair or rebuild the damaged part.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of the home to create a uniform appearance, such as when:

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

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
  we will pay up to **$750** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
  (e.g. paint, wallpaper, wood panels, but not tiles) we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damage occurred
- **floor coverings are damaged** (including tiles)
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
  this is described on the next page.

*For definitions of these terms refer to the diagrams on pages 51 to 52.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continuously joined to the damaged parts (this is one 'section')
- made out of the same materials and
- on the same level.

See the case study on the next page for a visual explanation.

> **Note**
> Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

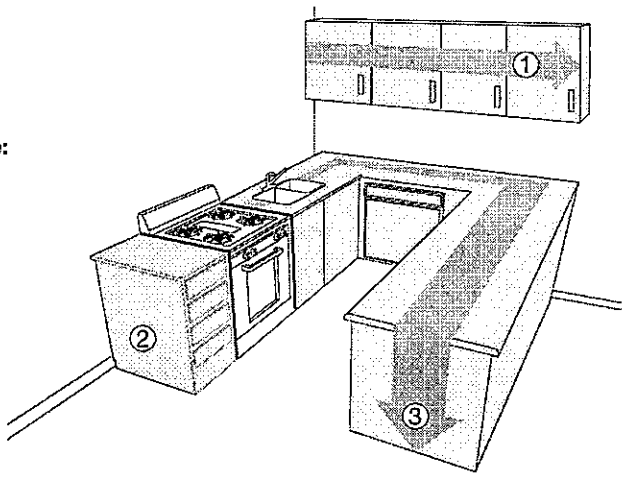
The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continuously joined **and**
- on the same level **and**
- made of the same material.

In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

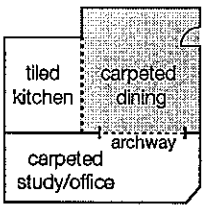


What we mean by same room, stairs, hallway or passageway

Same room

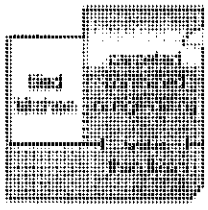
A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.



A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

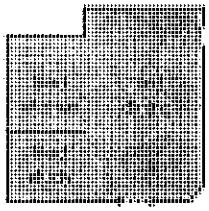
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

- they are lounge and dining rooms **and**
- the shared doorway, archway or similar opening is wider than 82cm **and**
- the floor or wall covering is the same in both rooms.



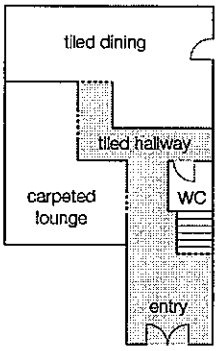
Open plan areas

When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.

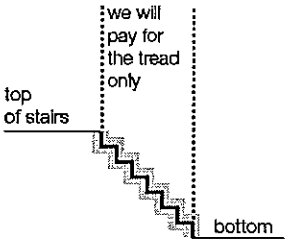
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



Same stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- —— Solid lines represent floor to ceiling walls.
- •••••• Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at the home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages the home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at the home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at the home.

If undamaged defective parts of the home will not support repairs

If undamaged defective parts of the home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had the home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Changes to the home

If you want to change the design of the home

When rebuilding the home, if we agree, you can choose to change the design of the home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize the home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If the home is to be rebuilt after an insured incident you can choose to have the home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished

If you planned to demolish the home before it was damaged by an insured incident, we will only pay you the demolition value of the home. Without written evidence of the home's demolition value, we will not pay the claim if the home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of the home had you sold them when the home was being demolished.

Planned means you intended to demolish the home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of the home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of the home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old **or**
- replace your contents new for old **or**
- pay you what it would cost us to repair or replace your contents new for old.

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.

▼

If you are not satisfied with the materials we find as the closest match:

▼

if we agree, you can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance.

▼

Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

If you have a claim for the following items:

- paintings, pictures and works of art
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating.

Please see page 47 for details on how we settle these claims.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.
- **carpets or other floor coverings**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

* For definitions of these terms refer to the diagrams in the section 'Home claims' on pages 51 to 52.

Does your claim affect your cover?

After a home claim

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

If we pay the full sum insured to you, all cover under the home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or change your contents sum insured. There is no refund of premium if you reduce your sum insured.

What we will do after a claim is paid

Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity that caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

More details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55.**

Other Important Information

Your responsibilities

You must:

- keep the home, unit and contents well maintained and in good condition. This includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security or monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities we may:

- reduce or refuse to pay your claim
- cancel your insurance policy
- reduce your cover to what we would have accepted had we known correct facts.

If fraud is involved, we can treat your policy as if it never existed.

When you need to call us

When the home or unit will be unoccupied

When the home or unit will be unoccupied for more than **60** consecutive days all cover stops unless, before the home became unoccupied, we agree in writing to continue cover, and you:

- secure the home or unit against intruders (e.g. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- pay us any extra premium we require for the increased risk **and**
- agree to any increased excess that we impose.

When you alter, extend or renovate the home or unit

When you plan to alter, extend or renovate we will not cover you for some insured incidents.

Your legal liability cover is also affected if you spend more than **$50,000** on building, altering or renovating.

You must also contact us when:

- you become aware that the home or unit has a defect or is in a state of disrepair (e.g. the roof leaks when it rains)
- you plan to demolish the home. You must obtain written evidence of the home's demolition value. 'Plan' means you intend to demolish the home, have lodged an application to do this, or a government authority issued a demolition order
- trespassers (squatters) occupy the home or unit
- details on your certificate of insurance are no longer accurate
- the occupancy or use of the home or unit changes from a residence to include any business activity, or ceases to be tenanted
- you become aware of any new potential threats or risks to the home, unit or the contents that could increase the risk of loss, damage or liability occurring.

What we will do when you contact us

We will re-evaluate your policy. We might decide to:

- continue cover with no changes to your policy or
- offer to continue cover with an additional excess, charge an additional premium or special condition to your policy or
- cancel your policy.

We will advise you of our decision in writing.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Cancellation fee' on page 6 and 'Paying your premium' on page 7.

Terms explained

The following list explains the meaning of terms used in this policy. When any of the following terms appear in this policy, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

accident
An incident you did not intend or expect to happen.

actions or movements of the sea
Includes:
- rises in the level of the ocean or sea
- storm surge
- sea waves
- high tides or king tides
- any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

aircraft
A machine or craft designed to fly or glide in the air.

at the home or at the insured address
For at the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance.

For a unit, it means in the unit where you have insured your contents under this policy.

break-in
Unlawful entry into the home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

business activity
A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of the home or unit.

business equipment
Business equipment, tools or stock used for any business activity.

certificate of insurance
The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

collection
A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

common areas
Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

compensation
Money you are legally liable to pay as a result of:
- a judgement made against you by a court of law or
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

computers
An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:
- CPU
- monitor
- processor
- hard drive
- keyboard and mouse.

contents
Your contents shown as insured on page 10.

duty of disclosure
You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.

excess
See 'Your excess' on page 45.

family or your family
Your spouse, your partner or your de-facto who lives with you, your parents and parents-in-law, your children or your spouse's children, your brothers and your sisters.

fixed
Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

flood
Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:
- naturally occurring or man-made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:
- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

forcible entry or forced entry
Unlawful entry into the home or unit, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

home
The home shown as insured on page 8.
For 'at the home or at the insured address' see page 58.

home office
A room or part of the home used as an office for business activities.

incident or event
A single occurrence which is not intended or expected to happen by you.

insured events
The insured events 1 to 12 on pages 13 to 19.

insured address
For the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance. For a unit, it means in the unit where you have insured your contents under this policy.

interim cover
Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

limit
The most you can claim for any one incident. It includes GST.

living and live in
Someone occupying a home and eating and sleeping there.

malicious damage
Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

memorabilia
An item collected for the sake of memory that has extra value for a collector in addition to its material value.

mobile home
A motor vehicle designed to accommodate people overnight and be driven on a road.

motor cycle
A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:
- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards, but not mobility scooters designed to accommodate physical disabilities or the elderly.

motor vehicle
A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:
- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

new for old
see page 47.

period of insurance
The time you are covered by insurance. It is shown on your certificate of insurance.

policy
Your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

premium
The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)
PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

rent
The amount of rent (after deducting any managing agent's commission that applies) that a tenant pays to occupy the home or unit. If the home or unit is unoccupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us.

rental agreement
A current written contract between you and your tenant which sets out the term of the rental period and the rent, bond and conditions for occupying the home or unit.

retaining wall
A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

set
A group of similar or complementary items that belong or function together.

storm
A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

storm surge
An increase in the sea level caused by a cyclone.

strata or strata title
Strata, group, body corporate, unit or community title.

sum insured
The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on the home and contents includes any adjustment to which you are entitled under additional feature 6 (automatic adjustments to the sum insured).

supplementary PDS
A document that updates or adds to the information in the PDS.

tenant
The person or persons who pay rent to occupy the home or the unit. Tenant also includes anyone who usually lives in the home or unit.

tsunami
An ocean wave caused by an undersea earthquake or volcanic eruption.

unit
The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

unit building
The strata or unit title building where you own a unit and insure contents in that unit under this policy.

unoccupied and occupied
Unoccupied means:
- the home or unit is not furnished enough to be lived in **or**
- no-one is eating, sleeping and living at the home or unit **or**
- the home or unit is not connected to electrical power.

Occupied means:
- someone is eating, sleeping and living at the home or unit **and**
- the home or unit is connected to electrical power.

Furnished means the home contains at least:
- a bed **and**
- a clothes and linen storage area **and**
- an eating table or bench **and**
- a refrigerator and a cooking appliance.

water containers
- pipes and taps, but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (e.g. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

watercraft
Any vessel designed for use on or in water.

we, us, our
Suncorp Metway Insurance Limited
ABN 83 075 695 966.

what it costs us
- for repairs, it means what it costs us to repair the item
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

you and your
The people or entity shown as the insured on your certificate of insurance.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

Phone us on	1800 689 762 (FREE CALL)
Fax us on	1300 767 337
Write to us at	Reply Paid 1453 Customer Relations Unit RE058 GPO Box 1453, BRISBANE QLD 4001 or
Email us on	customer.relations@suncorp.com.au

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Financial Ombudsman Service. You need to do this within **2** years of receiving our final decision.

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	GPO Box 3 Melbourne, Victoria 3001
Email	info@fos.org.au
Website	www.fos.org.au

Report insurance fraud

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

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

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

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling 1300 13 10 60.

PDS dated 25 June 2010
PDS active 13 September 2010

This insurance is issued by
Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

Level 18
36 Wickham Terrace
Brisbane QLD 4000

Suncorp Metway Insurance Ltd which is a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 AFSL No. 229882 (Suncorp Bank). Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp Bank does not guarantee and is not liable for this product. This product is not a bank deposit or other bank liability.

How to contact us

Call 13 11 55

Claims 13 25 24

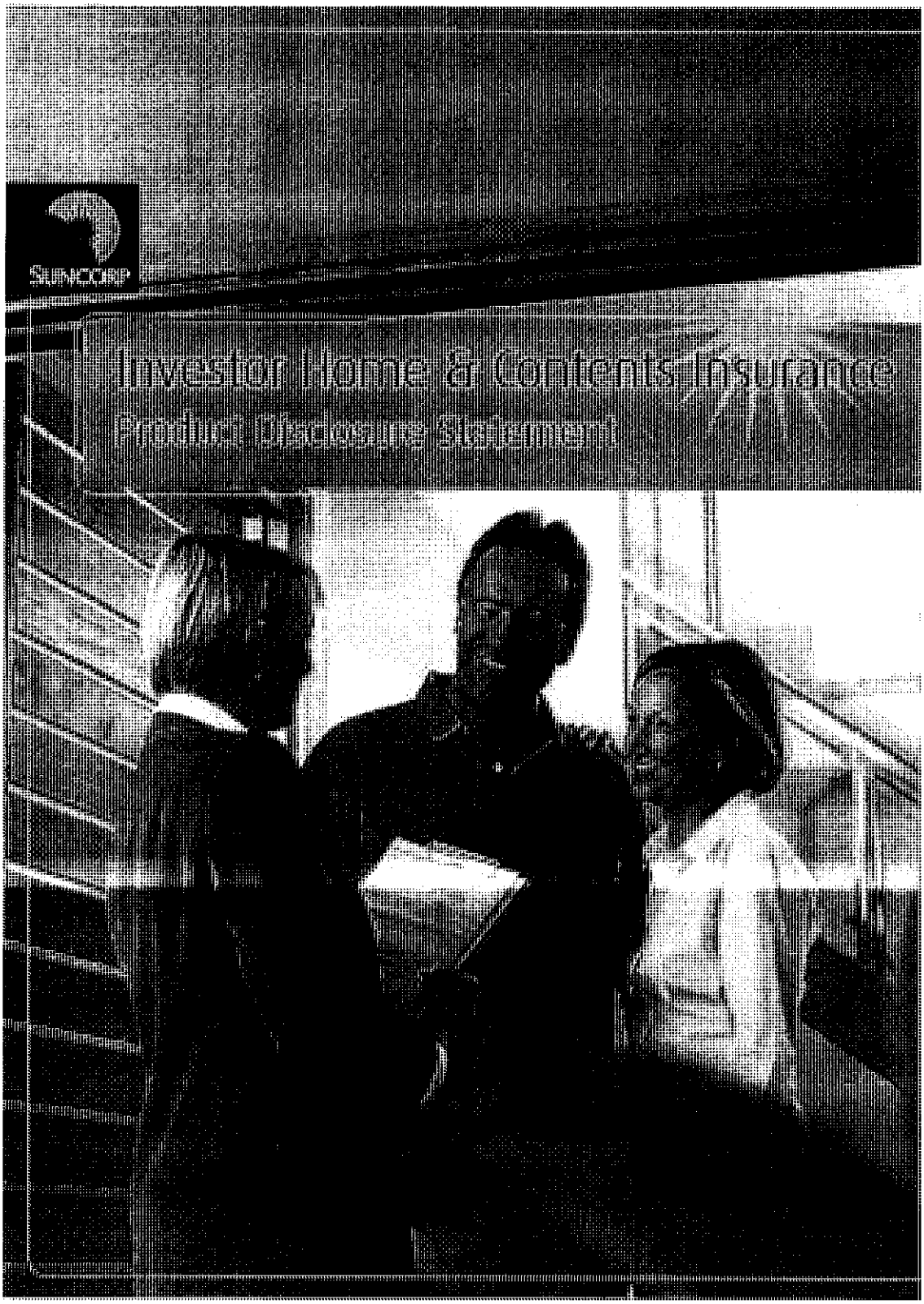
Insurance Fraud Hotline 1300 881 725

www suncorp.com.au

Visit your local branch

SUNCORP Insurance

12315 13/09/10 B


SUNCORP
Investor Home & Contents Insurance
Product Disclosure Statement

Investor Home and Contents Insurance

Product Disclosure Statement

This product disclosure statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

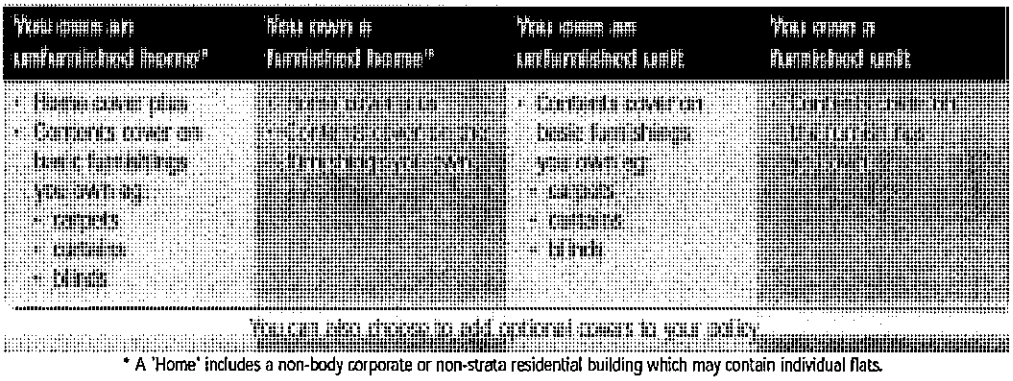
Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Welcome

This insurance product is specially designed to provide quality insurance cover for investment homes and units that are tenanted.

Depending on the type of investment property you own, you can choose a policy with these covers.



* A 'Home' includes a non-body corporate or non-strata residential building which may contain individual flats.

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Summary of covers

The tables below summarise the insured events, additional features and optional covers available or not available under the various policies we offer. For further details of the cover and amounts we will pay for any claim, please read this Product Disclosure Statement (PDS). These tables are a guide only.

Summary of insured events	Home	Contents	Page
Burst pipes, leaks and overflows	✓	✓	25
Breakage of fixed glass	✓	✓	28
Damage by animals	✓	✓	28
Earthquake and tsunami	✓	✓	23
Explosion	✓	✓	22
Fire	✓	✓	22
Impact	✓	✓	27
Lightning	✓	✓	23
Vandalism & malicious damage by tenants or their guests	✓	✓	26
Vandalism & malicious damage by people who are not tenants	✓	✓	26
Riots	✓	✓	26
Storm and flood	✓	✓	24
Theft by tenants or their guests	✓	✓	22
Theft by people who are not tenants or their guests	✓	✓	23
Summary of additional features	**Home**	**Contents**	**Page**
Automatic sum insured adjustment	✓	✓	40
Extra costs to rebuild	✓	✗	34
Extra cover to install a rainwater storage or solar powered heating facility up to **$2,500**	✓	✗	35
Legal liability cover	✓	✓	37
Mortgagee's discharge costs	Up to $1,000	✗	36

Summary of covers (cont.)

Summary of additional features (cont.)	Home	Contents	Page
Rent loss by default	14 weeks Maximum $4,000	14 weeks Maximum $4,000 when contents in a unit are insured	31
Rent loss from an insured incident	10% of the sum insured	10% of the sum insured when contents in a unit are insured	29
Rent recovery legal costs	Up to $5,000	Up to $5,000 when contents in a unit are insured	32
Rent loss from prevention of access	Up to 14 weeks	Up to 14 weeks when contents in a unit are insured	30
Removal of debris and extra rebuilding costs	15% of the sum insured	10% of the sum insured	33
Replacement of locks when keys are stolen	Up to $800	Up to $800	36
Summary of optional covers	**Home**	**Contents**	**Page**
Accidental damage	✓	✓	42
Mortgagee's interest (available for unit owners with a mortgage on their unit)	✗	Available as an option to a contents cover in a unit	43
Motor burnout	✓	✓	41
Safety net home protection up to 25% of your home sum insured	✓	✗	43

✓ Covered for insured events and additional features, available for optional covers

✗ Not covered for insured events and additional features, not available for optional covers

Cover is limited on some claims. All limits shown in this PDS include GST.

Important terms explained

The following table defines and explains the meaning of some terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown below.

Term	Meaning
accident	An incident you did not intend or expect to happen.
actions or movements of the sea	Includes: • rises in the level of the ocean or sea • storm surge • sea waves • high tides or king tides • any other actions or movements in the sea. Actions or movements of the sea does not include a tsunami.
additional features	See pages 29 to 40 for details.
aircraft	A machine or craft designed to fly or glide in the air.
at the home or at the insured address	For at the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance. For a unit, it means in the unit where you have insured your contents under this policy.
break-in	Unlawful entry into home, including entry by using stolen keys or access codes. It does not mean opening an unlocked door or window.
business activity	A business, trade, profession, occupation or any income earning activity other than business pursuits, paying statutory levies or agriculture that earn you money, even if not part of the running of the home or unit.
business equipment	Business equipment, tools or stock used for any business activity.
certificate of insurance	The document(s) or electronic equivalent that shows the cover you have chosen and your details.
collection	A number of items that, by being collected together, are worth more in value than the total value of all the individual items.
common areas	Any areas on the common property or in the complex that you or other residents have access to or enjoy, which are shared with other residents.

Important terms explained (cont.)

Term	Meaning
compensation	[illegible]
computer	[illegible]
contents	[illegible]
duty of disclosure	[illegible] • we tell you we do not want to know. If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

Important terms explained (cont.)

Term	Meaning
[illegible]	[illegible]
family or your family	[illegible]
flood	[illegible]
flood	[illegible]
forcible entry or forced entry	[illegible]
home	[illegible]
home office	[illegible]

Important terms explained (cont.)

Term	Meaning
incident or event	A single occurrence which is not intended or expected to happen by you.
insured events	The insured events 1 to 12 on pages 22 to 24.
insured address	For the home, it means within the home's property land boundaries located at the address shown on your certificate of insurance. For a unit it means in the unit which you have insured your contents under this policy.
interim cover	Insurance cover we give you before your certificate of insurance is issued. After we issue your certificate of insurance, it will include the period of interim cover.
limit	The most you can claim for any one incident. It includes GST.
living and live in	Someone who regularly lives and eats and sleeps there.
malicious damage	Deliberate or intentional damage or acting maliciously. It also includes damage caused by a person assaulting another person or committing suicide or murder.
memorabilia	An item collected for the love of memory that has extra value for a collector or addition to its material value.
mobile home	A motor vehicle designed to accommodate people overnight and be driven on a road.
motor cycle	A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor, that can carry the rider and also the rider of any of their accompanying passengers. It does not include: • a motor vehicle with more than three wheels • a motor vehicle that has sidecars and motorised stabilisers • but are modified to enable designed to accommodate physical disabilities of the driver.
motor vehicle	A vehicle that moves by the power of its own motor. Motor vehicle includes: • a trailer or caravan or part of it that is towed by a motor vehicle • a motor home, tow truck, earth mover or road-end loader • a golf buggy • a caravan • a boat, jet ski or trailer • a motor vehicle that is towed or carried by another motor vehicle.

Important terms explained (cont.)

Term	Meaning
new for old	This is: • replacing or repairing with new items or new materials that are available at the time of replacement or repair from durable non-obsolete stock • new for old regardless of age, with no allowance for depreciation and • of the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new, it can be a different brand. New for old does not: • include taking the item out of replacing or purchasing an extended warranty or any new or optional fault or • mean of a better standard, specification or quality than when new. For refrigerators, freezers, dishwashers, air-conditioners, washing machines & dryers with less than a 3 star energy rating For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating. This is available. It can be a different brand. An appliance with a 3 star energy rating is marked with this label. For specialist electrical appliances For specialist electrical appliances, such as cookers, hobs, ovens, fridges, freezers, washing machines, dishwashers, tumble dryers and air conditioners, new for old means replacing with a new item of equal specification. It can be a different brand. For paintings, pictures, works of art, sculptures and art objects For these items, new for old means that if the item cannot be repaired or found new for old, we will pay out what it would have cost us to buy the item today, before the cost of damage occurred. You will not pay more than the cost required for that item.
option or optional cover	See page 4 for page 5 for details.

Important terms explained (cont.)

term	meaning
period of insurance	when the insurance cover starts to when it ends. It is shown on your certificate of insurance.
policy	Your insurance contract. It consists of the PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.
premium	The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Service Levy (FSL) if applicable.
product disclosure statement (PDS)	PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will issue you a Supplementary PDS (SPDS), or a new PDS.
rent	The net amount a tenant pays to occupy the home or unit. If the home or unit is occupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us. * 'Net amount' means the amount of rent you receive after deducting any managing agent's commission that applies.
rental agreement	A current written contract between you and your tenant which sets out the term of the rental period and the rent, bond and conditions for occupying the home or unit.
retaining wall	A wall which is not part of the residential building, designed to hold back or prevent the movement of earth.
set	A group of items or components used together that belong or function together.

Important terms explained (cont.)

Term	Meaning
storm	A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.
storm surge	An increase in the sea level caused by a cyclone.
strata or strata title	Strata, group, body corporate, unit or community title.
sum insured	The most you can claim for any one incident. The amount is shown on the certificate of insurance or in the PDS. The sum insured varies. [illegible] The sum insured for your home and contents includes any replacement or refresh you are entitled under additional features & guarantees, or increases to the sum insured.
supplementary PDS (SPDS)	A document that updates or adds to the information in the PDS.
tenant	The person or persons who pay rent to occupy the home or the unit. Tenant also includes anyone who usually lives in the home or unit.
tsunami	An ocean wave caused by an undersea earthquake or volcanic eruption.
unit	The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.
unit building	The strata or unit title building where you own a unit and insure contents in that unit under this policy.
unoccupied and occupied	Unoccupied means: • the home or unit is not furnished enough to be lived in or • no one is living, sleeping and eating in the home or unit or • the home or unit is not connected to electrical power. Occupied means: • someone is living, sleeping and eating in the home or unit and • the home or unit is connected to electrical power.

Important terms explained (cont.)

Term	Meaning
water containers	- pipes and taps but not agricultural pipes, agricultural hoses or irrigation systems - roof gutters and rainwater downpipes - tanks (eg water supply tanks, hot water systems, fish tanks) - swimming pools or spas - water beds - dishwashers and washing machines - baths, sinks, basins and bidets - drainage and sewerage systems - water cylinders, pipes in freezers, refrigerators and airconditioners
watercraft	Any kind of vessel for use on or in water.
we, our and us	The insurer who issued this policy.
what it costs us	- For repairs, it means what it costs us to repair the item. - For replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.
you and your	The person or entity shown as the insured on your certificate of insurance.

Your responsibilities

When you buy insurance from us, you are responsible for keeping your details up to date with us and providing correct information to us.

Your duty of disclosure

You must comply with your duty of disclosure when you apply for insurance with us and each time you renew or alter your cover (See page 8 for details).

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your certificate of insurance are incorrect or have changed
- the occupancy or use of the home or unit changes from a residence to include any business activity, or ceases to be tenanted
- trespassers (squatters) have occupied the home or unit
- the home or unit has fallen into a state of disrepair
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish the home, have lodged an application to do this, or a government authority issued a demolition order.
- you become aware of any new potential threats or risks to the home or the contents that could increase the risk of loss, damage or liability occurring.

Making sure your sum insured is adequate

Under-insurance can expose you to serious financial loss if a claim occurs. Make sure the home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

You should insure the home for what it costs to rebuild the home at any time using new materials. This amount should be the home sum insured.

Unless you recently built the home, it can be difficult to work out what it would cost to rebuild the home. You can use our free online home building costs calculator as a guide (suncorp.com.au) or you can choose the services of a quantity surveyor or builder for an expert opinion. Remember to include the cost of replacing garages, garden sheds, fencing, driveways, your in-ground pools, patios, pergolas and other fixtures.

If using a loan valuation for the home sum insured, make sure it shows what it costs to rebuild the home as new. Loan valuations that only show the depreciated value of the buildings along with land value may not be sufficient. You need to know the new rebuilding cost.

Keeping proof of purchase or valuations

You need to keep proof of purchase or valuations for contents items you bought recently, especially electrical items, in case you need to make a claim (See 'Making a Claim' on page 58).

Keep your proofs and valuations safe from fire, water damage and theft by storing them in a fire proof security container (available from some hardware stores), a safe, in a bank or other secure places. You may choose to use our 'virtual safe' which is a free software program that helps you store proofs on your own computer. Visit our website (suncorp.com.au).

When you alter, extend or renovate your home or unit

When you make building alterations, extensions or renovations to the home or unit, we will not cover you for some insured incidents if you open up or remove the exterior walls or roof. Your legal liability cover will also be affected if you spend more than **$50,000** on building, altering or renovating (see page 47 for more details).

When the home is unoccupied for more than 60 days

When your home or unit is unoccupied for more than **60** consecutive days, all cover stops unless we agree in writing to continue cover and you:

- tell us this beforehand
- secure the home or unit against intruders (eg. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for a weekly inspection and maintenance while unoccupied
- agree to any additional excess we impose and
- pay us any extra premium for the increased risk.

Your other responsibilities

You must:

- keep the home, unit and contents in good condition. This includes:
  - maintaining locks or alarms in good working condition, especially if we relied on security being installed when accepting your insurance
  - repairing faults or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and conditions set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or reduce the amount we pay or cancel your policy.

If fraud is involved, we can treat your policy as if it never existed.

Paying your premiums

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date to get this insurance cover.

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy, without notifying you if payment is **1** month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Cancellations

You can cancel the cover at any time. The cancellation takes effect on the date we receive your request. A cancellation fee might apply (See page 61). We might require your request for cancellation to be in writing.

We can cancel your cover at any time according to law. If you make a yearly payment, we can cancel your cover if you do not pay the premium by the due date. If you pay by monthly instalments and an instalment is unpaid for **1** month or more, we can cancel your cover without notifying you.

If your policy is cancelled, we will refund any money we owe you less any cancellation fee and non-refundable Government charges.

If we pay out a claim for the full sum insured on the home or contents, that cover (including additional features and optional covers) stops. In those circumstances, we do not refund any premium for an unexpired period of insurance. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim. If the home and contents are replaced, you can choose to apply for insurance with us.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Types of cover you can choose

This policy lets you insure the home and contents or just home or contents. You decide which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover

When we insure the home, we will cover it for loss or damage which:

- **is caused by an insured event and**
- **happens in the period of insurance.**

What we cover as the home

What we cover as the home	NOT covered as the home
'Home' means the residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings. Home also includes: ✓ fixed wall coverings such as paint, wallpaper, and wall tiles ✓ fixed floor coverings including lino (glued down or not), timber floor coverings **but not carpets or rugs** (carpet and rugs are covered under contents) ✓ electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply	✗ any domestic outbuilding occupied as a residence with its own electric metering ✗ chemicals, fertilisers and pesticides that have been used or applied ✗ a home being built that has not reached its lock-up stage ✗ carpets (fixed or unfixed) or floor rugs ✗ lawns, trees, plants, shrubs or hedges ✗ a caravan, motor vehicle, motor-cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft ✗ inflatable swimming pools or portable spas or their accessories ✗ water in tanks, swimming pools, spas or any other water container
✓ fixed or ducted air-conditioners or evaporative cooling units (air conditioners attached to windows are covered under contents) ✓ dishwashers housed in a cabinet (mobile dishwashers are covered under contents) ✓ fixed swimming pools and spas and their accessories	✗ trees or carpeted areas in gravel, pebble, rock or granular material laid on the ground as a gravel driveway but we will pay ✓ the cost to repair or replace the part of the home that is necessary to repair to avoid damage to the home

What we cover as the home (cont.)

What we cover as the home	NOT covered as the home
✓ garden borders, paths and paving ✓ driveway or road surfaced with bitumen (limits apply) ✓ walls, gates and fencing (limits apply) ✓ service pipes and cables that you own or are legally responsible for ✓ boat jetties and pontoons ✓ unfixed home building materials and uninstalled home fittings (limits apply).	

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Limits apply to	Limit for any one incident
Unfixed home building materials and uninstalled home fittings *(eg. tiles stored in the shed or an oven that is yet to be installed)*	up to $500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Optional covers	the amount or limit shown for that option (see page 41)
Additional features	the amount or limit shown for that feature (see page 29)

Contents cover

When we insure your contents we will cover them while they are at the home or unit at the insured address for loss or damage which:

- **is caused by an insured event and**
- **happens in the period of insurance.**

What we cover as your contents

What we cover as your contents	NOT covered as your contents
'Contents' means unfixed household goods and furnishings that you own. Contents also includes: ✓ curtains and internal blinds ✓ manchester and linen ✓ carpets and rugs (fixed and unfixed) ✓ furniture and furnishings ✓ washing machines, dryers, refrigerators and mobile dishwashers ✓ TVs, stereos, VCR and DVD players and non-portable entertainment systems ✓ portable heaters, vacuum cleaners ✓ cutlery, crockery and kitchenware ✓ household tools and gardening equipment including ride-on mowers ✓ plants in pots ✓ inflatable or portable swimming pools and spas and their accessories ✓ contents items that you are legally responsible for under a written contract (eg. a hire agreement)	✗ personal effects and personal valuables designed to be worn or carried by a person including: jewellery, precious stones, watches, clothing and footwear, baggage, handbags, wallets, furs, sporting equipment or firearms ✗ portable battery operated appliances including: cameras, mobile phones, iPods, MP3 players ✗ computers (see meaning on page 8) and their printers or software ✗ electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply ✗ dishwashers housed in a cabinet ✗ CDs, DVDs or any other media discs or tapes ✗ cash, money, coins, phone cards and any document able to be cashed ✗ stamps, medals, collections or memorabilia ✗ gold or silver nuggets or ingots, or items plated with silver or gold or solid silver or gold items ✗ bicycles ✗ [illegible] ✗ [illegible] ✗ [illegible] ✗ [illegible] ✗ [illegible] ✗ [illegible]

What we cover as your contents (cont.)

What we cover as your contents	NOT covered as your contents
If contents are insured in a unit Contents also includes your fixtures and fittings in a unit which are **not** insured by the unit building policy according to state regulation. For example: • wall paint and paper if your unit is located in NSW • lino if it is not stuck down • floating wooden floors paid for by you after the building was built • air conditioners and spas for the sole use of the unit owner or occupier.	✗ motor vehicles, motor cycles, mini-motor cycles or motorised bicycles, aircraft, or any accessories for these vehicles or craft ✗ caravans, mobile homes or any of their contents ✗ any item forming part of the home for insurance purposes or which is legally part of a home unit building ✗ contents in storage at the insured address which are not for the tenant's use (You can choose to take out a separate contents policy for this).

Limits on contents cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the table below.

Limits apply to	Limit for any one insured incident
Hand-woven carpets and rugs	up to **$2,000** for each carpet or rug
Paintings, pictures and works of art	up to **$2,000** for each item or set but not more than a total of **$10,000**
Optional covers	The amount or limit shown for that option (see page 41)
Additional features	The amount or limit shown for that feature (see page 29)

Insured Events 1 to 12

We cover	We do NOT cover
1 Fire	✗ damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire *but we will pay for* ✓ damage which is caused by a burning building within **10** metres of the home ✗ damage by smoke, pollution or vapour from a home heater or a cooking appliance *but we will pay for* ✓ fire damage to the home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of the home and contents ✗ damage from cigarette or cigar marks or burns *but we will pay for* ✓ damage caused by a fire which spreads from the initial burn spot.
2 Explosion	✗ the cost of repairing or replacing the tank or container that exploded (eg. claiming for a new gas water heater when it leaks or explodes) ✗ damage caused by nuclear or biological bombs.
3 (a) Theft by tenants or their guests From any claim we pay, we will deduct a **$500** excess. This is in addition to any other excess that applies to the claim.	✗ theft or damage without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or areas of residential flats, units, townhouses or villas *but we will cover* ✓ theft without a break-in from a fully enclosed garage of a villa, townhouse or duplex, where the garage is part of the unit.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
3 (b) Theft by people who are not tenants or their guests	Theft or damage: ✗ by you or a tenant ✗ by someone who entered the home or unit: • with your consent or the consent of a tenant • with the consent of someone with your authority to access the home or unit ✗ without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or parking areas of residential flats, units, townhouses or villas *but we will cover* ✓ without a break-in from a fully enclosed garage of a villa, townhouse or duplex and the garage is part of the unit ✗ if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting your policy or continuing your policy.
4 Lightning	✗ any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage ✗ any claim without written confirmation from a qualified repairer saying that lightning was the actual cause of damage ✗ damage caused by power failures or surges by your power provider.
5 Earthquake and tsunami	✗ damage that occurs more than 72 hours after an earthquake or earth tremor.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
6 Storm and flood	✗ damage by actions or movements of the sea *but we will cover damage caused by* ✓ a tsunami ✓ storm surge if it occurs at the same time your home or contents are damaged by a storm or flood ✗ retaining walls, garden borders and free standing walls ✗ the surface of a tennis court ✗ a wharf, jetty, pontoon or sea wall ✗ water in a tank, swimming pool or spa or their liners or covers ✗ the cost of cleaning mud or debris out of tanks, swimming pools or spas ✗ damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them ✗ paint when there is no structural storm damage to other parts of the home ✗ gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
7 Burst pipes, leaks and overflows We cover damage from leaking, overflowing or bursting pipes and water containers at the home including: • dishwashers and washing machines • roof gutters and rainwater downpipes, drainage and sewerage systems • tanks (eg. rainwater tanks, hot water systems, fish tanks but not fish bowls) • swimming pools or spas • water beds, baths, sinks, toilets and basins • water collection trays in freezers, refrigerators and air conditioners. We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home. **Exploratory costs** We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to your home, **but only** if the leaking liquid is causing permanent damage to your home or contents. If we pay for damage or exploratory costs we will also pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.	✗ damage to retaining walls ✗ the repair of a leaking shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak ✗ fixing or finding leaks that have not caused permanent damage to your home or contents (eg. a pipe leaking water over an outdoor pathway) ✗ repair or replacement of the tank, pipe or container that water or liquid escaped from (eg. we will not pay for replacing a hot water system that leaks) ✗ leaks from agricultural pipes (eg. pipes manufactured with holes in them) ✗ fixing normal wear and tear (eg. replacing worn out tile grouting) ✗ damage caused by people splashing water from shower bases, baths, basins or tubs over time ✗ your claim if you repair or renovate a damaged area of your home before we can inspect it and find the cause ✗ damage caused by liquid from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
8 (a) Vandalism and malicious damage by tenants or their guests From any claim we pay, we will deduct a **$500** excess. This is in addition to any other excess that applies to the claim.	✗ accidental or unintended damage ✗ the cost of cleaning, repairing or restoring the home or contents caused by neglect, or untidy, unclean or unhygienic habits of tenants or their guests, such as the cost of cleaning or repairing: • liquid or food stains • drawings or paintings on walls • water damage and stains from over-watered pot plants • water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths.
8 (b) Vandalism and malicious damage by people other than tenants or their guest	Loss or damage by: ✗ you or a tenant ✗ someone who entered the home: • with your consent or the consent of a tenant • with the consent of someone with your authority to access the home.
9 Riot or civil commotion	Loss or damage by: ✗ you or a tenant ✗ someone who entered the home: • with your consent or the consent of a tenant • with the consent of someone with your authority to access the home.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
10 Impact at the home Impact at the home from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris. **When you have home cover** When your home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it. **When you have contents cover** When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.	✗ damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment. When impacted by trees, we also do not cover: ✗ removing or lopping fallen trees or branches that have not damaged the home ✗ the cost of lopping or removing potentially dangerous trees which have not caused damage to the home ✗ damage caused by trees being lopped or transplanted by you or someone authorised by you ✗ removal of tree stumps or roots that are still in the ground ✗ damage to the portion of a fence or wall that is owned by your neighbour ✗ damage caused by roots of trees, plants, hedges or shrubs *but we will cover* ✓ sudden damage caused by roots as a tree falls over.

Insured Events 1 to 12 (cont.)

We cover	We do NOT cover
11 Damage by an animal	Loss or damage caused by: ✗ animals owned by you, a tenant or anyone usually living at the home or unit ✗ animals allowed into the home or unit by you, or by a tenant or anyone usually living in the home or unit ✗ animals pecking, biting, clawing or chewing the home or contents or damage by their urine or excrement *but we will cover* ✓ damage to contents caused by an animal accidentally trapped inside the home which does not belong to you or anyone living in the home ✗ insects or vermin (eg. termites, rats, mice and rabbits).
12 Breakage of fixed glass **If you have home cover** We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets. **If you have contents cover** We cover accidental breakage of fitted glass in furniture, pictures and unfixed hanging mirrors. **We will also pay** The cost of repairing or replacing frames holding glass if they need to be replaced along with the glass.	✗ costs to remove broken glass from carpets or other parts of the home or unit ✗ we will not pay to fix damage where there is no break from the outer to the inner surface (eg. chips or scratches) ✗ glass in a glasshouse or greenhouse ✗ ceramic tiles ✗ hand-held mirrors ✗ drinking glasses and any glass or crystal items carried by hand ✗ a TV screen or computer monitor ✗ glass that is part of a radio or clock, vase, decanter, jug, ornament or lamp ✗ shower bases.

Additional features

When you insure the home or contents under this policy, we will provide the cover shown under these additional features, if the incident that results in a claim happens in the period of insurance (any limits shown include GST).

We cover	We do NOT cover
1 (a) Loss of rent caused by an insured incident **When you have home cover** if an insured incident damages your home to the extent it cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the home so it can be lived in again. **When you have contents cover** if an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again. The most we will pay for this feature is • 52 weeks lost rent or • 10% of the home sum insured for a home claim • 10% of the contents sum insured for a contents claim. We will pay this in addition to the sum insured for the home and contents.	Loss of rent: ✗ beyond the period it should reasonably take to replace or repair the home or unit so it can be lived in again or 52 weeks (whichever is shorter) ✗ if you do not intend to repair or rebuild your home ✗ if you do not intend to repair or replace your contents ✗ if you were planning or had applied to demolish the home before the insured incident happened ✗ if the reason for the loss of rent is damage to the unit building ✗ if the home or unit was not occupied by a tenant paying rent at the time of the loss or damage *but we will pay rent if* ✓ the home or unit would have been rented during the time taken to repair the home or contents and you give us evidence of this.

Additional features (cont.)

We cover	We do NOT cover
1 (b) Loss of rent caused by damage to a nearby building preventing access If the home or your contents in a unit are insured under this policy and you lose rent because a nearby building is so damaged that your tenant cannot access the home or unit, *then we will pay* ✓ the amount of rent lost for the time the tenant cannot access the home or unit. Nearby means within **500** metres of the insured address. The most we will pay for this feature is: • up to **14** weeks lost rent or • **$4,000** whichever is less. We will pay this in addition to the sum insured for the home and contents.	✗ Loss of rent if the home or unit was not occupied by a tenant paying rent *but we will pay rent if* ✓ the home or unit would have been rented during the time your tenant could not access the home or unit and ✓ you give us evidence of this.

Additional features (cont.)

We cover	We do NOT cover
1 (c) Default or non-payment of rent when under a fixed rental agreement *Summary* *This cover insures default of rent occurring in the **fixed term** of a rental agreement. There is NO cover for default of rent that occurs:* • *outside the fixed term of a rental agreement or* • *if you didn't have a signed rental agreement in place.* If: • you insure your home or your contents in a unit under this policy and • there is a rental agreement in place with the tenant and • your tenant stops paying you rent during the **fixed term** of your rental agreement for at least 4 consecutive weeks *we will pay* • up to 14 weeks loss of rent for unpaid rent during the fixed term of your rental agreement starting from the beginning of the 5th consecutive week of unpaid rent or • $4,000. whichever is less. If there is more than one period of unpaid rent, we will deduct the first 4 weeks unpaid rent from each consecutive period in which the tenant does not pay rent. This is in addition to any other excess that applies to the claim.	Unpaid rent: ✗ owing to you for the first 4 consecutive weeks that the tenant does not pay any rent ✗ if the tenant stopped paying rent or defaulted before the period of insurance started ✗ if the tenant stopped paying rent or defaulted either prior to or after the fixed term stated in the rental agreement ✗ if there is no signed rental agreement in place ✗ if you or your managing agent have not made reasonable attempts to collect unpaid rent or find a replacement tenant ✗ if the home cannot be lived in because of an insured incident (See additional feature 1 (a) and 1 (b) for the cover provided).

Additional features (cont.)

We cover	We do NOT cover
1 (d) Legal costs to recover unpaid rent If you: • have made a claim for unpaid rent under additional feature 1 (c) and • obtained our permission in writing before incurring legal costs trying to recover the unpaid rent *we will pay:* ✓ agreed legal costs to recover the rent owed to you ✓ reasonable costs charged by a managing agent for attending a court or tribunal to try to recover the unpaid rent. You must repay us any rent you recover that you previously claimed under additional feature 1 (c). The most we will pay for all claims against any one tenant is **$5,000.**	Legal cost: ✗ for which you have not first obtained our written permission ✗ not related to recovering rent from the tenant ✗ if we have not paid a claim under additional feature 1 (c).

Additional features (cont.)

We cover	We do NOT cover
2 (a) Removal of debris and extra rebuilding costs **Removal of debris and making the home safe** When the home is damaged by an insured incident, we will pay the reasonable and necessary costs to: ✓ remove the damaged parts of the home from the insured address ✓ demolish the home if necessary **and** ✓ make the home safe if it can't be lived in. If we authorise the repair or rebuilding of the home, we will also pay the reasonable and necessary cost of: ✓ temporary fencing ✓ quantity surveyors, land surveyors, architects and engineers fees ✓ building application fees and legal work to repair or rebuild. The limit for this additional feature for any one insured incident is **15%** of the home sum insured. We will pay this in addition to the sum insured for the home. **Removal of debris and keeping contents safe** When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to: ✓ dispose of damaged contents **and** ✓ store undamaged contents during the reasonable time it should take to repair the home. The limit for this additional feature for any one insured incident is **10%** of the contents sum insured. We will pay this in addition to the sum insured for the contents.	The following costs if you had planned to demolish the home before the insured incident: ✗ costs to remove debris ✗ extra rebuilding costs ✗ costs to demolish your home or make your home safe.

Additional features (cont.)

We cover	We do NOT cover
2 (b) Extra costs to comply with the latest home building regulations When rebuilding or repairing damaged parts of the home, we will pay for the extra cost of making these parts comply with the latest home building regulations and laws. The extent of the upgrade needed will depend on how old the home is and what building regulations have changed since the home was built. The cover in this feature is not paid in addition to the home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.	✗ costs to upgrade undamaged parts of the home to comply with the latest building regulations ✗ costs to make the home comply with building regulations that existed when the home was originally built or altered.

Additional features (cont.)

We cover	We do NOT cover
2 (c) Rainwater tank or solar heating system When the home is insured under this policy, we will pay up to $2,500 of your net costs* to install a rainwater tank, solar heating system or both at the home. This benefit is payable when: • 80% or more of the home is damaged by an insured incident and • the home does not have a rainwater tank or solar heating system and • your sum insured plus safety net is adequate to repair or rebuild the home and • we have authorised or arranged the repair or rebuilding of the home. * Net cost is the amount you spend after deducting any government subsidy your are entitled to. You must supply us with proof of the amount you spent before we will pay you. **Rainwater tank includes:** • a rainwater tank or bladder • an electric pump and wiring • a tank stand and base • pipes connecting roof drainage to the tank, pump and parts of the home • installation costs. **Solar heating system includes:** • collector panels and tubes that catch and store the sun's energy • a water tank, electric pump and wiring • a tank stand and base • pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of the home • installation costs.	✗ any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within 30 days of settling your claim ✗ any amount covered under additional feature 2 (b) (extra costs to comply with the latest home building regulations).

Additional Features (cont.)

We cover	We do NOT cover
3 Replacement of locks When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand. The limit is **$800** for any incident resulting in a claim.	✗ replacement of locks or lock barrels for more than one incident while the same tenant occupies the home or unit.
4 Mortgagee's discharge costs When you have home cover and we pay a claim for the home to a credit provider that fully repays the home loan, then we will pay the administrative and legal costs of: ✓ discharging the mortgage **and** ✓ deleting the mortgagee from the land title on the home. The most we will pay for this feature in any one period of insurance is **$1,000.**	✗ penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

Additional features (cont.)

We Cover	We do NOT cover
5 (a) Legal liability when you have home cover When you have home cover under this policy ✓ we cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens: • in connection with you owning the home **and** • at the insured address.	✗ an incident which does not happen at the insured address ✗ any incident which falls within 'Legal Liability - what is not insured' on the following pages.
5 (b) Legal liability when you have contents cover in a unit under this policy When you have contents cover under this policy ✓ we cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens: • in connection with you owning the unit at the insured address **and** • in the unit or in the common areas of the home unit building.	✗ an incident which does not happen in the unit or in the common areas of the home unit building ✗ any incident which falls within 'Legal Liability - what is not insured' on the following pages.

The most we will pay under home and contents legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **$20 million,** including all associated legal costs we have agreed to pay following your claim.

Additional features (cont.)

Legal Liability – what is not insured

For this extra to be cover...	We will not cover legal liability caused by or resulting from:
agreements you entered into	✗ any agreement or contract you enter into but we will cover your legal liability ✓ if it would have existed with or without any agreement or contract
aircraft	✗ using or owning any aircraft.
building, altering or renovating	✗ building, altering or renovating the home (if you have home cover) or the unit (if you have cover for contents in that unit), unless ✓ the home or the contents in the unit are insured by your policy and the total costs of building, altering or renovating are no more than $50,000.
buildings, property or land which are not at the insured address	✗ you owning, occupying or leasing any building, property or land except for: ✓ the home and domestic land at the insured address, when you insure the home under this policy ✓ the unit at the insured address and the common areas of the home unit building, when you insure your contents in the unit under this policy.
business activity	✗ any business activity unless this income is from: ✓ the tenancy of the home or part of the home insured by your policy ✓ the tenancy of a unit where your contents are insured by your policy.
caravans and trailers	✗ using or owning a caravan, mobile home or trailer.
committing an offence or breaking the law	✗ committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage ✗ not obeying any ordinance of any territory or local government law, by-law, order or direction relating to: • installing smoke alarms • pool fencing • failing to install a balcony railing or balustrade when required • dangerous goods, gases and liquids • fixing defects or making the home or unit safe.

Additional features (cont.)

Legal Liability – what is not insured	
We will not pay for liability	We will not cover legal liability caused by or resulting from:
death or injury	death or injury of: ✗ you ✗ a child living or employed under 16 years who is your child or the child of your spouse, de facto or partner ✗ your pets ✗ anyone who usually lives with you in your usual place of residence unless the person is: • a tenant of the home or unit and not a person under 16 who is: – your child or – the child of your spouse, de facto or partner.
deliberate act or lack of action by you	Any act by you or by someone acting with your given or implied consent that is: ✗ deliberate ✗ done in circumstances where you ought to be aware of the consequences of that action ✗ a deliberate lack of action.
disease or illness	✗ disease caused by asbestos or any form ✗ a disease, illness or sickness you knowingly caused or failed to take reasonable care to prevent spreading, after you knew about it.
illegal drugs	✗ as the result of: • actions which you were under the influence of or your judgment was affected by any illegal substance or illegal drug or • you using or consuming or failing to take reasonable care to prevent using or consuming illegal substances or illegal drugs.
legal action in other countries	✗ legal action or legal costs in a court against you, decided or heard in countries outside Australia or New Zealand.
libel or slander	✗ libel or slander.
motor vehicles or motor cycles	✗ using or owning a motor vehicle or motor cycle or trailer which is not registered for use in: ✓ cases of hire, hire or lease for private purposes – which is not for business, racing and – for which a compulsory third party insurance.
property owned by you or property in your legal custody	damage to property which: ✗ is owned by you or your family ✗ belongs to or is under the care of you or your family or legal custody or control.
watercraft	✗ owned or hired by any insured.
your employees	✗ death of injury of your employees sustained in the course of their employment with you.

Additional features (cont.)

When you insure the home or contents under this policy, we will also provide this additional feature.

Additional Features

6 Automatic adjustments to the sum insured

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding the home. This may help reduce the risk of any potential under-insurance of the home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under-insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Review the adjusted sum insured

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated on page 48.

Optional Covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available. We will tell you if this is the case. Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance and
- you will be covered for loss, damage or injury:
  - under that option and
  - caused by an accident or incident in the period of insurance.

(Any limits shown include GST).

We cover	We do NOT cover
1 Motor burnout We cover: ✓ the burning out or fusing of a household electric motor which is part of the insured home or contents. Cover includes repairing or replacing: ✓ the electric motor or compressor containing the motor ✓ an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit ✓ a swimming pool water pump combined with its electric motor, if the replacement pump motor cannot be bought on its own. **When the motor cannot be replaced** If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for replacement of the whole appliance.	✗ any motor or sealed unit aged 11 years or more ✗ the cost of extracting or reinstalling a submersible pump ✗ damage to a refrigerator or freezer caused by spoiled food ✗ any amount you can recover under a manufacturer's guarantee or warranty Motors in any: ✗ television, video recorder, DVD player or recorder ✗ radio, stereo, hi-fi or other sound equipment ✗ computer, printer or computer equipment ✗ microwave oven ✗ appliance or fixture that is used for a business activity.

Optional Covers (cont.)

We cover	We do NOT cover
2 Accidental damage We cover accidental damage to the home or contents (eg. breaking or damaging something). *Examples of accidental loss or damage which would be covered under this option are:* ✓ accidentally dropping a heavy saucepan onto your kitchen tiles (home cover) ✓ accidentally spilling a bottle of red wine on your carpet (contents cover). Even though these are not covered under insured events 1 to 12, this option also covers: ✓ the cost of removing glass fragments from home or contents items ✓ accidental damage: • to ceramic tiles • to drinking glasses, decanters, jugs and any glass or crystal items carried by hand • to a TV screen or computer monitor • to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors • caused by watering systems and hoses if it happens suddenly as the result of one incident • by scorching with a hot object even though there is fire **but not** scorching or burning by cigars, cigarettes or pipes • caused by animals or birds **but not** damage from biting, pecking, clawing, urine or excrement. Even though it is not covered under optional cover 1 (home burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.	✗ other than as shown on the left, a loss is not covered under this option if it is excluded elsewhere in this policy (eg. exclusions in insured events, additional features and options) ✗ swimming pool liners or covers ✗ contents away from the insured address ✗ loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date Accidental loss damage caused by: ✗ a deliberate act by you ✗ a computer virus or computer malfunction ✗ building, renovating or altering the home (except for spilling paint) ✗ food spoilage ✗ failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this. ✗ wear, tear, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, rust, corrosion, wet or dry rot ✗ scorching or burning by cigarettes, cigars or pipes ✗ animals, birds or insects biting, pecking or clawing the home or contents, or damage caused by their excrement

Optional Covers (cont.)

We cover	We do NOT cover
3 Mortgagee's interest for unit owners with a mortgage This optional cover is only available if you insure contents in a unit under this policy, we will cover: ✓ the mortgagee's interest in the unit if: • the unit suffers loss or damage caused by an insured incident in the period of insurance • the home unit building insurance doesn't apply or doesn't fully cover the cost of repairing the building and • the mortgagee claims under your policy for repayment of the mortgage. The most we will pay for mortgagee's interest is the lowest of these 3 amounts: • the difference between the unit building insurance cover and the cost of repairing the damage or • the amount to fully repay the mortgage at the time of the loss or • the sum insured for the mortgagee's interest shown on your certificate of insurance.	✗ Additional features 1 to 6.
4 Safety net home protection When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **25%** of the home sum insured to: • repair damage or • replace the home or • pay you what it would cost us to repair or replace the home. Contact us immediately if you increase the size of the home. After you take out this policy, if you ever increase the size of the home (eg. extending a room or adding a garage) you need to tell us and review the home sum insured. This is important because the cost to rebuild the home may have increased. If the increase to the size of your home is more than 10% and you do not contact us to appropriately adjust your sum insured, the most we will pay under this feature reduces from 25% to 12.5% of your sum insured.	**Note:** The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase. *For example, the most we will pay for removal of debris for a home claim is 15% of the home sum insured. The sum insured for this feature is not increased as a result of using safety net home protection.*

What is not covered under any part of your policy

The right column for full details	We will NOT cover loss or damage
anything you don't own	✗ to any items or contents you don't own
business activity	✗ to any part of the home used for any business activity or loss or damage to contents kept in the area usually used for business activity by: ✓ using a part of the home as a home office ✓ one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.
erosion, subsidence	✗ caused by or as a result of erosion, ordinary subsidence, landslip, landslide, collapse, shrinkage or any other earth movement but we will cover: subsidence damage to the home if it is caused by: ✓ insured event 7 (burst pipes, leaks and overflows) ✓ theft insured event if the damage occurs within 72 hours of the event happening. • insured event 2 (explosion) • insured event 5 (earthquake and tsunami) • insured event 9 (storm and flood)
actions or movements of the sea	✗ caused by actions or movements of the sea but we will cover: ✓ damage caused by insured event 5 (tsunami) ✓ damage caused by storm surge to the extent it is covered under insured event 9 (storm and flood).
seepage of water through the earth	✗ caused by water seeping or running: • through the earth (unless we've said we'll cover damage) • through or down the sides of roofs or walls (if you're not aware the home: • over the tops of underground swimming pools or spas causing them to move, change shape or fill or leak by through their footprint • against or through retaining walls you're using them to move or cross.
bushfires, storms or floods in the first 72 hours of cover	✗ caused by a bushfire, storm or flood occurring within the first 72 hours from the start of the insurance cover but we will cover this cover if this policy takes over the existing: ✓ insurance on the home or ✓ the existing policy covered the home or contents against the same insurance events for the same period as this policy and it has not been cancelled or lapsed in the first 72 hours.
breaking the law	✗ where you or someone with your knowledge or permission uses any part of the home or land for an illegal or unlawful purpose ✗ your property is confiscated, seized, damaged, destroyed or restricted by legal authorities or illegal occupiers.

What is not covered under any part of your policy

[illegible]	We will NOT cover loss or damage
not complying with building regulations	✗ caused by or contributed to because the home or unit did not comply with building [illegible] regulations except ✓ those laws or regulations introduced after the home was originally built or last altered or you are not required to comply with
confiscation or damage by a legal authority	✗ caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this
defect, structural fault, faulty design	✗ caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss, damage or legal liability occurred (eg if there was signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect)
failing to take care of the home or contents	✗ caused by, or as a result of, your failure to: • take reasonable care of the home and contents • keep the home and contents in good condition and well maintained • fix faults and defects as soon as you become aware of them.
deliberate actions by you	✗ caused by an act or omission by you, your family or any owner or part owner of the home or contents, or anyone acting with your consent, which: • is deliberate • demonstrates a reckless disregard for the consequences of that act or omission
insects, birds and vermin	✗ caused by insects, birds or vermin (such as termites, rats, mice and mice) [illegible] ✓ but this damage is covered under option 2 (if you have chosen that option) ✓ [illegible] damage [illegible] caused by insect, vermin [illegible] ✓ damage [illegible] caused by breakage of [illegible] glass
roots of trees, shrubs and plants	✗ caused by the roots of trees, shrubs or plants [illegible] ✓ damage [illegible] caused by roots growing from pipes or drains that are blocked or damaged by these roots (under insured event 7 [illegible])
home or unit unoccupied for longer than 60 days	✗ while the home or unit has been unoccupied for longer than 60 consecutive days (unless) ✓ you have told us about this and we have agreed in writing to cover it [illegible]
failing to establish an insured incident	✗ [illegible] damage where you have failed to reasonably establish an insured incident (such as a storm, fire and theft)

What is not covered under any part of your policy (cont.)

See right column for full details	We will NOT cover loss, damage or liability
revolution, war	✗ caused by revolution, war, invasion or any act of foreign enemy, military coup or any looting or rioting following these incidents.
biological, chemical other pollutant or contaminant	✗ caused by any biological, bacterial, viral, gene, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents but we will cover ✓ fire damage that is covered by insured event 1 (fire) ✓ your legal liability under additional feature 1 (legal liability caused by your legal use of pesticides or herbicides in the course of your
radioactivity	✗ caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear weapon including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.
flood caused by deliberate damage to a reservoir or dam	✗ flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam or any looting or rioting following these incidents.
See right column for full details	**We do NOT cover the cost of repairing, replacing or fixing**
power surge, mechanical or electrical breakdown	✗ equipment which doesn't operate properly because of power surge, mechanical or electrical breakdown unless ✓ it is covered by insured event 1 (fire) (if you have chosen and are covered for option 1) ✓ it is covered by insured event 4 (lightning) ✓ it is covered by insured event 5 (theft)
wear, tear, rust, mould	✗ loss or damage caused by wear, tear, rust, boiling, gradual deterioration, frost, damp, mildew, mould or light, atmospheric or climatic conditions, corrosion or rot unless this is caused under ✓ insured event 1 (fire) ✓ insured event 4 (lightning)
photographs, electronic data and images	✗ electronic data or files that are corrupted, damaged or lost but we will cover them ✓ if the device they were stored on is lost or damaged in the course insured and ✓ you can show us proof of purchase and ✓ you agree to pay the first £250 of any claim ✗ photographs, films or other media except those described as in any other section, including film, video that are corrupted, damaged or lost but we will cover ✓ any negative, transparency, master or duplicate film or tape that is part of your stock

What is not covered under any part of your policy (cont.)

See right column for full details	We do NOT cover
building extensions, alterations or renovations affecting the roof or external walls	When the home or unit's exterior walls or roof are opened up or removed (even if temporarily covered during home building, alterations or renovations) we do not cover: ✗ damage caused by water entering the home or unit through openings in the walls or roof or other unfinished parts of the home or unit building ✗ storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work ✗ theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered) ✗ theft of building materials or fixtures before they are installed or fixed in place, or ✗ legal liability for accidents under additional feature 5 (Legal Liability) caused by or arising out of building, altering or renovating a home or unit when the total cost of building, altering or renovating is $50,000 or less, and: ✓ the home is insured by your policy that an incident at the home or ✓ the contents in the unit are insured for an incident in the unit. If you want insurance for what is not covered, call us about our construction insurance policy.
extra costs following an insured incident	✗ the extra costs or more costs following an insured incident such as: • cost of repairs or work: – over the limit you have set or to help us assess your claim – because of wrong advice about the cost, damage or repair – professional report, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs • cost of repairing or reapplying protective chemicals (such as termite barriers) around the home • cost of work from a licensed or building practitioner unless: ✓ the work is for an accidental failure to which your policy applies.

How claims are paid

Home and contents claims

We choose how your claim is settled. If we agree to pay a claim for loss, theft or damage to your home or contents, we will decide if we will:

✓ repair damage new for old or

✓ replace home or contents new for old or

✓ pay you what it would cost us to repair or replace home or contents new for old.

We will not:

✗ pay extra to repair or replace an item to a better standard, specification or quality than it was before the loss or damage, except as outlined in the meaning of new for old (see page 11)

✗ fix a fault that existed before the loss or damage occurred

✗ pay to replace undamaged parts of the home or contents items to create a uniform appearance

unless

✓ it is in the room, hallway, stairs or passageway where the damage occurred

AND

it is for the necessary repair or replacement of:

✓ paint, wallpaper or wall coverings

✓ internal blinds

✓ carpets or other floor coverings.

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage **and**

- subtract from this an amount for unused period of insurance.

For example

*If the home is under-insured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is **10%**, **then** we would increase your sum insured by an annual adjustment of **5%**.*

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

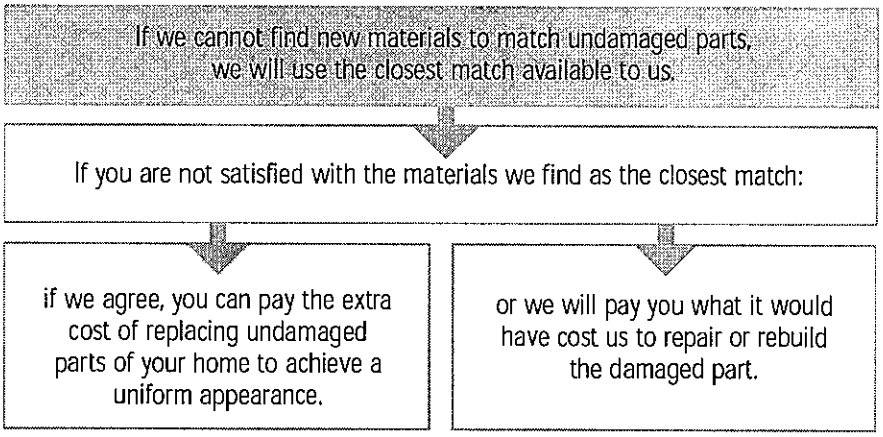
If you are still under-insured

Safety net home protection for home claims
If the home sum insured after the pro rata adjustment is not enough to repair or rebuild the home, then we will add the cover provided by optional cover 4 safety net home protection on page 43.

If you are still under-insured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured **plus** any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims
If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims - when we cannot match materials



Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

- **one garage door is damaged**
  we will only replace or repair the damaged one, not other doors
- **roof tiles are damaged**
  we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs
- **roof sheeting is damaged**
  we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade or colour to the undamaged roof sheeting

- **an external wall is damaged**
  we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of your home.

For circumstances where we will repair or rebuild undamaged parts read below.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
  we will pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
  (eg. paint, wallpaper, wood panels, but not tiles)
  we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damaged occurred
- **floor coverings are damaged** (including tiles)
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
  this is described below.

* For definitions of these terms refer to the diagrams on pages 51 to 53.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen
We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continously joined to the damaged parts (this is one 'section')
- made out of the same materials **and**
- on the same level.

See the case study on the next page for a visual explanation.

Note: Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

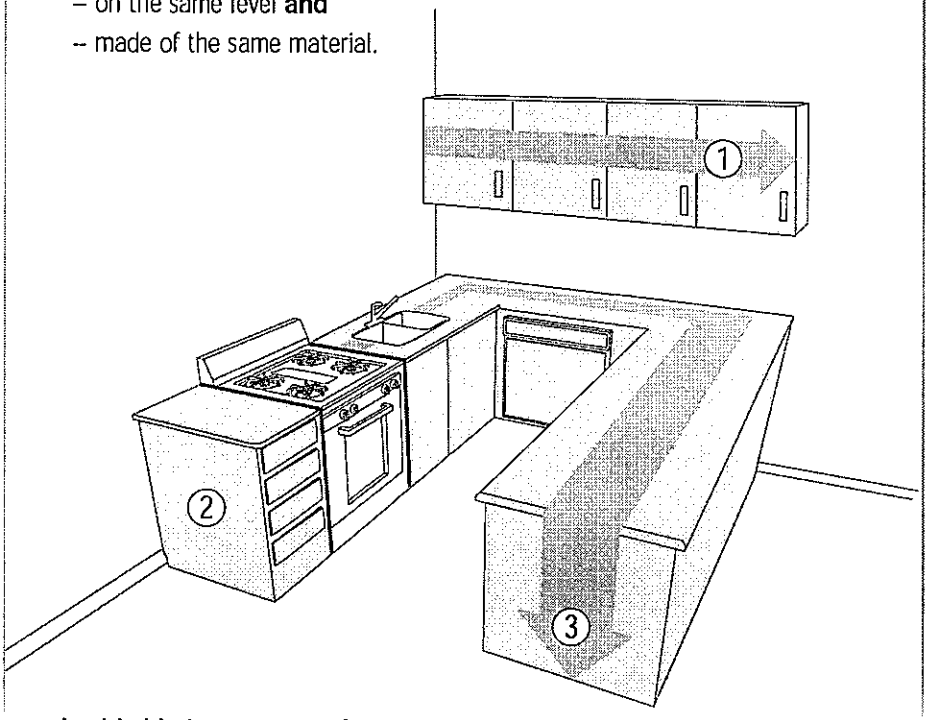
The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

– continously joined **and**

– on the same level **and**

– made of the same material.



In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (eg. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

What we mean by same room, hallway, passageway or stairs
This applies to repairs to floor and wall coverings for home and contents claims (eg. tiles, carpet, wallpaper).

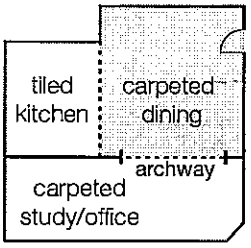
Same room

A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

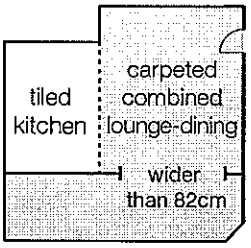
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

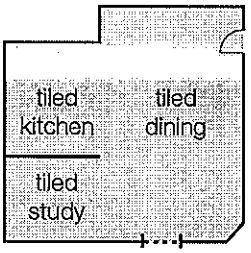
- they are lounge and dining rooms **and**
- the shared doorway, archway or similar opening is wider than **82cm and**
- the floor or wall covering is the same in both rooms.



Open plan areas

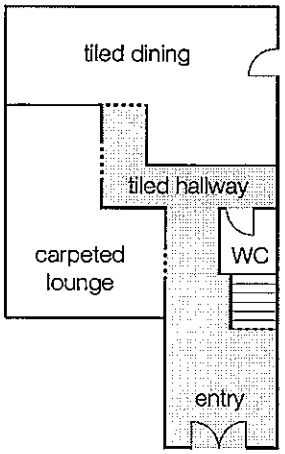
When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



What we mean by same room, hallway, passageway or stairs (Cont.)

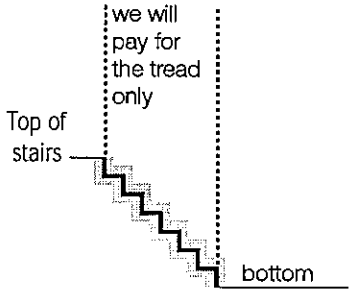
Same passageway or hallway



A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.

Same stairs

Side view of stairs



Legend

Shaded areas show the area that we consider the same room, passageway, hallway or stairs.

—— **Solid lines** represent floor to ceiling walls.

-------- **Dotted lines** show boundaries of a room or area where there is no physical barrier present (eg. no wall or door).

Dealing with defects

If a known defect is the cause of the damage
We do not pay for loss or damage caused by a defect, structural fault or design fault at the home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage
If an insured incident damages the home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults
When we accept a claim, we will not pay extra to rectify a structural or design fault at the home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at the home.

If undamaged defective parts of the home will not support repairs
If undamaged defective parts of the home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had the home not been defective.

For known defects or faults
Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

GST and Input Tax Credits

When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Home claims

Choosing to rebuild on another site

If the home is to be rebuilt after an insured incident you can choose to have the home rebuilt on another site providing you pay any extra costs involved.

If you want to change the design of your home

When rebuilding the home, if we agree, you can choose to change the design of the home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize the home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Homes to be demolished

If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

Home claims (cont)

What we guarantee
We guarantee the materials used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:
- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of the home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

If you do not want to replace or repair an item, we will pay you what it would have cost us to repair or replace the item, but only if we agree to this.

If an item is part of a pair, set, collection or suite of furniture or setting, we will only pay for repair or replacement of the lost, stolen or damaged part.

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

We will not pay:

✗ to replace undamaged parts or for any decrease in the value of a pair, set, collection, furniture suite or setting

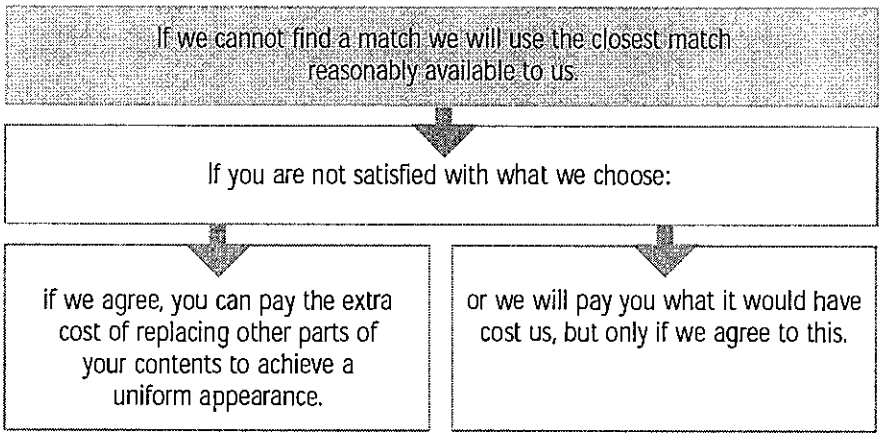
✗ the cost of rewriting lost or damaged data, audio or video files or records on computers, or any other electronic media

✗ for replacing photographic images on films, photographs, videos or any other media that stores or reproduces images or photographs

but we will pay for

✓ framed photographs purchased as art from a retail outlet.

Contents claims - when we cannot match materials



When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
  If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, hallway, stairs or passageway* where the damage occurred.
- **carpets or other floor coverings**
  If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, hallway, stairs or passageway where the damage occurred.

* For definitions of these terms refer to the diagrams in the home claims, pages 52 to 53

Making a claim

What you must do if there is an incident that could lead to a claim

If you suffer loss or damage, or there is an accident you must:

✓ call us as soon as possible and tell us what happened – we're available **24** hours a day

✓ do everything you can to prevent further loss, damage or liability

✓ immediately report loss or damage from arson, any illegal act or theft to the police and give them and us a list of all stolen or damaged items. You must also give us the name of the police officer, station reported to and date reported

✓ give us any information and help we need to handle, assess or investigate your claim

✓ let us enter the home or unit to investigate the cause of the loss or damage

✓ show us the damaged goods or property if we ask

✓ give us access to records that would be acceptable for tax reporting showing the rent received for your home or unit in the **12** months before the incident

✓ show us any rental agreement that you have with your tenant

✓ give us evidence of value and ownership of lost, stolen or damaged goods or property, especially for articles such as recently purchased electrical items such as stereos, TVs, DVD players and artworks if we ask for this

✓ immediately send us any correspondence or demands received about any legal liability matter

✓ immediately tell us about any pending court actions or offers of settlement arising from legal liability accidents or claims.

If you suffer loss or damage or an accident occurs, you must NOT:

✗ get rid of damaged goods or property unless we agree

✗ carry out or authorise repairs without our consent

✗ wash or clean or remove debris from any area damaged by fire, unless we agree

✗ admit liability or responsibility to anyone else unless we agree

✗ negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply with all these conditions, we can reduce or refuse the claim.

If you make a claim which is covered under this policy, we can decide to:

- defend you, settle any claim against you or represent you at an inquest or official enquiry
- take legal action in your name to recover money from the person or entity who caused loss, damage or liability.

If we decide to defend you, settle any claim against you, represent you or try to recover money from the person who caused the loss or damage, you must give us all the help we need, including help after your claim has been settled.

Excess

Excess is the amount you have to pay for each incident if you make a claim.

Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full.

The amount and types of excess are shown on your certificate of insurance. Your excess is increased by the amount shown in your PDS for any claim under:

- theft by tenants (insured event 3 (a)) (see page 22)
- vandalism and malicious damage by tenants (insured event 8 (a)) (see page 26) or
- default or non-payment of rent (additional feature 1 (c)) (see page 31).

We will deduct the excess from the amount of cover under your policy and then pay you, or we will ask you to pay the excess to a supplier, repairer or us.

When you claim for both home and contents because of the same incident you must pay the excess for your home claim plus the excess for your contents claim *unless you make a claim under:*

- theft by tenants (insured event 3 (a)) (see page 22) or
- vandalism and malicious damage by tenants (insured event 8 (a)) (see page 26).

For these claims you only pay one excess. If they are different, you pay the bigger excess.

Your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charge and fire services levy that applies. When you apply for this insurance you must pay us the premium to be covered by this policy. You must pay your renewal premium by the due date to renew your policy.

How we calculate premiums

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium (see table on the right for some examples). We also take into account the premiums we collect from all policy holders weighed up against the cost of all current and future possible claims plus expenses and other business costs.

Premium discounts

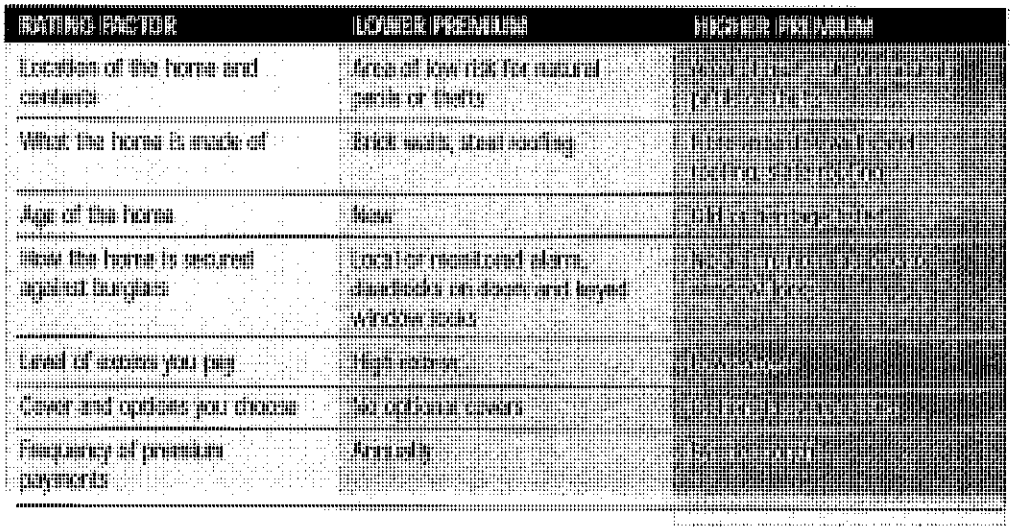
At times, we may offer premium discounts to particular customers (eg. those in a certain age group, or people with a number of policies insured with us). The amount and type of discounts offered can change at any time before you take out this policy, or at your next renewal.

Why the cost of insurance can change
Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by:

- the cost of claims we have paid to other customers
- the cost of claims we expect to pay in the future
- any changes in government taxes or charges
- our expenses of doing business.

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

Examples of rating factors that may affect your premium



Other costs, fees and charges

The other costs, fees and charges that you might have to pay are listed in the table below.

Type of cost, fee or charge	Details
Cancellation fee: We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. You also pay any relevant government charges. If you cancel your cover in the period of insurance, we can charge a fee. We will not charge a fee if: • you are transferring cover to another home or contents policy with us • you are moving cover to an area where we do not offer insurance • you cancel the cover within the cooling off period • we cancel the cover for any reason.	**How we calculate cancellation fees** The amount of the fee is **$30** (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is **$60** (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued. **Refunds** The cancellation fee is deducted from any refund. A refund will not be issued if the cancellation fee is a greater amount, although we will not charge you any additional amounts to cover the difference.
Pay by the month fees	The monthly fee is 15% of the premium for the period of insurance. Your monthly payment equals your premium plus this fee plus stamp duty, GST and any additional government charges, divided by the number of months in the period of insurance.
Excess	The excess is the amount you have to pay for each incident if you make a claim. See page 59 for full details.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. A copy of the Code can be obtained from the Insurance Council of Australia by:

- visiting ica.com.au
- phoning (02) 9253 5100.

If you have a complaint

If you have a complaint concerning this product or our services, please tell the people who provided your initial service. Or you can:

- phone us on 1800 689 762 (FREE CALL)
- fax us on 1300 767 337
- write to us at Reply Paid 1453 Customer Relations Unit RE058
  GPO Box 1453 BRISBANE QLD 4001
- email us on customer.relations@suncorp.com.au

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can contact the Insurance Ombudsman Service. You need to do this within **3** months of receiving our final decision.

You can contact the Insurance Ombudsman Service by:

- phoning 1300 780 808 (for the cost of a local call)
- writing to PO Box 561 Collins Street West Post Office, Melbourne Victoria 8007
- faxing (03) 9621 2060 or
- visiting www.insuranceombudsman.com.au

The Insurance Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Insurance Ombudsman Service, please ask us for a brochure.

Insurance fraud

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

Suncorp actively pursues fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- Inflated vehicle or home repair bills
- Staged vehicle or home incidents
- False or inflated home or vehicle claims
- Home and vehicle fires which may be intentionally started - including by someone known to you.

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

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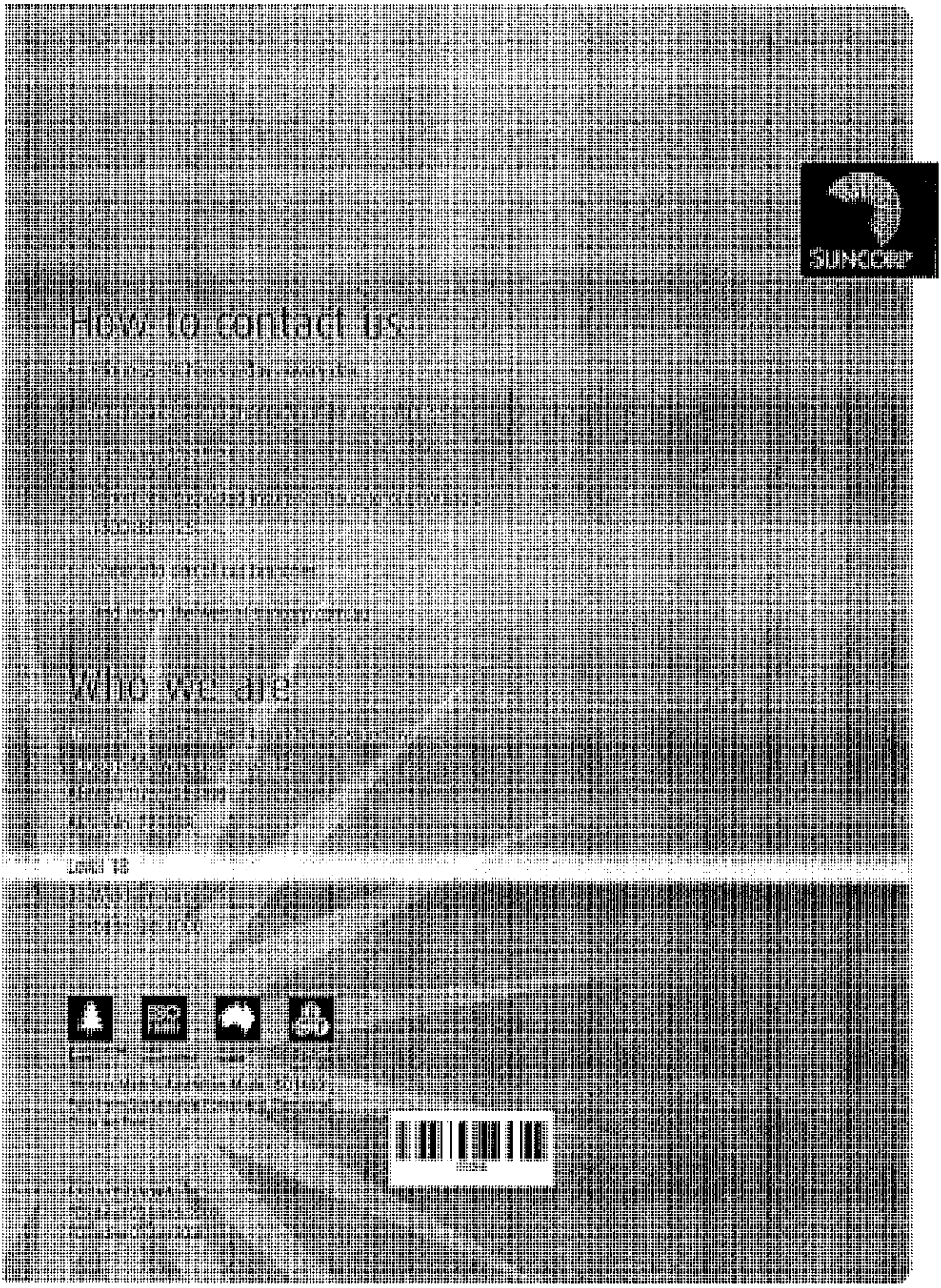
Suncorp
How to contact us
Who we are
Level 18

Platinum Home & Contents Insurance

Product Disclosure Statement

SUNCORP Insurance

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Introduction

Welcome to Suncorp Platinum Home & Contents Insurance

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the cooling off period. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Who is this product designed for?

This insurance product is specially designed to provide cover for quality homes and contents. If you live in a house, unit, apartment or flat, you can choose a policy depending on your circumstances and what you want to cover. Minimum levels of sums insured apply – please ask us for details.

This policy does NOT insure investment homes or contents in investment units e.g. a home or unit let to your tenants. Instead, you can choose to apply for our Investor Home & Contents Insurance.

Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 71) when you apply for this insurance. We will ask you for information about your home, your contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Summary of major cover

Accidental loss or damage

Your home and contents are covered for accidental loss or damage at the insured address. Some examples of what accidental loss or damage also includes are shown below.

This summary must be read together with the terms and conditions set out in this PDS.

Examples of accidental loss and damage

Fire

but we do not cover damage caused by scorching, ash or soot when your home has not caught on fire.

Theft and damage caused by thieves

but we do not cover theft by people you invite into your home.

Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.

Malicious damage, vandalism and riot

but we do not cover damage by someone who lives at the home.

Lightning

but we do not cover damage caused by power failures or surges by your power provider.

Explosion

but we do not cover repairing or replacing the tank that has exploded.

Earthquake and tsunami

but we do not cover subsidence damage that occurs more than 72 hours after the earthquake.

Impact by motor vehicles, aircraft, trees and power poles

but we do not cover the removal of dangerous trees around your home.

Leaking or bursting of liquid from pipes or tanks

but we do not cover the repair of a leaking shower base.

Damage by animals

but we do not cover damage by biting, chewing, pecking or clawing.

About your sum insured

What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 21 (automatic adjustments to the sum insured) on page 35.

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.

New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods.

If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.

We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

About your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charges and fire services levy that applies.

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

In addition to the factors we use to calculate your premium, the discounts you qualify for also affect your premium. Your premium includes any discounts you qualify for and these are applied before adding applicable government charges.

More details

For further details on how we work out your premium and for information about the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

About our fees

	Details
Cancellation fee We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. A cancellation fee will not apply if: - you are transferring cover to another home or contents policy with us - you are moving to an area where we do not offer insurance - you cancel the cover within the cooling off period - we cancel the cover for any reason.	The amount of the cancellation fee is **$30** (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is **$60** (plus relevant government charges) if you cancel a policy covering more than one insured address. This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference. We will also not issue a refund if after we have deducted the cancellation fee the amount of the refund is $5 or less.
Pay by the month fee The monthly fee is **15%** of the premium for the period of insurance.	Your monthly payment equals your premium plus this fee plus stamp duty, GST, FSL (where applicable) and any additional government charges, divided by the number of months in the period of insurance.

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay the premium by the due date to be covered by this policy.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium and other charges in full, we may reduce the period of insurance so it is in line with the amount you paid.

You can pay your premium in one annual payment or by monthly instalments.

Paying premiums annually

If you do not pay your premium by the due date in the first year of your insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so. If at renewal you pay your premium late, we may reject your payment and your policy will cease from the due date.

If we accept your late payment, we might re-commence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is 14 days (or more) late and
- cancel your policy without notifying you if payment is 1 month (or more) late.

If you pay by the month we charge a fee each month as part of your premium and this is included in your monthly payment.

Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. This is especially important for valuables and items listed on your policy, as well as electrical appliances and furnishings.

We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value. For full details refer to pages 52 to 55.

About your cover

What we cover as your home

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home

Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges for more than they are covered under additional feature 14
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- inflatable swimming pools or portable spas
- a hotel, motel, boarding house or guest house
- water in tanks, swimming pools, spas or any other water container
- carpet (fixed or unfixed) or floor rugs
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways), **but we will pay** the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home.

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	Limits for any one insured incident
Unfixed home building materials and uninstalled home fittings (e.g. tiles stored in the shed or an oven that is not yet installed)	up to $2,000
Fencing	up to 2 kilometres
Bitumen surfaced driveway or roadway	up to 500 metres
Options	The amount or limit shown for that option (see pages 36 to 37)
Additional features	The amount or limit shown for that additional feature (see pages 18 to 35)

What we cover as your contents

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:

- carpet and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- contents items that you are legally responsible to insure under a written contract (e.g. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier
- fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:

- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- air conditioners that leave a hole in a wall if removed
- dishwashers housed in a cabinet
- chemicals, fertilisers and pesticides that have been used or applied
- plants not in a pot
- lawns, trees, shrubs, hedges unless covered under additional feature 14
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals including fish, reptiles, pets and livestock
- stock for a past, present or future business activity
- travel or other tickets, coupons or gift vouchers
- unfixed home building materials and uninstalled home fixtures or fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 16
- caravans, mobile homes or any of their contents
- trailers, horse floats or horse-drawn carriages
- aircraft other than remote controlled models or toys with a wing span less than **1.5** metres
- watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

Where your contents are covered

The table below shows the cover we provide in different locations.

At the home	Elsewhere in Australia and New Zealand	Elsewhere in the world (listed jewellery and watches only)
This policy covers your contents at the home. However, fixed and flexible limits apply to some items (e.g. the most we will pay for jewellery is **$5,000** per item). You can increase cover for items and other valuables with flexible limits see pages 15 to 16.	We will cover your contents anywhere in Australia or New Zealand for up to **185** days when they are temporarily away from the insured address but we will not cover the items shown below.	We will cover jewellery and watches listed under your contents policy when they are outside Australia and New Zealand for up to **100** days but only when these items are: – being worn by you or – secured in a safe. See page 16 for full details on listing your contents items.

Things that are not covered when elsewhere in Australia and New Zealand

We will not cover loss or theft of, or damage to:

– cash or documents able to be cashed

– items of trade

– any caravan or trailer or its contents, such as while at a caravan park, attached or stored in a garage

– accessories to any

• motor vehicle, motor cycle or trailer

• caravan or watercraft

• hang glider unless it is an accessory to a hot air balloon

• aircraft unless it is an accessory to a model aircraft with a wingspan no longer than 1.8 metres

– contents being packed, carried or moved from your current insured address to a new address or permanent base but some locations are covered by section 4 on page 12.

Things that are not covered when elsewhere in Australia and New Zealand

We will not cover theft of:

- watercraft e.g. a surfboard, wave board, sailboard, canoe, kayak or surf ski, when in a public place unless at the time of the theft it was locked:
  - inside a motor vehicle or inside a roof box carrier on a motor vehicle
- bicycles in a public place unless at the time of the theft it was locked:
  - to a fixed object
  - to a rack or carrier attached to a motor vehicle
  - inside a motor vehicle.

Limits on contents cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the following tables. There are two types of limits: fixed and flexi-limits.

Fixed limits

Items below have fixed limits and the limits cannot be increased.

Fixed limits apply to:	Limits for any one insured incident
Home office equipment	up to **$20,000** in total
Tools of trade and equipment used for a business activity (not 'home office equipment')	up to **$5,000** in total
Refrigerated or frozen food and medicines	up to **$2,000** in total
Uncut and unset gems, gold or silver nuggets and ingots (not jewellery)	up to **$1,000** in total
Cash, smart cards, phone cards and documents able to be cashed	up to **$500** in total
Options	the amount or limit shown for that option (see pages 36 to 37)
Additional features	the amount or limit shown for that additional feature (see pages 18 to 35)

Flexi-limits

Flexi-limits are shown in the table below. You can choose either Essential or Essential Plus limits for your cover. Essential limits will apply unless you ask us for Essential Plus and you pay the extra premium that applies. Your choice of Essential or Essential Plus will be shown on your certificate of insurance.

	Limits for any one insured incident	
Limits apply to:	**Essential limits**	**Essential Plus limits**
Jewellery and watches	up to **$5,000** for each item or set, but no more than **$20,000** in total	up to **$10,000** for each item or set, but no more than **$40,000** in total
Silver or gold items, items plated with silver or gold unless limited elsewhere in 'contents limits'	up to **$50,000** in total	up to **$100,000** in total
Paintings, pictures, works of art, sculptures and art object	up to **$100,000** in total	up to **$200,000** in total
Stamps, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to **$25,000** in total	up to **$50,000** in total
Collections and memorabilia (Note – wine is not a 'collection' and has no special limit)	up to **$25,000** in total	up to **$50,000** in total

If you own items or valuables above the flexi-limits

You can apply to insure individual items if you own:

– individual items worth more than the flexi-limits or

– a number of items in the same flexi-limits category with a total value more than the flexi-limits.

For example

If you have Essential limits and you own:

– a jewellery item worth $10,000, you can list this item individually for $10,000. The flexi-limit of $5,000 per item and $20,000 in total will apply to all other jewellery you own.

– 3 paintings worth $50,000 each, with a total value of $150,000, and want more cover than the $100,000 flexi-limit. You can list one of the paintings with a value of $50,000 to give yourself $150,000 cover in total for paintings.

Listing items individually

Steps	What to do	
1	Obtain an Australian valuation and proof of ownership for each item, set or collection to be insured.	You will need an Australian valuation. We might ask to see this before we accept cover.
2	Ask us to insure each item, set or collection and pay us the extra premium that applies.	If we agree to insure the item, it will be shown on your certificate of insurance. You must install extra burglary security and extra fire protection if we ask for this.
3	Keep valuations and proofs of ownership safe from theft, fire and other loss or damage. You will need to show us these if you make a claim.	For safe storage you may consider using a fireproof security box (available from some hardware retailers) or a bank safety deposit box or another safe place of your choice.

How much contents cover do you need?

Contents sum insured

You should insure your contents for the amount it costs to replace all your contents new for old. This amount is called your contents sum insured.

Some key points

Always use current prices to calculate your sum insured, not the depreciated value. This especially applies to items that are old, purchased secondhand or no longer available.

For electronic and hi-tech items

Since the prices of these items are constantly changing, the original purchase price may not be an accurate figure for the sum insured. Choose a sum insured that covers the cost to replace the technology in current prices (e.g. if a camcorder was purchased 5 years ago for $1600 and may now be replaced for $600, the sum insured is $600).

For secondhand purchases

Since we replace these items new, regardless of their age or condition, insure them for the cost to replace them new in current prices. Do not insure them for the secondhand purchase price or the depreciated value.

For obsolete items

Since an obsolete item is no longer available, insure it for the cost to replace it with an item of a similar standard (e.g. if an old colour television is now obsolete, insure it for the cost to replace it with a base model in the next generation of technology with the same size screen).

What you are covered for

You can choose to insure your home and contents, or just home or just contents. Your certificate of insurance will show what covers you have.

Home cover

When you have home cover, your home is covered for accidental loss or damage which happens at the insured address and in the period of insurance, subject to the terms, conditions and limits in this policy.

Accidental loss or damage includes loss or damage from incidents you did not intend to happen, e.g. accidentally breaking kitchen tiles, scorching a bench top or breaking a window.

Contents cover

When you have contents cover, your contents are covered for accidental loss or damage which happens in the three locations shown in 'Where your contents are covered' (see page 13) and in the period of insurance, subject to the terms, conditions and limits described in this policy.

Accidental loss or damage includes loss or damage from incidents you did not intend to happen, e.g. accidentally staining carpet, breaking a glass table top or damage caused to a painting accidentally falling off the wall.

Accidental damage

Accidental loss or damage also includes loss or damage from incidents such as:

- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:

- as 'We do not cover' in additional features and optional covers on pages 18 to 37
- as 'What you are not covered for' on pages 38 to 49.

More details

For exemption for how a claim payment might typically be calculated, please refer to our Premature, Excessive, Disconnected and Claim Payments Guide available at www.suncorp.com.au/insurancedetails. A copy of this guide can be provided to you at no charge. If you contact us on 13 11 55.

Additional features

When we accept a claim under your policy for an insured incident that happens in the period of insurance, you may also be entitled to these additional features.

1a. Temporary accommodation costs when you have home cover

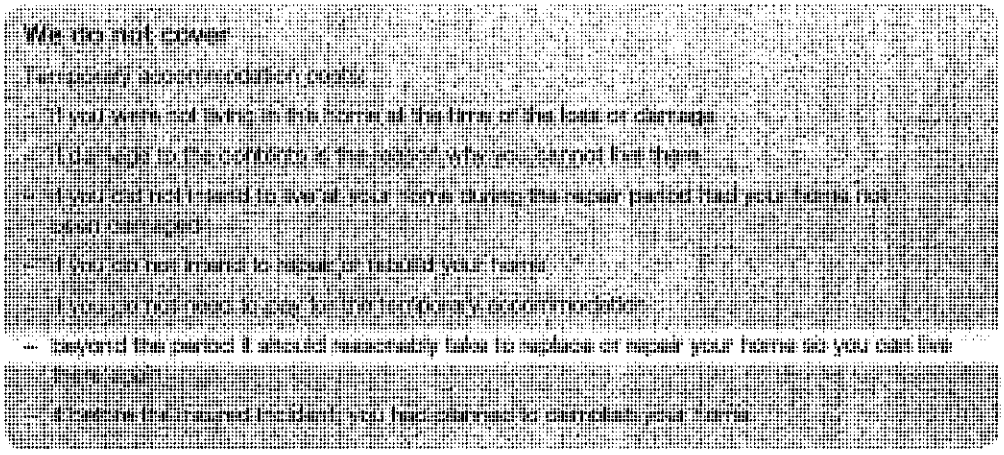
We cover

When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition.

We will pay:

- up to **2** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licenced local property manager to assess this amount.

The limit for temporary accommodation is **10%** of your home sum insured and the longest period you can claim for is **52** weeks. We will pay this in addition to the home sum insured.



1b. Temporary accommodation costs when you have contents cover

We cover

When you have contents cover and damage to your contents by an insured incident is the sole reason you cannot live at your home or unit, we will pay for your temporary accommodation costs for the time it takes to repair or replace your contents to a liveable condition.

We will pay:

- up to **2** weeks in short term accommodation agreed to by us (e.g. standard rates for a hotel, motel or serviced apartment), then if necessary:
- up to another **50** weeks in residential accommodation of a similar standard to your home or unit. The amount we will pay is based on the weekly rent you would receive for your home or unit at the time of the claim. We will ask a licenced local property manager to assess this amount.

If you don't have to pay rent during the repair period, we will deduct the amount you would pay for rent from what we pay you.

The limit for temporary accommodation is **10%** of your contents sum insured and the longest period you can claim for is **52** weeks. We will pay this in addition to the sum insured for your contents.

We do not cover

Temporary accommodation costs:

- if damage to the home or building is the reason why you cannot live there
- if you do not need to pay for temporary accommodation beyond the period it should reasonably take to replace or repair your contents so you can live in your home or unit again
- if you were not living at the home or unit at the time of the loss or damage
- if you did not intend to live at your home or unit during the repair period had your contents not been damaged.

1c. Temporary accommodation costs when you cannot access your home or unit

We cover

This additional feature provides cover when you have:

- home cover **or**
- contents cover in a unit **or**
- contents cover in a home that you are renting.

If you cannot access your home or unit because one of the following incidents happens within **500** metres from the insured address:

- damage to a building, road or street
- burst water main
- bomb threat or bomb damage
- street riot
- emergency services refuse you access

then we will pay the cost of temporarily accommodating you in a home of a similar standard to the insured address. The amount we pay will be based on the market's weekly rental value of your home, unit or rented home.

We will pay for accommodation up to the time you can access your home, unit or rented home again, but we will not pay for more than **12** weeks accommodation. We will pay this in addition to the sum insured for your contents.

We do not cover

- caused by the threat of, or damage by, a nuclear or biological bomb
- when you own and live in your home and do not insure your home under this policy.

2. Removal of debris

We cover

Removal of debris and making the home safe

When your home is damaged by an insured incident, we will pay the reasonable and necessary costs to:

- remove the damaged parts of your home from the insured address
- demolish the home if necessary, **and**
- make the home safe if it can't be lived in.

If we authorise the repair or rebuilding of your home, we will also pay the reasonable and necessary cost of:

- temporary fencing
- fees from quantity surveyors, land surveyors, architects and engineers
- building application fees and legal work to repair or rebuild.

The limit for this additional feature for any one insured incident is **20%** of the home sum insured. We will pay this in addition to the sum insured for the home.

Removal of debris and keeping contents safe

When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:

- dispose of damaged contents **and**
- store undamaged contents during the reasonable time it should take to repair the home.

The limit for this additional feature for any one insured incident is **20%** of your contents sum insured. We will pay this in addition to the sum insured for your contents.

We do not cover

The following costs if you had planned to demolish your home before the insured incident:

- costs to remove debris
- extra rebuilding costs
- costs to demolish your home or make your home safe.

More details

For further details about how we pay claims under additional feature 2. Removal of debris, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [illegible] or by contacting us. A copy of this guide can be provided to you on request at no charge. If you contact us on 13 11 55.

3a. Extra costs to comply with the latest home building regulations

We cover

When rebuilding or repairing damaged parts of the home, we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.

The extent of upgrade needed will depend on how old your home is and what building regulations have changed since your home was built. The cover in this feature is not paid in addition to your home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.

We do not cover

- cost to upgrade undamaged parts of your home to comply with the latest building regulations
- costs to make the home comply with building regulations that existed when the home was originally built or altered.

3b. Rainwater tank or solar heating system

We cover

When your home is insured under this policy, we will pay up to **$2,500** of your net costs* to install a rainwater tank, solar heating system or both at your home.

This benefit is payable when:

- 80% or more of your home is damaged by an insured incident **and**
- your home does not have a rainwater tank or solar heating system **and**
- your sum insured (plus any cover under safety net home protection, if you have added optional cover 1) adequate to repair or rebuild your home **and**
- we have authorised or arranged the repairs or rebuilding of your home.

***Net cost** is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.

Rainwater tank includes:

- a rainwater tank or bladder
- an electric pump and wiring
- a tank stand and base
- pipes connecting roof drainage to the tank, pump and parts of your home
- installation costs.

Solar heating system includes:

- collector panels and tubes that catch and store the sun's energy
- a water tank electric pump and wiring
- a tank stand and base
- pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of your home
- installation costs.

We do not cover

- any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within 30 days of settling your claim
- any amount covered under additional feature 3a, extra costs to comply with the latest home building regulations.

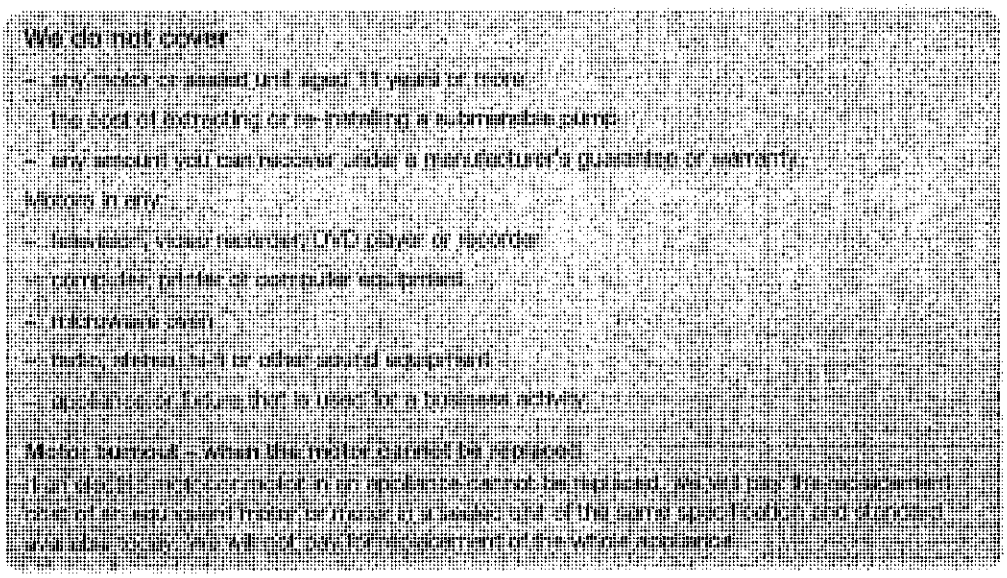
4. Motor burnout

We cover

The burning out or fusing of a household electric motor which is part of the insured home or contents.

Cover includes repairing or replacing:

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



More details

For further details about how we pay claims under additional feature 4. Motor burnout, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on 13 11 55.

5. Spoilage of food

We cover

When your contents are insured, we will cover spoilage of frozen or refrigerated food or medicines caused by:

- the burning out or fusing of a household electric motor which is part of the insured home or contents
- the power to your freezer or refrigerator being accidentally switched off or failing due to an electricity safety device cutting out
- any other incident insured by this policy.

The limit we will pay is **$2,000** for any incident resulting in a claim.

We do not cover

Food or medicine spoilage resulting from:

- the burning out of any motor or sealed unit aged 11 years or more
- a deliberate act or shut-down by you or your power provider
- the failure of your power provider to meet demand in power supply
- the failure of or breakdown of any part of the refrigerator or freezer other than the motor or motor in a sealed unit (e.g. leaking gas).

6. Removal of trees that have fallen and damaged your home

We cover

When your home is damaged by a falling tree, in addition to repairing your home we will cover the cost of removing fallen trees from your home to enable repair and dispose of them at the nearest waste disposal facility.

When your contents are insured we will also cover the cost of removing the fallen tree, if it has:

- damaged your contents in the open air **and**
- not damaged your home.

We do not cover

7. Exploration costs to find the source of leaks from pipes and drains

We cover

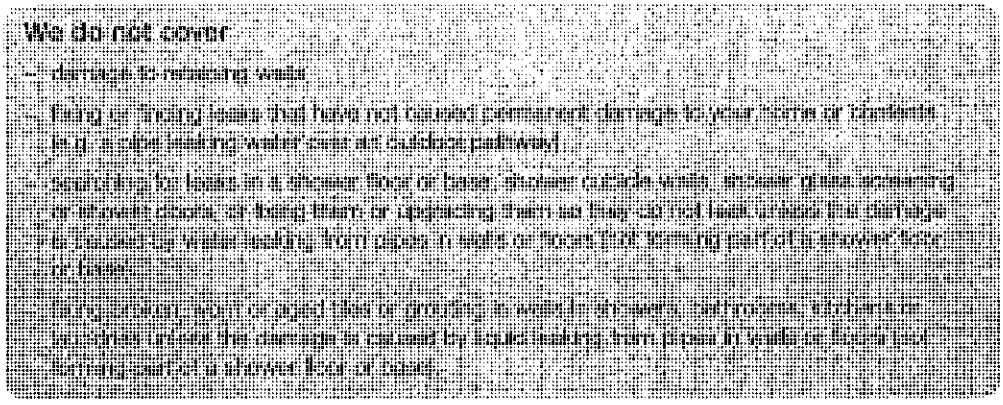
When we insure your home we will cover the reasonable cost of searching for the unknown cause of leaks in pipes in your home **but only if** the leaking liquid is causing permanent damage to your home or contents.

After we find the cause of a leak, we will:

- pay up to **$500** plumbing costs to repair or replace a leaking pipe
- repair and restore damage caused by our exploratory work
- if necessary, pay extra to match or complement undamaged materials to new materials in the same room, hallway, stairs or passageway where the damage occurred.

We will pay:

- up to **$1,000** for wall tiles
- the full cost of replacing floor and other wall coverings.



8. Replacement of locks

We cover

When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.

The limit is **$2,500** for any incident resulting in a claim.

9. Fees charged by the security services provider for your monitored alarm

We cover

If your home or unit is illegally broken into by an intruder and your monitored alarm is activated, we will pay the fee charged by your security provider to respond.

The limit is **$2,500** for any incident resulting in a claim.

We do not cover

Fees charged:

- when your home or unit has not been broken into
- following a false alarm (e.g. a cat or dog has triggered the alarm).

10. Credit or financial transactions card cover when your contents are insured

We cover

If your credit or financial transaction card is lost or stolen from your home or unit, then we will pay for loss or theft of your money because your card has been used fraudulently.

The limit for this feature is **$5,000** for any incident resulting in a claim.

Any amount we agree to pay will be reduced by the amount your financial institution or credit provider reimburses or agrees to reimburse you for the theft.

We do not cover

- loss or theft occurring because you did not follow the terms and conditions of use for your card and:
  - someone used your card after they found or had access to your PIN or
  - you did not tell the financial institution or credit provider who issued your card within 24 hours after you discover the card is lost or stolen
- theft by you or anyone who lives with you in your home.

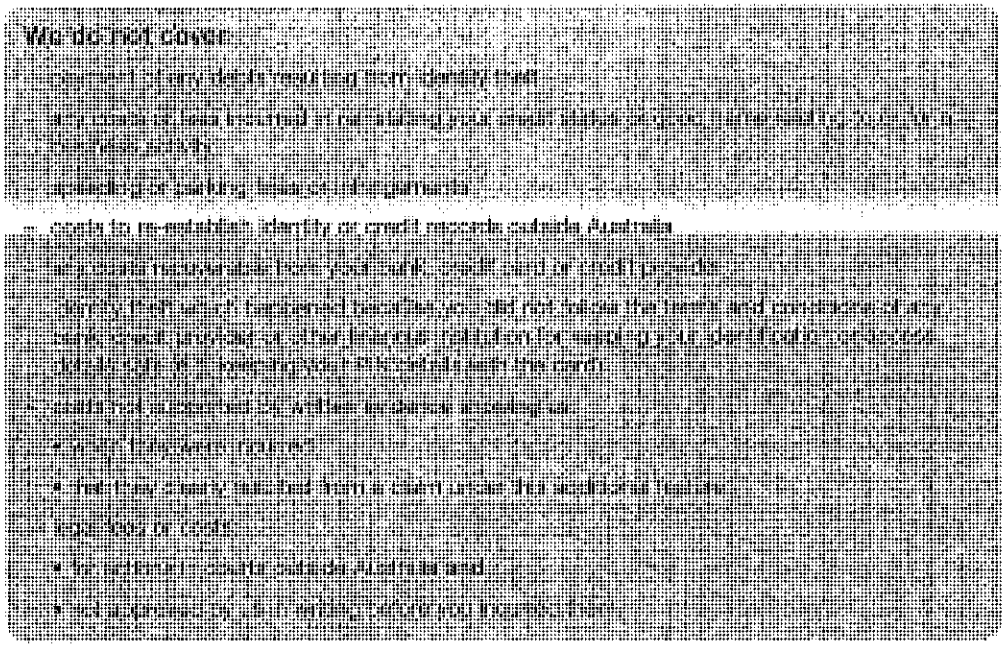
11. Identity theft cover

We cover

When you have contents cover and you are a victim of identity theft, then we will pay the costs you have to pay in trying to re-establish your personal credit history, including:

- your unpaid wages for any time you had to take off work because of this
- extra loan application fees that you incur from having to re-apply for a loan declined because of false credit history as the result of identity theft
- costs to obtain and correct your credit rating report
- telephone, fax and postage costs spent on recreating your credit worthiness
- travel costs including fares for trains, trams, buses, aircraft and taxis spent on recreating your credit worthiness
- legal fees we have agreed in writing to pay (before you incurred them) to:
  - defend actions brought against you incorrectly by retailers and collection agencies following the theft of your identity
  - remove wrongly recorded civil judgements against you
  - challenge the accuracy of any Australian credit reporting agency or bureau
  - prepare legal statements, statutory declaration or affidavits required by the police, your bank or credit provider.

The most we will pay under this additional feature for all claims made in the period of insurance is **$2,000.**



12a. Moving to a new home address in Australia

We cover

When you have contents cover and you are moving to a new address in Australia we will cover your contents while they are being moved for loss or damage caused by:

- fire
- flood
- collision or overturning of the vehicle carrying them.

(Note – if you want extra cover, you can apply for separate goods in transit insurance. Ask us for more information)

We do not cover

- loss or damage caused by an incident not shown as insured.

12b. Contents at your old and new address

We cover

When you have contents cover we will cover your contents at your new address and old insured address for up to 14 days from the date you begin to move.

We do not cover

Contents at your new address after 14 days from the day you begin to move, unless you tell us to change your insured address and we agree to cover your contents there.

13. Extra costs to re-establish important documents

We cover

When you have contents cover we will pay the costs to replace these documents if they are damaged by an insured incident:

- valuations for your home and contents items
- passports
- wills
- the land title to your home
- driver licences
- marriage certificates
- birth certificates
- Australian citizenship certificates
- tertiary education certificates.

The limit for any incident resulting in a claim is **$2,000.**

We do not cover

Any document not shown as insured.

14. Plants, shrubs and trees in gardens

We cover

When you have home cover or contents cover in a unit we will also insure your plants, shrubs and trees at the insured address for loss or damage caused by:

- fire
- vandals and people rioting
- thieves and
- impact by a vehicle or aircraft.

We will pay the cost of replacing the plant, shrub or tree with one that we consider is reasonably similar to the one lost or damaged.

The limit for any incident resulting in a claim is **$1,500.**

We do not cover

- lawns and grass
- loss or damage caused by herbicide or poison.

15. Uninsured contents owned by visitors or employees

We cover

When you have contents cover, we will cover loss or damage by an insured incident at the insured address to:

- uninsured contents of your visitors when the visitors are staying overnight at your home or unit
- uninsured contents owned by your domestic employees.

The limit for any incident resulting in a claim is **$2,000.**

We do not cover

16. Accessories and spare parts of vehicles and craft

We cover

When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address:

- motor vehicles or trailers, motor cycles, mini-motor cycles
- motorised scooters or motorised bicycles
- watercraft (but not outboard motors)
- aircraft.

The insured incidents we cover under this feature are:

- fire
- theft.

The limit is **$2,000** for any incident resulting in a claim.

We do not cover

- keys for these vehicles or craft or replacement of their locks
- outboard motors
- spare parts or accessories that are in or on the vehicle or craft at the time of the fire or theft.

17. Funeral expenses

We cover

When you have home cover or contents cover we will pay the cost of your funeral expenses if:

- you die as a direct result of an insured incident and
- we have paid a claim for loss or damage to your home or contents resulting from that incident.

The limit for this feature in any one period of insurance is **$5,000.**

We do not cover

Funeral expenses:

- if your death is from an incident that happens away from the insured address
- your death occurs more than 90 days after the event that caused it.

18. Home modifications due to paraplegia or quadriplegia

We cover

When you have home cover or contents cover in a unit that you own, we will pay the necessary cost of modifying your home to help your mobility if:

- you are injured as a direct result of an insured incident and
- this injury results in permanent paraplegia or quadriplegia and
- we have paid a claim for loss or damage to your home or contents resulting from this incident.

The limit for this feature in any one period of insurance is **$10,000.**

We do not cover

Home modifications if the paraplegia or quadriplegia occurs more than 90 days after the insured event that caused it.

19. Mortgage discharge costs

We cover

When you have home cover and we pay a claim for your home to a credit provider that fully repays the home loan, then we will pay the administrative and legal costs of:

- discharging the mortgage and
- deleting the mortgagee from the land title on your home.

The limit for this feature in any one period of insurance is **$2,000.**

We do not cover

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

20. Legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **$20 million** including all associated legal costs we have agreed to pay following your claim.

For what is not covered under this additional feature see 'We do not cover loss or damage or liability:' on page 46 and 'We do not cover legal liability caused by or resulting from:' on pages 47 to 49.

20a. Legal liability when you have home cover

When you have home cover under this policy

We cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:

– in connection with you owning or living in the home **and**

– at the insured address.

20b. Legal liability when you have contents cover

When you have contents cover under this policy

We cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens anywhere in Australia or New Zealand.

Additional cover for a vacant block of residential land

When you have contents cover we cover your legal liability resulting from an incident which happens on a vacant block of land that:

– you own **and**

– is zoned for residential housing **and**

– is no more than **20** acres or **8** hectares **and**

– is where you intend to build your future home.

The longest we will provide this cover is for **24** months from the time you became the owner of the land. It stops when you insure a home on the land or sell the land.

Additional cover for a block of land where your home was destroyed

When you have home and contents cover and your home is destroyed in an insured incident, and you continue to insurer your contents cover with us, we cover your legal liability legal liability resulting from an incident which happens on a residential block of land where:

– your home policy stopped because we paid a total loss claim **and**

– you intend to rebuild your home on this land.

The longest we will provide this cover is for **24** months from the time your home was destroyed by an insured incident. It stops if you insure a new home on the land or sell the land.

21. Automatic adjustments to the sum insured

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in industry building costs and the cost of rebuilding your home. This may help reduce the risk of any potential under-insurance of your home.

We will use data such as past experience, industry home building cost guides, home building values, average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under-insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Note

Review the adjusted sum insured

When you receive your renewal offer, your certificate of insurance will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on:

- any listed contents item (you need to revalue these items regularly to make sure they are insured for the new for old replacement cost)
- mortgagee's interest option under optional cover 3.

We also bring forward the adjustment if your sum insured is inadequate at the time of a claim. More information on how an early adjustment is calculated on page 59.

More details

For further details about how we bring forward the adjustment to the sum insured at a time of a claim, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case.

Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance **and**
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.

1. Safety net home protection

We cover

When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **30%** of your home sum insured to:

- repair damage **or**
- replace your home **or**
- pay you what it would cost us to repair or replace your home.

Note

The cover in safety net home protection does not increase your home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.

Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.

You are responsible for insuring your home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

[redacted]

More details

[redacted]

2. Injury to pet dogs and cats

We cover

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance, then we will pay for necessary veterinary treatment.

The most we will pay for all treatment (initial and ongoing) resulting from any one accident is $2,000.

We do not cover

Treatment for:

- any illness
- harm caused by something the animal has eaten or any other digestive system ailment
- coronary failure or coronary thrombosis (e.g. a heart attack)
- veterinary expenses incurred after your pet dies (e.g. autopsy or disposal costs)
- routine, elective or preventative veterinary treatment such as vaccinations, de-sexing or heart worm testing
- any condition or injury that existed before you took out this cover (pre-existing conditions)
- insect bites or infestation by insects such as heart worm, fleas or mites, but we will cover tick bite and tick poisoning
- injury from doing a business activity such as security, racing, farming and grazing, but we will cover dogs and cats kept or used for breeding or showing.

3. Mortgagee's interest for unit owners with a mortgage

We cover

If the unit shown on your certificate of insurance suffers loss or damage by an insured incident:

- and the body corporate building insurance either doesn't apply or fully cover the cost of repairing the building
- and the mortgagee on your unit makes a claim under your policy for repayment of the mortgage
- then we will pay the mortgagee the lower of these 2 amounts:
  - the amount to fully repay your mortgage at the time of the loss or
  - the sum insured for the mortgagee's interest shown on your certificate of insurance.

Note

This optional cover is only available if you insure contents in a unit under this policy.

We do not cover

- additional features 1 to 21
- any incident not insured by this policy.

What you are not covered for

This section details what is not covered under any part of your policy.

We do not cover:

Failing to take care of the home or contents

Loss or damage caused by, or as a result of, your failure to:

- take reasonable care of your home and contents
- keep the home and contents in good condition and well maintained
- fix faults and defects as soon as you become aware of them.

Defect, structural fault or faulty design

Loss or damage caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from this defect).

Tanks that explode

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

Water containers that burst or leak

The cost of repairing or replacing water containers that burst or leak such as a hot water tank bursting or leaking, **but we will cover:**

- water or liquid damage to the home and contents caused by bursting or leaking water containers
- bursting or breaking of glass in fish tanks but not fish bowls.

Leaking pipes not causing permanent damage

The cost of locating and fixing leaking or overflowing pipes, drains or water containers that have not, or are not causing permanent damage to your home or contents.

Leaks in shower bases, shower floors or their walls

The repair of a leaking shower floor or base, shower cubical walls, shower glass screening or shower doors, or any damage caused by the leak.

We do not cover:

Erosion, subsidence

Loss or damage caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** subsidence damage to your home if it is caused by:

- liquid bursting, leaking or overflowing of water or liquids from water containers
- any of these insured incidents if the damage they cause happens within 72 hours of the insured incident:
  - storm and flood
  - explosion (except from any nuclear or radioactive cause)
  - earthquake or tsunami.

Mould, rising damp, rust, corrosion

Loss or damage caused by mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot **unless it is caused by** bursting, leaking or overflowing of water or liquid at the insured address from water containers (e.g. a pipe bursting).

Seepage of water through the earth

Loss or damage caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against your home
- down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack

but we will cover damage caused by water or liquid leaking or overflowing from water containers (e.g. a pipe bursting) but we will not cover damage to retaining walls.

Actions or movements of the sea

Loss or damage caused by actions or movements of the sea, **but we will cover:**

- damage caused by tsunami
- damage caused by storm surge if it occurs at the same time your home or contents are damaged by a storm or flood.

We do not cover:

Not covered for storm or flood

The following, if caused by storm or flood:

- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against their sides, or getting underneath them
- storm or flood damage to:
  - retaining walls, garden borders or free standing walls
  - the surface of a tennis court
  - a wharf, jetty, pontoon or sea wall
  - water in a tank, swimming pool or spa
  - liners or covers for swimming pools or spas
  - paint when there is no structural storm damage to other parts of the home
  - gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

Power surge or shut down by your power provider

Loss or damage caused by power surge or shut down by your power provider, **but we will cover:**

- fire damage resulting from power surge
- damage to electric motors covered under additional feature 4. motor burnout
- damage from a power surge caused by lightning but only when:
  - the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the damage **and**
  - you show us written confirmation from a qualified repairer that lightning was the cause.

Mechanical or electrical breakdown or computer virus or computer hacker

The cost of repairing or replacing any item made necessary because of mechanical or electrical failure or breakdown, anything that fails to operate properly, or loss or damage caused by a computer virus or computer hacker, **but we will cover:**

- damage to electric motors under additional feature 4. motor burnout
- fire spreading from an electrical fault to other parts of your home and contents
- damage caused by lightning when:
  - the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the damage **and**
  - you show us written confirmation from a qualified repairer that lightning was the actual cause.

Tree, plant and shrub roots

Damage caused by the roots of trees, shrubs or plants, **but we will cover** damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots.

We do not cover:

Wear, tear and gradual deterioration

The cost of fixing or repairing wear, tear, rust, fading or gradual deterioration such as (but not limited to):

- tiles and their adhesive or grouting breaking down
- weathering of roof tiles or roof ridge capping
- gradual weathering and breakdown of bricks, mortar or concrete
- leaking or bursting pipes or water containers such as tanks bursting or leaking, **but we will cover** damage to the home and contents caused by water or liquid leaking from water containers, pipes and drains.

Loss or damage by tenants, paying guests or boarders

Loss or damage caused by tenants, paying guests or boarders, or someone who lives with them or a person who entered the home or unit with their consent, **but we will cover these incidents if caused by them:**

- fire damage
- explosion
- impact by a vehicle
- breakage of fixed glass and water containers
- water or liquid leaking or overflowing from pipes or water containers.

Theft or malicious damage by someone you invited into the home

Theft or malicious damage by:

- you or someone who lives in the home or unit **or**
- someone who entered the home or unit with:
  - your consent **or**
  - the consent of someone with your authority to access your home.

When security or alarms are not working

Loss by theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected, or not used as intended and we relied on them being there as a reason for accepting and continuing your policy (however, forgetting to turn on your alarm or to lock a door will not affect theft cover under your policy).

Anything you don't own

Loss or damage to any home, contents or property you don't own, **but we will cover:**

- uninsured contents owned by visitors (covered by additional feature 15)
- contents you borrowed and are legally liable for under a written contract other than a tenancy rental agreement
- your legal liability for loss or damage to the property of others under legal liability (covered by additional feature 20).

We do not cover:

Business activity

Loss or damage to any part of your home used for any business activity or loss or damage to contents kept in this area **except when the business activity is:**

- letting up to **2** bedrooms to paying guests or boarders (e.g. bed-and-breakfast accommodation)
- using part of your home as a home office
- one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.

Chemical damage when cleaning

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

Food spoilage

Spoilage of food and medicines other than the cover provided under additional feature 5.

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

- damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire, **but we will pay for** damage which is caused by a burning building within **10** metres of your home
- damage by smoke, pollution or vapour from a home heater or a cooking appliance, **but we will pay for** fire damage to your home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of your home and contents
- damage caused by cigarette or cigar marks or burns, **but we will pay for** damage caused by a fire which spreads from the initial burn spot.

Sporting equipment or remote-controlled models when in use

Loss or damage to sporting equipment or remote-controlled models when actively in use, such as:

- breaking a tennis racquet or golf club when trying to hit a ball
- losing or breaking a fishing rod when reeling in a fish or while being used to lure or trawl for fish
- breaking a surfboard in surf
- tearing a windsurfer's sail while windsurfing
- impact damage while using a remote-control model or toy aircraft, motor vehicle or watercraft, **but we will pay for** damage to a bicycle while being ridden but not damage to the tyre of the bicycle.

We do not cover:

Animals biting, chewing, pecking or clawing

Loss or damage caused by animals biting, pecking or clawing the home or contents or damage caused by their excrement or urine (e.g. birds chewing and biting parts of your home made of wood or cats clawing furniture), **but we will pay for** damage to your contents caused by an animal which does not belong to you or anyone living in your home while it is accidentally trapped inside your home.

Insects, birds and vermin

Loss or damage caused by insects, birds or vermin (e.g. termites, rats, rabbits and mice), **but we will cover:**

– fire damage they cause

– water damage they cause.

You lopping trees

Damage caused by you or a person authorised by you, lopping, felling or transplanting trees.

Photographs, electronic data and images

– The cost of repairing, replacing or fixing electronic data or files that are corrupted, damaged or lost, **but we will cover them** if the device they are stored on is lost or damaged by an insured incident and:

  • you can show us proof of purchase **and**

  • you cannot restore them through your supplier free of charge

– photographs, films or visual images stored electronically or on any other medium, including hardcopies that are corrupted, damaged or lost, **but we will cover** photographs purchased as a work of art or furnishing from a retail outlet.

Other circumstances which we do not cover:

Aircraft shock waves

We do not cover damage caused by the gradual affects of vibrations, or shock waves caused by aircraft travelling at high speeds unless you can clearly show us that the damage was caused by a single destructive incident (e.g. sonic boom).

Building extensions, alterations or renovations

When you make building alterations, extensions or renovations to your home or unit, we do not cover:

- damage caused by cracking, collapse, subsidence or damage to your home or contents caused fully or partly by the new building work
- damage caused by water entering your home through openings in the walls or roof or other unfinished parts of your home whether or not they are covered by tarpaulins at the time of the damage
- damage caused by storm or flood to any part that is not fully built
- malicious damage or vandalism to unfinished parts of the new work or contents in these areas
- theft by someone who enters or leaves through an unfinished part of your home (even if that part of the home was temporarily secured or covered) **or**
- legal liability for incidents under additional feature 20 as a result of building, altering or renovating your home **unless** your home is insured by your policy and the total cost of building, altering or renovating is no more than **$100,000.**

Home unoccupied for longer than 100 days

We do not cover loss or damage that occurs after your home has been unoccupied for longer than **100** consecutive days unless you have told us about this and we have agreed to provide cover in writing. See page 68 for more details.

Not complying with building laws

If your home does not comply with building laws or regulations except those laws or regulations introduced after your home was originally built or altered which you are not legally required to comply with.

The first 72 hours of cover for bushfires, storm or floods

We do not cover damage caused by a bushfire, storm or flood occurring within the first **72** hours from the start of this insurance cover, **but we will cover these incidents if this policy began on the same day:**

- you bought your home
- another policy covering your home or contents expired. If this is the case, we pay up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these incidents in the first **72** hours).

Other circumstances which we do not cover:

Extra costs following an insured incident

Consequential losses or extra costs following an insured incident including:

- the cost of replacing or re-applying pest control chemicals and baits in or around your home
- loss of water from a bursting or leaking pipe or water container
- loss of income or wages
- the cost of your time to prove your loss or to help us assess your claim
- the cost of hiring appliances after yours are lost, damaged or stolen or
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs

but we will cover:

- removal of debris and extra rebuilding costs (covered by additional feature 2)
- temporary accommodation (covered by additional feature 1)
- motor burnout (covered by additional feature 4).

Breaking the law

We do not cover any loss or damage:

- arising when you or someone with your knowledge or permission uses any part of the home for criminal or unlawful purposes
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

We do not cover loss or damage or liability:

Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which:

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

Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these incidents, **but we will cover:**

- damage caused by smoke when we have paid a claim for fire damage to your home or contents
- your legal liability (covered under additional feature 20) caused by your use of pesticides or herbicides at the insured address.

Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of a reservoir or dam, or any looting or rioting following these incidents.

We do not cover legal liability caused by or resulting from:

Agreements you enter into

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

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

Aircraft

Using or owning any aircraft unless it is a:

- remote-controlled model aircraft with a wingspan up to **1.5** metres
- kite designed to be held by a person on land or attached to a watercraft (e.g. a surf kite).

Buildings, property or land not at the insured address

You owning, occupying or leasing any building, property or land **except** for:

- your home and domestic land at the insured address **when you insure your home under this policy**
- the unit you live in at the insured address and the common areas around the unit, **when you insure your contents in the unit under this policy**
- the additional cover for a vacant lot of land shown on page 34.

Business activity

Any business activity except:

- accommodating boarders or bed-and-breakfast guests in your home or unit, but only if:
  - no more than **2** bedrooms are let for this purpose **and**
  - you still live at the insured address
- part-time casual babysitting where you do not need to be registered or licenced to do this.

Caravans and trailers

Using or owning a caravan, mobile home or trailer.

Committee members or officials

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

We do not cover legal liability caused by or resulting from:

Committing an offence or breaking the law

You or any person insured under the policy or a person acting with your given or implied consent:

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage
- not obeying any commonwealth, state, territory or local government law, including laws relating to:
  - installing smoke alarms
  - pool fencing
  - failing to install a balcony railing or balustrade when required
  - dangerous goods and liquids
  - firearms
  - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Death or injury

Death or injury of:

- you
- a child (born or unborn) under 18 years who is your child or the child of your spouse, de facto or partner
- your pets
- anyone who usually lives with you in the home or unit unless:
  - the person is a paying boarder or bed-and-breakfast guest in your home or unit and is not your child or the child of your spouse, de facto or partner **and**
  - no more than **2** bedrooms are available for accommodating boarders or guests.

Deliberate act or lack of action by you

Any act by you or by someone acting with your given or implied consent that is:

- deliberate
- demonstrates a reckless disregard for the consequences of that action
- a deliberate lack of action.

Disease or illness

Exposure to or disease caused by asbestos in any form or a disease, illness or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

We do not cover legal liability caused by or resulting from:

Illegal drugs

An incident which:

- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or drug or
- you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.

Legal action in other countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

Libel or slander

Libel or slander.

Motor vehicles or motor cycles

The use or ownership of a motor vehicle or motor cycle (see meaning on page 72) or instructing someone on how to use it unless at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws and was:

- a remote-controlled model car
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly
- a golf cart or buggy
- domestic gardening equipment (e.g. a ride-on mower).

Property owned by you or property in your legal custody or owned by your employer

Damage to property which:

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

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

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

Watercraft

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

Your employees

Death or injury of your employees or damage to their property while they are working for you.

Claims

Making a claim

When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

How to make a claim

Step 1 **Make sure everyone is safe. For emergencies, please call 000.**

Step 2 **Immediately report any theft and malicious damage to the police.**

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

Step 3 **Try to prevent further loss, damage or injury.**

You must do everything you reasonably can to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

Step 4 **Contact us without further delay on 13 25 24.**

We're available 24 hours a day. You can also lodge your claim online (suncorp.com.au) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

For customers who are registered for GST

If we ask you for this, you must tell us about any Input Tax Credits (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Legal liability claims

Tell us about any incident that has caused an injury to others or damage to other people's property.

You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court documents, letters of demand or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on additional feature 20 (legal liability) see page 34.

What you must not do

When an incident occurs which could result in a claim:

- do not get rid of damaged parts of your home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and the repairs are necessary to protect your home or contents from further loss or damage
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 74 for more information.

Definition of proofs

These terms are used in the following pages and are defined below.

Proof of purchase Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.
Sales receipt Includes the item description or code, a purchase price, date purchased and where the item was purchased.
Full description The specifications particular to an item (e.g. brand and model for an electrical appliance or the title and artist of a CD).
Valuation A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.
Close-up photograph A photograph taken from one metre away from the item(s) that clearly shows the item(s).
Original operating manual The original printed operation manuals that came with the item.
Manufacturer's box The original box showing brand and model of the item.
Certificate of authenticity The original documentation from the manufacturer.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged. Whilst we understand it is not practical to keep proofs for every household item you own, there are items we do expect minimum proofs for and these are described on the following pages. If you do not provide the required minimum proof of ownership set out in these tables for these items, we may refuse your claim. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
up to **$500**	Details of when and where purchased and the price paid. If you are claiming for more than **$1,000** in total, we may ask you for more proofs.
over **$500 to $1,000**	One of the following: – proof of purchase that identifies the item – a close-up photograph clearly showing the item – a full description and value from a jeweller obtained before the loss occurred.
over **$1,000 to $3,000**	– proof of purchase that identifies the item **plus** – a full description of the item in writing from the jeweller you bought it from or a professional valuer.
over $3,000	– a valuation by a qualified jeweller or professional valuer. A close-up photograph will help us but is not essential.

When you receive jewellery as a gift
Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Watches

Amount claimed for each watch	Minimum proofs for assessment
up to **$1,000**	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the last 12 months** One of the following: – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close-up photograph.

Watches

Amount claimed for each watch	Minimum proofs for assessment
over **$1,000 to $2,000**	One of the following: – proof of purchase that identifies the item – a certificate of authenticity – an original operating manual – the manufacturer's box – a close-up photograph.
over **$2,000**	One of the following: – proof of purchase that identifies the item – a warranty, guarantee or certificate of authenticity showing the model or serial number – a manufacturer's box if it has the model or serial number showing – a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.

CDs, DVDs, records and other types of music, video and electronic media and storage items

Amount claimed for each item or set	Minimum proofs for assessment
up to **$1,000** in total	A list of items claimed and their replacement cost.
over **$1,000** in total	– a list of items claimed **plus** – photographs that clearly show the number of claimed items in the place where they are stored.

Paintings, pictures, works of art, sculptures and art

Amount claimed for each item or set	Minimum proofs for assessment
up to **$2,000**	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** Proof of purchase that identifies the item.
over **$2,000**	One of the following: – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Silver or gold items, items plated with silver or gold (other than jewellery and watches)

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000	– a full description **plus** – details of when and where each item was purchased and the price paid.
over $1,000	One of the following: – proof of purchase showing a full description of each item or set – proof of value from a professional valuer or dealer. A close-up photograph will help but is not essential.

Stamp, stamp collections, collector's pins, medals and collector's non-negotiable currency

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** Proof of purchase that identifies the item.
over $2,000	One of the following: – photos or photocopies of each coin or stamp plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Electrical items such as televisions, stereos, cameras, mobile phones, computers, PDAs and organisers

Amount claimed for each item	Minimum proofs for assessment
up to $250	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** One of the following: – proof of purchase that identifies the item – original operating manual – manufacturer's box.
over $250	**If purchased over 5 years ago** We will decide what is reasonable proof of ownership depending on what is claimed, its age and value. **If purchased new in the past 5 years** One of the following: – proof of purchase that identifies the item – original operating manual – manufacturer's box.

Collections or memorabilia

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** Proof of purchase that identifies the item.
over $2,000	One of the following: – photos or photocopies plus evidence of what it is worth – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

Carpet or rugs that are handwoven

Amount claimed for each item	Minimum proofs for assessment
up to $2,000	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** Proof of purchase that identifies the item.
over $2,000	One of the following: – proof of purchase that identifies the item – a valuation by the Auctioneers and Valuers Association of Australia.

For all other items

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

How to establish your loss

Establish an incident took place

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

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

When your home or contents are damaged

Usually allowing us, a repairer or an expert appointed by us, to look at what is damaged is all that is needed to prove your loss. For valuable and badly damaged items, we may ask you to provide proof of ownership and value.

How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We have minimum proof requirements for items such as paintings, jewellery, electrical items and DVDs. For full details of these requirements see pages 52 to 55. We have the right to reject your claim for an item if you do not provide the minimum proof requirement for that item. We have the right to ask you for more proofs and if so, we will let you know.

Where a valuation is required, we will only accept Australian valuations.

For all other items, we will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

Things you must do

- allow us to inspect the damaged home or contents, including to investigate the cause of the loss and to assess your claim
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes
- consult an expert if we ask for this and provide any information the expert requests.

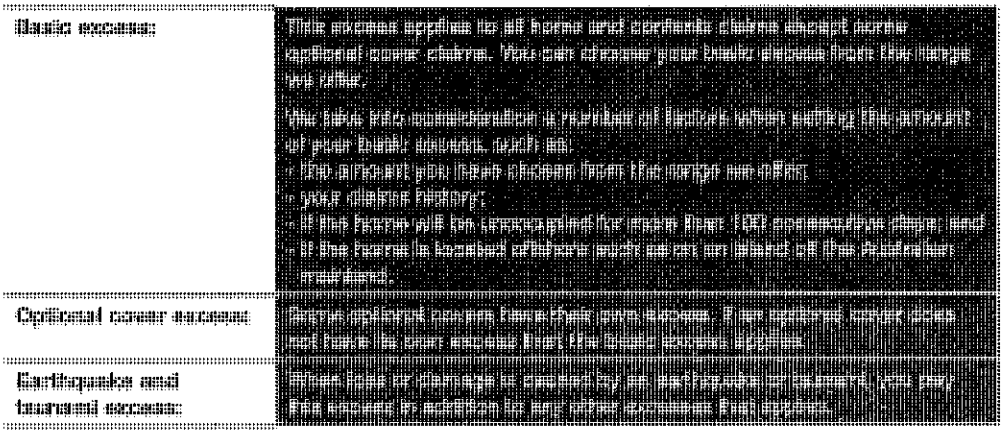
Your co-operation is extremely important. If you do not co-operate we may reject your claim, or we may be unable to assess and pay your claim.

Your excess

What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy for the loss. The amount and types of excesses are shown on your certificate of insurance.

The types of excesses are:



When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim.

One excess to pay when you claim for home and contents

If you have a claim for both home and contents for the same insured incident, we will calculate the excesses that apply to your home and contents separately. You do not have to pay both, you only pay the higher of the two amounts. You must pay the excess in full.

More details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier **or**
- ask you to pay us the excess **or**
- deduct the excess from the amount of cover for the insured loss and pay your claim.

How we settle your claim

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home and contents we will decide if we will:

- repair damage new for old **or**
- replace home or contents new for old **or**
- pay you what it would cost us to repair or replace your home or contents new for old.

The meaning of new for old is defined below.

We will not:

- pay extra to replace your home or contents to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' below
- fix a fault that existed before the loss or damage occurred.

New for old means:

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

  For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.
- **same type, standard and specification as when new**
  we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item **or**
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old

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

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for that item.

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and
- subtract from this an amount for unused period of insurance.

The adjustment will not apply to any listed contents items.

For example

If your home is under-insured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is **10%**, then we would increase your sum insured by an annual adjustment of **5%**.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still under-insured

Home claims

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild your home, then we will add the cover provided by optional cover 1 (safety net home protection) if you have this option (see page 36).

If you are still under-insured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.

Home claims

How we settle home claims

If we agree to pay a claim for loss, theft or damage to your home, we will decide if we will:

- repair damage new for old **or**
- rebuild your home new for old **or**
- pay you what it would cost us to repair or rebuild your home new for old.

When we repair or rebuild your home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.

If you are not satisfied with the materials we find as the closest match:

If we agree, you can pay the extra cost of replacing undamaged parts of your home to achieve a uniform appearance.

Or we will pay you what it would have cost us to repair or rebuild the damaged part.

Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

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

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
  we will pay up to **$750** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
  (e.g. paint, wallpaper, wood panels, but not tiles) we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damage occurred
- **floor coverings are damaged (including tiles)**
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
  this is described on the next page.

*For definitions of these terms refer to the diagrams on pages 62 to 63.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continuously joined to the damaged parts (this is one 'section')
- made out of the same materials and
- on the same level.

See the case study on the next page for a visual explanation.

Note

Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

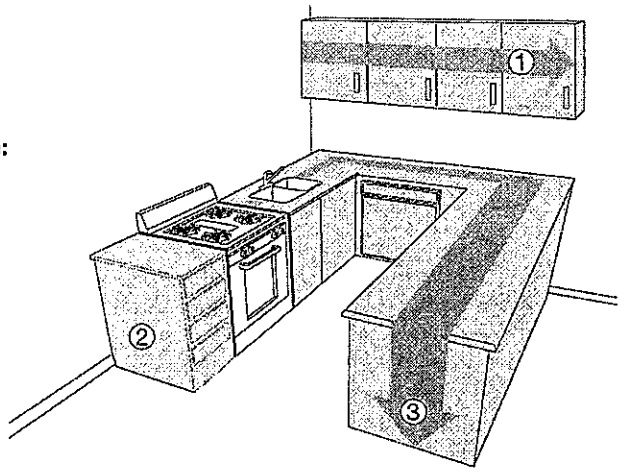
Case study

The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continously joined and
- on the same level **and**
- made of the same material.

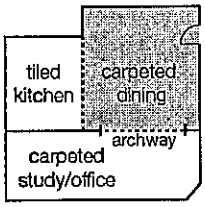
In this kitchen case study
Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).



What we mean by same room, stairs, hallway or passageway

Same room

A room is an area starting and finishing at:
- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.

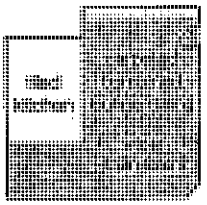


A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).

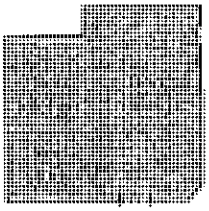
Combined lounge-dining room
We will only combine rooms with a shared doorway, archway or similar opening when:

- they are lounge and dining rooms and
- the shared doorway, archway or similar opening is wider than 82cm and
- the floor or wall covering is the same in both rooms.



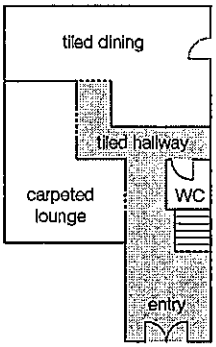
Open plan areas
When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



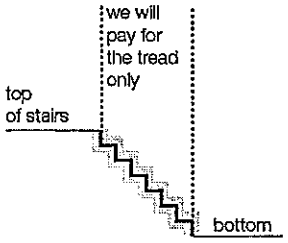
Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



Same stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- —— Solid lines represent floor to ceiling walls.
- ••••• Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at your home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages your home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at your home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at your home.

If undamaged defective parts of your home will not support repairs

If undamaged defective parts of your home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had your home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished

If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of your home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents claims

How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old or
- replace your contents new for old or
- pay you what it would cost us to repair or replace your contents new for old.

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

When we cannot match materials

If we cannot find new materials to match undamaged parts, we will use the closest match available to us.

▼

If you are not satisfied with the materials we find as the closest match:

▼ ▼

If we agree, you can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance.

Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

If you have a claim for the following items:

- obsolete electrical appliances
- paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques (not jewellery)
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

please see pages 58 to 59 for details on how we settle these claims.

Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.
- **carpet or other floor coverings**
  if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpet and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

*For definitions of these terms refer to the diagrams in the section 'Home Claims' on pages 62 to 63.

Does your claim affect your cover?

After a home claim

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

If we pay the full sum insured to you, all cover under your home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or change your contents sum insured. There is no refund of premium if you reduce your sum insured by the amount of your claim.

After claiming for listed contents

If we pay you the sum insured for a listed content item (e.g. a $5,000 engagement ring), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want cover for any new replacement item, you will need to contact us and apply for cover for the new item.

What we will do after a claim is paid

Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity that caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

More details

For further examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at www.suncorp.com.au/moredetails. A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Other Important Information

Your responsibilities

You must:

- keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security or monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not meeting your responsibilities

If you do not meet your responsibilities, we may:

- reduce or refuse to pay your claim or
- cancel your insurance policy.

If fraud is involved, we can treat your policy as if it never existed.

When you need to call us

When your home will be unoccupied

When your home will be unoccupied for more than **100** consecutive days all cover stops unless, before the home became unoccupied, we agree in writing to continue cover, and you:

- secure the home or unit against intruders (e.g. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- pay us any extra premium we require for the increased risk and
- agree to any increased excess that we impose.

When you alter, extend or renovate your home

When you plan to alter, extend or renovate we will not cover you for some insured incidents.

Your legal liability cover is also affected if you spend more than **$100,000** on building, altering or renovating.

You must also contact us when:

- you become aware that your home has a defect or is in a state of disrepair (e.g. the roof leaks when it rains)
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this, or a government authority issued a demolition order
- you move out and let your home to tenants
- trespassers (squatters) occupy your home
- you are operating or intend to operate a business activity at your home **except** there is no need to tell us about letting **1** or **2** bedrooms to paying guests, boarders or tenants or using **1** or **2** rooms as a home office
- details on your certificate of insurance are no longer accurate.

What we will do when you contact us

We will re-evaluate your policy. We might decide to:

- to continue cover with no changes to your policy **or**
- offer to continue cover with an additional excess, charge an additional premium or impose special condition to your policy **or**
- cancel your policy.

We will advise you of our decision in writing.

What happens with cancellations?

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

Cancellation by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Cancellation fee' on page 7 and 'Paying your premium' on page 8.

Terms explained

The following list explains the meaning of terms used in this policy. When any of the following terms appear in this policy, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

accident
An incident you did not intend or expect to happen.

actions or movements of the sea
Includes:
- rises in the level of the ocean or sea
- storm surge
- sea waves
- high tides or king tides
- any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

aircraft
A machine or craft designed to fly or glide in the air.

at the home or at the insured address
For at the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance.

For a unit, it means in the unit where you have insured your contents under this policy.

boarder or bed-and-breakfast guest
A person who pays to live in your home with you.

business activity
A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than **2** bedrooms at the home or unit are let for this purpose.

certificate of insurance
The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

collection
A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

common areas
Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

compensation
Money you are legally liable to pay as a result of:
- a judgement made against you by a court of law **or**
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

computers
An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as a PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:
- CPU
- monitor
- processor
- hard drive
- keyboard and mouse.

contents
Your contents shown as insured on page 11.

duty of disclosure
You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.

excess
See 'Your excess' on page 57.

family or your family
Your spouse, your partner or your de facto who lives with you, your parents and parents-in-law, your children or your spouse's children, your brothers and your sisters.

fixed
Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

flood
Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:
- naturally occurring or man-made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:
- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

forcible entry or forced entry
Unlawful entry into the home or unit, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

home
Your home shown as insured on page 9.
For 'at the home or at the insured address' see page 70.

home office
A room or part of the home used as an office for business activities.

home office equipment
The following office equipment if used for a business activity (part time or full time):
- computers and their accessories including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information)
- filing cabinets
- fax machines and photocopiers
- phones
- chairs, tables, desks and other office furniture.

incident or event
A single occurrence which is not intended or expected to happen by you.

insured address or at the insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or live in.

For a non-strata residential flat, it means in the flat you live in.

interim cover
Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

limit
The most you can claim for any one incident. It includes GST.

living and lives in
Someone occupying a home and eating and sleeping there.

malicious damage
Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

memorabilia
An item collected for the sake of memory that has extra value for a collector in addition to its material value.

mobile home
A motor vehicle designed to accommodate people overnight and be driven on a road.

motor cycle
A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:
- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards but not mobility scooters designed to accommodate physical disabilities or the elderly.

motor vehicle
A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:
- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

new for old
See page 58.

paraplegia
Permanent and total paralysis of both legs caused by an injury to the spine.

period of insurance
The time you are covered by insurance. It is shown on your Certificate of Insurance.

policy
Your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

premium
The amount you pay us for insurance. You also pay stamp duty, GST, any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)
PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

public place
An area open to the public and also includes the common areas of residential units and flats.

quadriplegia
Permanent and total paralysis of both arms and both legs caused by an injury to the spine.

retaining wall
A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

set
A group of similar or complementary items that belong or function together.

For example:
- golf clubs are a 'set' (the bag and buggy are separate items)
- a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new
- a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.

storm
A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

storm surge
An increase in the sea level caused by a cyclone.

strata or strata title
Strata, group, body corporate, unit or community title.

sum insured
The most you can claim for any one incident. The amount is shown on your certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on your home and contents includes any adjustment to which you are entitled under additional feature 21 (automatic adjustments to the sum insured).

supplementary PDS (SPDS)
A document that updates or adds to the information in the PDS.

tools of trade
Tools or equipment used for any business activity (but not home office equipment).

tsunami
An ocean wave caused by an undersea earthquake or volcanic eruption.

unit
The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

unit building
The strata or unit title building where you own a unit and insure contents in that unit under this policy.

unoccupied and occupied
Unoccupied means:
- the home or unit is not furnished enough to be lived in **or**
- no-one is eating, sleeping and living at the home or unit **or**
- the home or unit is not connected to electrical power.

Occupied means:
- someone is eating, sleeping and living at the home or unit **and**
- the home or unit is connected to electrical power.

Furnished means your home contains at least:
- a bed **and**
- a clothes and linen storage area **and**
- an eating table or bench **and**
- a refrigerator and a cooking appliance.

water containers
- pipes and taps but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (e.g. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

watercraft
Any vessel designed for use on or in water.

we, us, our
Suncorp Metway Insurance Limited
ABN 83 075 695 966.

what it costs us
- for repairs, it means what it costs us to repair the item.
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

you and your
The people or entity shown as the insured on your certificate of insurance and these people if they live at the home with you most of the time:
- your spouse, your partner or your de facto
- your brothers and sisters who are not married, or not living with their partner or their de facto
- your parents and parents-in-law
- your children and the children of your partner, your spouse or your de facto.

If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

Phone us on	1800 689 762 (FREE CALL)
Fax us on	1300 767 337
Write to us at	Reply Paid 1453 Customer Relations Unit RE058 GPO Box 1453, BRISBANE QLD 4001 or
Email us on	customer.relations@suncorp.com.au

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Financial Ombudsman Service. You need to do this within **2** years of receiving our final decision.

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Their contact details are:

Telephone	1300 780 808 (for the cost of a local call)
Address	GPO Box 3 Melbourne, Victoria 3001
Email	info@fos.org.au
Website	www.fos.org.au

Report insurance fraud

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

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

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

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling 1300 13 10 60.

PDS dated 25 June 2010
PDS active 13 September 2010

This insurance is issued by
Suncorp Metway Insurance Ltd
ABN 83 075 695 966 AFSL No. 229869

Level 18
36 Wickham Terrace
Brisbane QLD 4000

This product is issued by Suncorp Metway Insurance Ltd which is a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 AFSL No. 229882 (Suncorp Bank). Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp Bank does not guarantee and is not liable for this product. This product is not a bank deposit or other bank liability.

How to contact us

Call 13 11 55

Claims 13 25 24

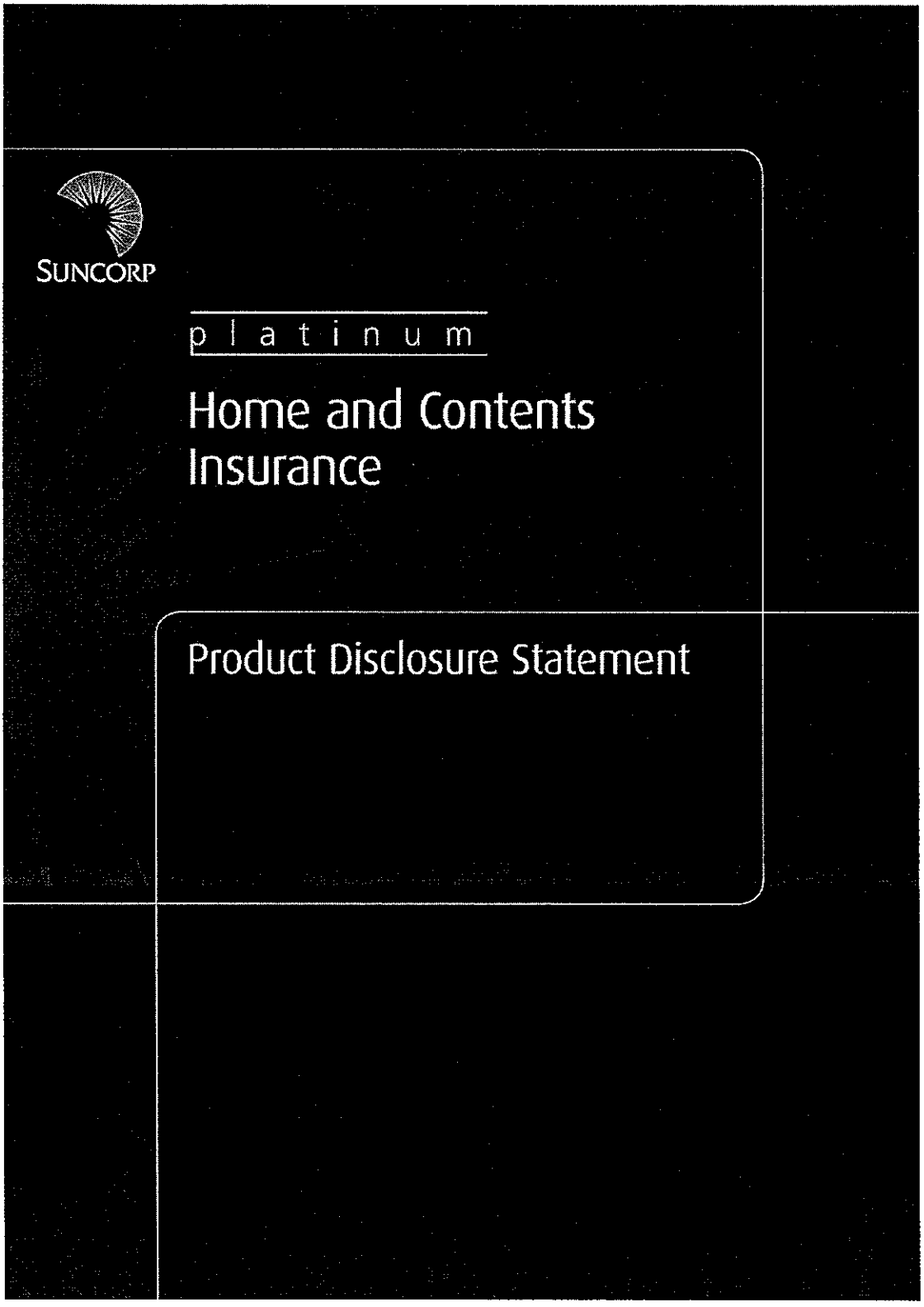
Insurance Fraud
Hotline 1300 881 725

www suncorp.com.au

Visit your local branch

SUNCORP
Insurance

12317 13/09/10 B


SUNCORP
platinum
Home and Contents Insurance
Product Disclosure Statement

Platinum Home and Contents Insurance Product Disclosure Statement

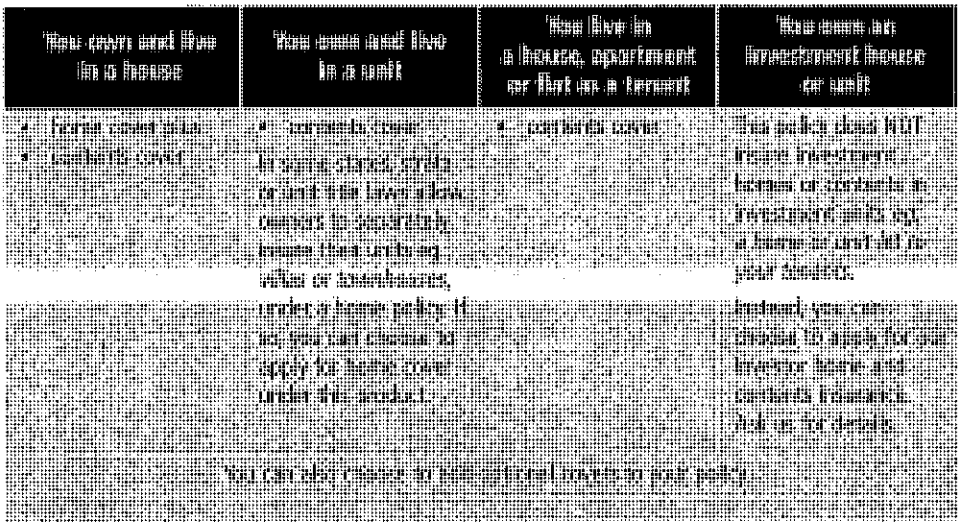
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the cooling off period. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

Welcome

This insurance product is specially designed to provide cover for quality homes and contents. If you live in a house, unit, apartment or flat, you can choose a policy depending on your circumstances and what you want to cover. Minimum levels of sums insured apply – please ask us for details.



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Summary of covers

The tables below summarise the covers, additional features and optional covers available or not available under the various policies we offer. For further details of the cover and amounts we will pay for any claim, please read this PDS. These tables are a guide only.

Summary of cover available	Home	Contents	Page
Accidental loss or damage	✓	✓	13

Summary of additional features	Home	Contents	Page
Temporary accommodation costs up to 10% of the sum insured when you cannot live in your home or unit	✓	✓ If you live in a unit or you rent a home	11
Temporary accommodation costs up to 12 weeks when you cannot access your home or unit	✓	✓ If you live in a unit or you rent a home	25
Removal of debris and extra rebuilding costs up to 20% of the sum insured	✓	✓	26
Extra costs to meet home building regulations	✓	✗	27
Extra cover to install a rainwater storage or solar powered heating facility up to $2,500	✓	✗	28
Motor burnout of motors less than 11 years old	✓	✓	29
Spoilage of food up to $2,000	✗	✓	30
Removal of fallen trees after damage	✓	✓	30
Cost of the cost to find the source of leaks from pipes	✓	✗	31
Replacement of locks when keys are stolen up to $2,500	✓	✓ If you live in a unit	31
Loss charged by a security provider up to $2,500	✓	✓	32
Credit card fraud up to $5,000	✗	✓	32
Identity theft cover up to $2,000	✗	✓	33
Moving to a new home address in Australia	✗	✓	34
Cost to re-establish important documents up to $2,000	✗	✓	34

✓ Covered for insured incidents and additional features, available for optional covers.
✗ Not covered for insured incidents and additional features, not available for optional covers.

Summary of covers (cont.)

Summary of additional features (cont.)	Home	Contents	Page
Plants, shrubs and trees in garden up to $1,500	✓	✓ If you live in a unit	35
Uninsured contents belonging to visitors and your employees up to $2,000	✗	✓	35
Accidental damage to motor vehicles and cash up to $2,000	✗	✓	36
Funeral expenses due to an insured incident up to $5,000	✓	✓	36
Home modifications due to disability caused by an insured incident up to $10,000	✓	✓ If you live in a unit	36
Mortgage discharge costs up to $2,000	✓	✗	37
Legal liability up to $20 million	✓	✓	38
Automatic adjustments to the sum insured	✓	✓	44

Summary of optional covers	Home	Contents	Page
Safety net home protection	✗	✓	45
Loss of personal effects up to $2,000	✗	✓	46
Professional fees for wills and carers	✗	✓ If you live in a unit	47

✓ Covered for insured incidents and additional features, available for optional covers.
✗ Not covered for insured incidents and additional features, not available for optional covers.

Your responsibilities

When you buy insurance from us, you are responsible for keeping your details up to date with us and providing correct information to us.

Your duty of disclosure

You have a duty of disclosure when you apply for insurance with us and each time you renew or alter your cover.

This means that you must tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms. It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:

- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your certificate of insurance are incorrect or have changed
- you plan to demolish your home. You must obtain written evidence of your home's demolition value. 'Plan' means you intend to demolish your home, have lodged an application to do this or a government authority issued a demolition order.
- trespassers (squatters) have occupied the home
- the home has fallen into a state of disrepair
- you become aware of any new potential threats or risks to the home or the contents that could increase the risk of loss, damage or liability occurring
- the use of your home or unit changes from you occupying it to being let to tenants or used for any business activity

  but we do not need to know about:

  - you letting part of your home to bed and breakfast guests or boarders, if no more than **2** bedrooms are let for this purpose. If more than **2** bedrooms are used, your cover under this policy will reduce or stop

Your responsibilities (cont.)

- using part of the home for a home office.

Changes in these circumstances could affect whether we will continue to insure you, the terms of cover and the amount we will pay for a claim.

Make sure your sum insured is adequate

Under-insurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

How much home cover do you need?

You should insure your home for what it costs to rebuild your home at any time using new materials. This amount should be your home sum insured.

Calculate the cost to rebuild

Unless you recently built your home, it can be difficult to work out what it would cost to rebuild your home. You can use our free online home building costs calculator as a guide (suncorp.com.au) or you can choose the services of a quantity surveyor or builder for an expert opinion. Remember to include the cost of replacing garages, garden sheds, fencing, driveways, your in-ground pools, patios, pergolas and other fixtures.

If using a loan valuation for your home sum insured

Make sure it shows what it costs to rebuild your home as new. Loan valuations that only show the depreciated value of the buildings along with land value may not be sufficient. You need to know the new rebuilding cost.

How much contents cover do you need?

You should insure your contents for the amount it costs to replace all your contents new for old. This amount is called your contents sum insured. Always use current prices to calculate your sum insured, not the depreciated value. This especially applies to items that are old, purchased secondhand or no longer available.

For electronic and hi-tech items

Since the prices of these items are constantly changing, the original purchase price may not be an accurate figure for the sum insured. Choose a sum insured that covers the cost to replace the technology in current prices (eg. if a camcorder was purchased 5 years ago for $1600 and may now be replaced for $600, the sum insured is $600).

Your responsibilities (cont.)

For secondhand purchases
Since we replace these items new, regardless of their age or condition, insure them for the cost to replace them new in current prices. Do not insure them for the secondhand purchase price or the depreciated value.

For obsolete items
Since an obsolete item is no longer available, insure it for the cost to replace it with an item of a similar standard (eg. if an old colour television is now obsolete, insure it for the cost to replace it with a base model in the next generation of technology with the same size screen).

Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required. New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods. If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

We will adjust your sum insured at renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs, the cost of rebuilding your home and replacing contents and other factors. However this adjustment does not affect listed items and you will need to revalue them yourself. For more information, see additional feature 21 (automatic adjustments to your sum insured) on page 44.

If you over-insure

We will not pay more than it costs us to rebuild, repair or replace. We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Proof of ownership and value

For valuable contents, get an Australian valuation from a professional valuer and keep proof of purchase and ownership in case you need to make a claim. This especially applies to:

- paintings, pictures, works of art, sculptures, art objects and hand-woven carpets or rugs, silver or gold items and items plated with silver or gold
- stamps, stamp collections, collector's pins, medals and collector's non-negotiable currency
- collections and memorabilia
- jewellery and watches (obtain valuations from an expert jeweller showing full descriptions and specification) and
- listed contents items – see flexi-limits on page 21 for details.

Your responsibilities (cont.)

You will also need to keep proof of purchase and ownership of items for **5** years from the date of purchase. This particularly applies to electrical items such as TVs, video recorders, stereos, computers, mobile phones, digital cameras and power tools. You will need to show us this proof if you make a claim.

For details on providing proof of value and ownership, see 'Claims – what you must prove' on page 59 for full details. We suggest you store proofs and valuations in a fireproof area or container.

When you alter, extend or renovate

When you make building alterations, extensions or renovations to your home or unit (eg. add an extra storey, add a new garage), we will not cover you for some insured incidents. Your legal liability cover is also affected if you spend more than **$100,000** on building, altering or renovating. See page 54 for more details.

When your home or unit is unoccupied for more than 100 days

When your home or unit is unoccupied for more than **100** consecutive days, all cover stops unless we agree in writing to continue cover and you:

- tell us this beforehand
- secure the home or unit against intruders (eg. window locks or deadlocks) if we ask for this
- install monitored alarm with smoke detectors if we ask for this
- arrange for a weekly inspection and maintenance while you are away
- pay us any extra premium for the increased risk and
- agree to any additional excess that we impose.

Your other responsibilities

You must:

- keep the home, unit and contents in good condition. This includes:
  - maintaining locks or alarms in good working condition, especially if we relied on burglary security and monitored smoke detectors being installed when accepting your insurance
  - repairing faults or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Your responsibilities (cont.)

Not meeting your responsibilities

If you do not meet your responsibilities outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or reduce the amount we pay or cancel your policy. If fraud is involved, we can treat your policy as if it never existed.

Paying your premiums

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date. If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy without notifying you if payment is **1** month (or more) late.

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

Cancellation by you or us

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request.

We can cancel your cover at any time according to law. If you make a yearly payment, we can cancel your cover if you do not pay the premium by the due date. If you pay by monthly instalments and an instalment is unpaid for more than **1** month, we can cancel your cover without notifying you. We will refund any money we owe you less any cancellation fee that might apply (see page 81 for details) and non-refundable government charges.

Cancellation if we pay out the full sum insured on your home

If we pay out a claim for the full sum insured on your home, that cover (including additional features and optional covers) stops. In those circumstances, we do not refund any premium for an unexpired period of insurance. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

No cancellation if we pay out the full sum insured on your contents

If we pay out a claim for the full sum insured on your contents your cover will continue for the period of insurance at no extra cost. Depending on your circumstances, you can:

- change your sum insured or
- ask us to change your insured address if you no longer live at the insured address shown on your certificate of insurance.

If you reduce your sum insured after the claim, we will not refund any premium for that period of insurance.

Cancellation if we pay out the full sum insured on a listed contents item

If we pay out a claim for the full sum insured for a listed contents item or replace the item in full, cover for that item stops. We do not refund any premium for the unexpired period of insurance. You must apply to insure your new items.

More than one named insured

If there is more than one named insured on your certificate of insurance, we will treat a claim or request to alter or cancel your policy made by one as coming from all those named as insured on your certificate of insurance.

Types of cover you can choose

You can choose to insure your home and contents or just home or contents under this policy. You decide which covers you need and the policy options you want to add.

If we agree to insure you and you pay us the premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover

When we insure your home:

✓ **we will cover it for accidental loss or damage which happens:**

- **at the insured address and**
- **in the period of insurance.**

'Accidental loss or damage' includes loss or damage from incidents you did not intend to happen, eg. accidentally breaking kitchen tiles, scorching a bench top or breaking a window. It also includes loss or damage from incidents such as:

- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:

- as 'not insured' in additional features and optional covers on pages 23 to 47 of this PDS and
- as 'what is not insured' on pages 48 to 56 of this PDS.

What we cover as your home

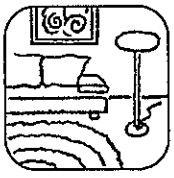
What we cover as your home	NOT covered as your home
Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings. Home also includes: ✓ fixed wall coverings such as paint, wallpaper and wall tiles ✓ fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs (carpet and rugs are covered under contents) ✓ dishwashers located in a cabinet (mobile dishwashers are covered under contents) ✓ fixed or ducted air conditioning or ventilation systems (air conditioners attached to windows are covered under contents) ✓ electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply ✓ fixed swimming pools and spas and their accessories ✓ service pipes or cables you own or are legally responsible for ✓ garden borders, paths and paving ✓ hose pipes and pressure cleaners ✓ driveways or road surfaces with bitumen (limits apply) ✓ walls, gates and fencing (limits apply) ✓ unfixed home building materials and uninstalled home fittings (limits apply).	Home does not include: ✗ any domestic outbuilding occupied as a residence with its own electric metering ✗ chemicals, fertilisers and pesticides that have been used or applied ✗ lawns, trees, shrubs, plants, hedges for more than they are covered under additional feature 14 ✗ a caravan, motor vehicle, motor cycle, trailer, mobile home, boat, rail carriage, train, aircraft, or watercraft ✗ inflatable swimming pools or portable spas or their accessories ✗ water in tanks, swimming pools, spas or any other water container ✗ loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg, used on tennis courts or a gravel driveway) but we will pay: ✓ the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home ✗ carpets, fixed or unfixed, or floor rugs

Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	Limit for any one insured incident
Unfixed home building materials and uninstalled home fittings (eg. tiles stored in the shed or an oven that is not yet installed)	up to $2,000
Fencing	up to 2 kilometres
Bitumen surfaced driveway or roadway	up to 500 metres
Options	the amount or limit shown for that option
Additional features	the amount or limit shown for that additional feature

Contents cover



When we insure your contents:

✓ **we will cover them for accidental loss or damage or theft which happens:**

- **in the period of insurance and**
- **in the 3 locations shown in 'where your contents are covered' on page 18.**

'Accidental loss or damage' includes loss or damage from incidents you did not intend to happen, eg. accidentally staining carpets, breaking glass table tops or damage to a painting accidentally falling off a wall. It also includes loss or damage from incidents such as:

- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:

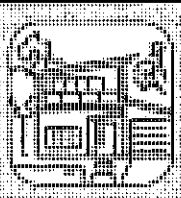
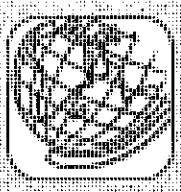
- as 'not insured' in additional features and optional covers on pages 23 to 47 of the PDS and
- as 'what is not insured' on pages 48 to 56 of the PDS.

What we cover as your contents

What we cover as your contents	NOT covered as your contents
Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possesions, clothing and unfixed household goods that you own.	
Contents also includes: ✓ carpets and rugs – (fixed and unfixed) ✓ internal blinds and curtains ✓ wheelchairs and mobility scooters ✓ household tools and gardening equipment including ride-on mowers ✓ mobile dishwashers ✓ plants in pots ✓ food and medicines ✓ inflatable or portable swimming pools and portable spas and their accessories ✓ surfboards, sailboards, canoes, kayaks and non-motorised surf skis ✓ remote-controlled model or toy: • motor vehicles • aircraft with a wingspan up to 1.5 metres • watercraft ✓ items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement) ✓ your fixtures and fittings installed in a home that you rent.	**Contents does not include:** ✗ electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply ✗ air conditioners that leave a hole in the wall if removed ✗ dishwashers housed in a cabinet ✗ chemicals, fertilisers and pesticides that have been used or applied ✗ plants not in apot ✗ lawns, trees, shrubs, hedges unless covered under additional feature 14 ✗ fixed swimming pools or spas and their accessories ✗ water in tanks, swimming pools, spas or any other water container ✗ animals including fish, reptiles, pets and livestock ✗ stock for a past, present or future business activity ✗ travel or other tickets, coupons or gift vouchers ✗ unfixed home building materials and uninstalled home fixtures or fittings ✗ loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways) ✗ motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 16 ✗ caravans, mobile homes or any of their contents ✗ trailers, horse floats, or horse-drawn carriages ✗ aircraft other than remote-controlled models or toys, with a wingspan less than 1.5 metres ✗ watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surf skis.
If contents are insured in a unit Contents also includes your fixtures and fittings in a unit which are **not** insured by the unit building policy according to state regulation. For example: • wall paint and paper if your unit is located in NSW • lino if it is not stuck down • floating wooden floors paid for by you after the building was built • air conditioners and spas for the sole use of the unit owner or occupier • fixtures owned by you as a tenant which will be removed when vacating.	

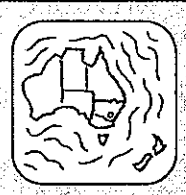
Where your contents are covered

The table below shows the cover we provide in different locations.

1. At the insured address	2. Elsewhere in Australia and New Zealand	3. Elsewhere in the world (Unless jewellery and watches* only)
		
✓ We will cover your contents at the insured address.	✓ We will cover your contents anywhere in Australia or New Zealand for up to 185 days when they are temporarily away from the insured address. But we will not cover ✗ the items shown on page 19.	We will cover jewellery and watches listed under your contents policy when they are outside Australia and New Zealand for up to 365 days. *See page 22 for full details on listing your contents items.

Where your contents are covered (cont.)

Things that are not covered when elsewhere in Australia and New Zealand



We will not cover loss or theft of, or damage to:

✗ cash or documents able to be cashed

✗ tools of trade

✗ any contents on exhibit or up for sale, such as wine at an auction, artworks on display in a gallery

✗ accessories to any:
- motor vehicle or trailer
- motor cycle
- powered watercraft
- sailing craft *unless* it is an accessory to a sailboard
- aircraft *unless* it is an accessory to a model aircraft with a wingspan no longer than 1.5 metres

✗ contents being packed, carried or transported from your current insured address to a new address on a permanent basis

✓ *but some incidents are covered by* additional feature 12 (a).

We will not cover theft of:

✗ watercraft eg. a surfboard, wave board, sailboard, canoe, kayak or surf ski, when in a public place *unless* at the time of the theft it was locked:

✓ inside a motor vehicle or

✓ inside a roof box carrier on a motor vehicle

✗ bicycles in a public place *unless* at the time of the theft it was locked:

✓ to a fixed object

✓ to a rack or carrier attached to a motor vehicle

✓ inside a motor vehicle.

Limits on contents cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the tables below. There are two types of limits: fixed and flexi-limits.

Fixed limits – these cannot be increased

Fixed limits are shown in the table below. Items worth more than the 'Fixed limits' cannot be covered for more under this policy. For more cover on home office equipment, tools of trade and equipment used for a business activity, ask about our business insurance products.

Fixed limits apply to:	Limit for any one insured incident
Home office equipment	up to $20,000 in total
Tools of trade and equipment used for a business activity (not home office equipment)	up to $5,000 in total
Refrigerated or frozen food and medicines	up to $2,000 in total
Jewellery and watches, gold or silver bullion, and rare coins and stamps	up to $1,000 in total
Cash, travel cards, phone cards and documents able to be cashed	up to $500 in total
Options	the amount or limit shown for that option
Additional features	the amount or limit shown for that additional feature

Flexi-limits

Flexi-limits are shown in the table below. You can choose either Essential or Essential Plus limits for your cover. Essential limits will apply unless you ask us for Essential Plus and you pay the extra premium that applies. Your choice of Essential or Essential Plus will be shown on your certificate of insurance.

Limits apply to:	Limit for any one insured incident	
	Essential limits	Essential Plus limits
Jewellery and watches	up to $5,000 for each item or set, but no more than $20,000 in total	up to $10,000 for each item or set, but no more than $40,000 in total
Silver or gold items, items plated with silver or gold unless limited elsewhere in 'contents limits'	up to $50,000 in total	up to $100,000 in total
Paintings, pictures, works of art, sculptures and art objects	up to $100,000 in total	up to $200,000 in total
Stamps, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to $25,000 in total	up to $50,000 in total
Collections and memorabilia (Note – wine is not a 'collection' and has no special limit)	up to $25,000 in total	up to $50,000 in total

Insuring items worth more than flexi-limits

You can apply to insure individual items if you own:

- individual items worth more than the flexi-limits or
- a number of items in the same flexi-limits category with a total value more than the flexi-limits.

For example, if you have Essential limits and you own:

- *a jewellery item worth $10,000, you can list this item individually for $10,000. The flexi-limit of $5,000 per item and $20,000 in total will apply to all other jewellery you own*
- *3 paintings worth $50,000 each, with a total value of $150,000, and want more cover than the $100,000 flexi-limit, you can list one of the paintings with a value of $50,000 to give yourself $150,000 cover in total for paintings.*

Listing items individually

Steps	What to do	Extra information
1	Obtain an Australian valuation and proof of ownership for each item, set or collection to be insured.	You will need an Australian valuation. We might ask to see this before we accept cover.
2	Ask us to insure each item, set or collection and pay us the extra premium that applies.	If we agree to insure the item, it will be shown on your certificate of insurance. You must install some burglary security and fire protection if we ask for this.
3	Keep valuations and proofs of ownership safe from theft, fire and other risks of damage. You will need to show us them if you make a claim.	For safe storage you may consider using a fireproof security box available from some hardware retailers or a bank safety deposit box or another safe place of your choice.

Additional features

When we cover your home or contents, we will provide the cover shown under these additional features, if the incident that results in a claim happens in the period of insurance.

We cover	We do NOT cover
1. (a) Temporary accommodation costs when you have home cover When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay ✓ for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition. We will pay: • up to 2 weeks in short term accommodation agreed to by us (eg. standard rates for a hotel, motel or serviced apartment), then if necessary, • up to another 50 weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licensed local property manager to assess this amount. The limit for temporary accommodation is 10% of your home sum insured and the longest period you can claim for is 52 weeks. We will pay this in addition to the home sum insured.	Temporary accommodation costs: ✗ if you were not living in the home at the time of the loss or damage ✗ if damage to the contents is the reason why you cannot live there ✗ if you did not intend to live at your home during the repair period had your home not been damaged ✗ if you do not intend to repair or rebuild your home ✗ if you do not need to pay for the temporary accommodation ✗ beyond the period it should reasonably take to replace or repair your home so you can live there again ✗ if before the insured incident, you had planned to demolish your home

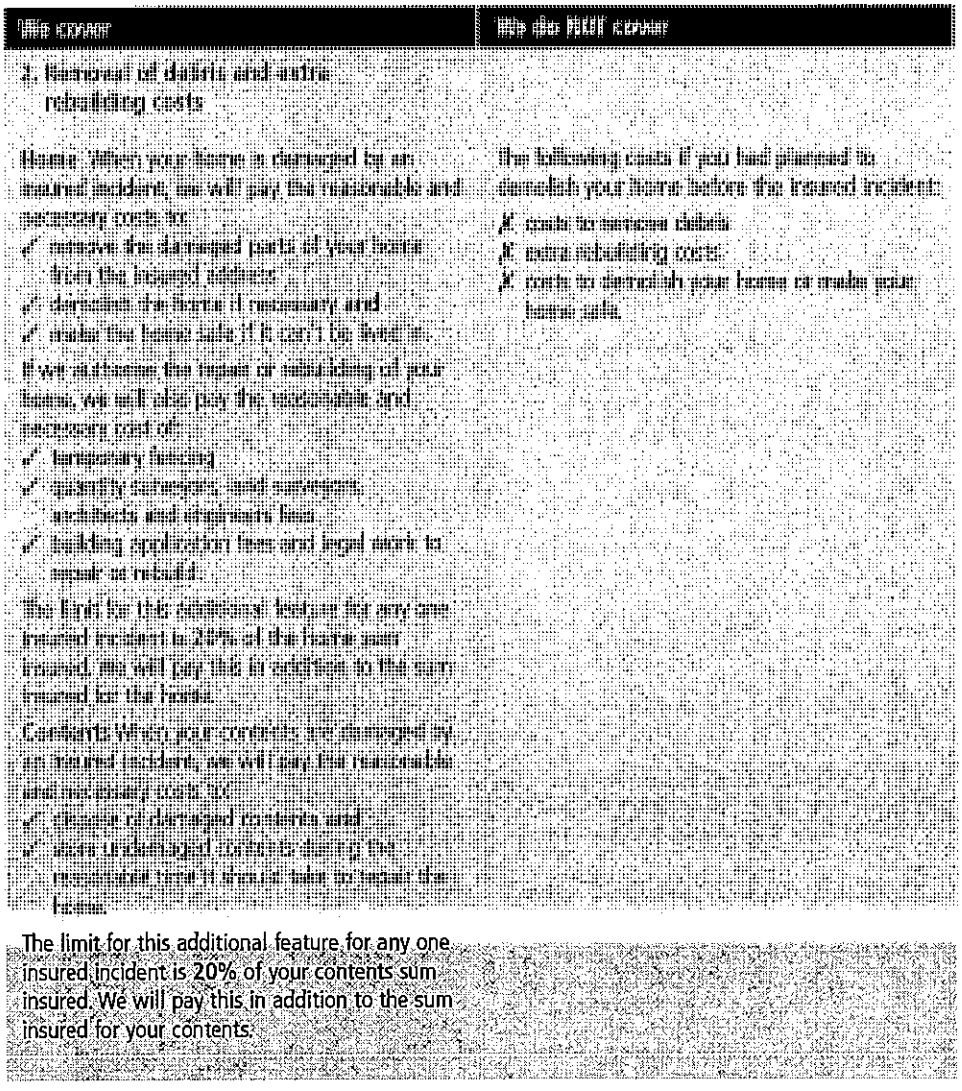
Additional features (cont.)

We cover	We do NOT cover
1. (b) Temporary accommodation costs – where you have contents cover When you have contents cover and damage to your contents by an insured incident is the sole reason you cannot live at your home or unit, we will pay: ✓ for your temporary accommodation costs for the time it takes to repair or replace your contents to a liveable condition. We will pay: • up to 2 weeks in short term accommodation agreed to by us (eg. standard rates for a hotel, motel or serviced apartment), then if necessary, • up to another 50 weeks in residential accommodation of a similar standard to your home or unit. The amount we will pay is based on the weekly rent you would receive for your home or unit at the time of the claim. We will ask a licensed local property manager to assess this amount. If you don't have to pay rent during the repair period, we will deduct the amount you would pay for rent from what we pay you. The limit for temporary accommodation is 50% of your contents sum insured and the longest period you can claim for is 52 weeks. We will pay this in addition to the sum insured for your contents.	Temporary accommodation costs: ✗ if damage to the home or building is the reason why you cannot live there ✗ if you do not need to pay for temporary accommodation ✗ beyond the period it should reasonably take to replace or repair your contents so you can live in your home or unit again ✗ if you were not living at the home or unit at the time of the loss or damage ✗ if you did not intend to live at your home or unit during the repair period had your contents not been damaged.

Additional features (cont.)

We cover	We do NOT cover
1. (c) Temporary accommodation costs when you cannot access your home or unit This additional feature provides cover when you have: • home cover or • contents cover in a unit or • contents cover in a home that you are renting. If you cannot access your home or unit because one of the following incidents happens within 500 metres from the insured address: • damage to a building, road or street • burst water main • bomb threat or bomb damage • street riot • emergency services refuse you access *then we will pay* ✓ the cost of temporarily accommodating you in a home of a similar standard to the insured address. The amount we pay will be based on the market's weekly rental value of your home, unit or rented home. We will pay for accommodation up to the time you can access your home, unit or rented home again, but we will not pay for more than 12 weeks accommodation. We will pay this in addition to the sum insured for your contents.	Temporary accommodation costs: ✗ caused by incidents happening more than 500 metres from the insured address ✗ if you were not living in your home or unit at the time of the loss or damage ✗ if your temporary accommodation is free ✗ caused by the threat of, or damage by, a nuclear or biological bomb ✗ when you own and live in your home and do not insure your home under this policy.

Additional features (cont.)



The limit for this additional feature for any one insured incident is 20% of your contents sum insured. We will pay this in addition to the sum insured for your contents.

Additional features (cont.)

We cover	We do NOT cover
3. (a) Extra costs to comply with the latest home building regulations	
✓ When rebuilding or repairing damaged parts of the home, we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.	✗ costs to make the home comply with building regulations that existed when the home was originally built or altered ✗ cost to upgrade undamaged parts of your home to comply with the latest building regulations.
The extent of upgrade needed will depend on how old your home is and what building regulations have changed since your home was built. The cover in this feature is not paid in addition to your home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.	

Additional features (cont.)

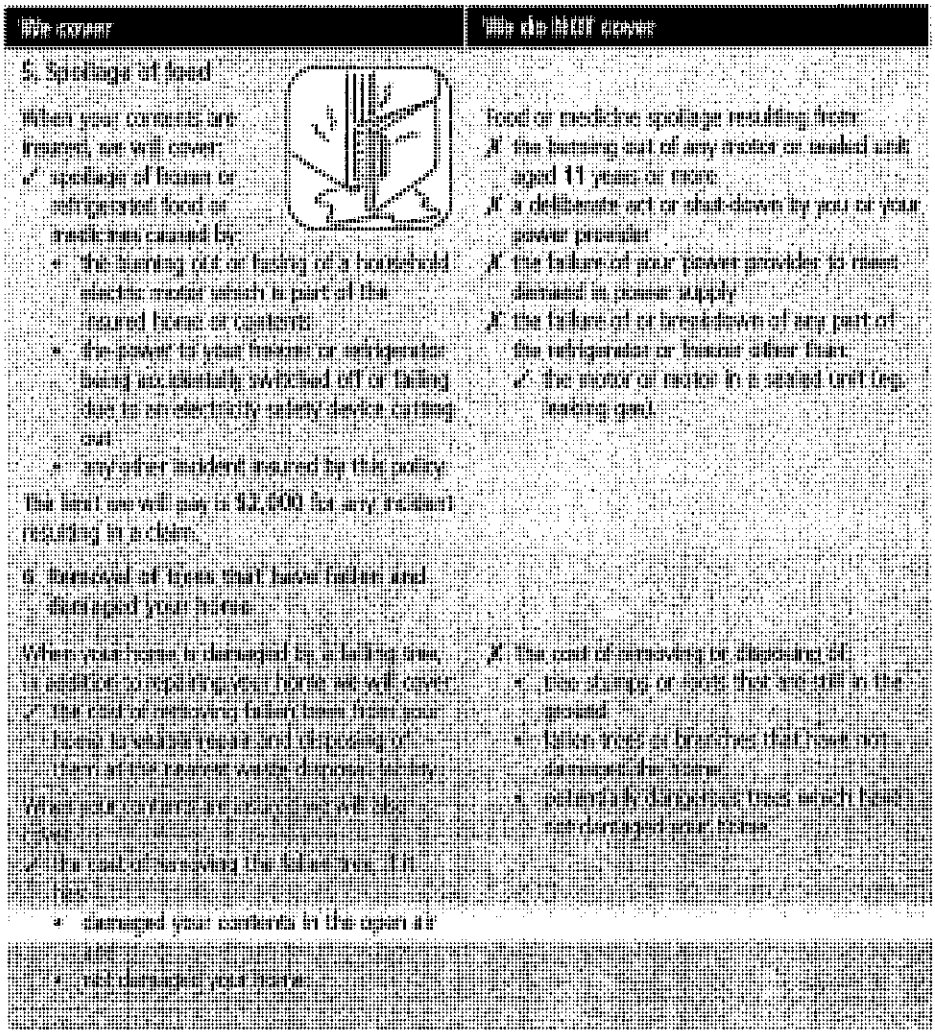
What's covered	What's not covered
2. (a) Rainwater tank or solar heating system Where your home is insured under this policy, we will pay up to $2,500 of your net costs* to install a rainwater tank, solar heating system or both at your home. This benefit is payable where: • 80% or more of your home is damaged by an insured incident and • your home does not have a rainwater tank or solar heating system and • your sum insured plus salvage not is adequate to repair or rebuild your home and • we have authorised or arranged the repairs or rebuilding of your home. *Net cost is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you. Rainwater tank includes: • a rainwater tank or bladder • an electric pump and wiring • a tank stand and base • pipes connecting roof drainage to the tank, piping and parts of your home • installation costs. Solar heating system includes: • collector panels and tubes that catch and store the sun's energy • a water tank, electric pump and wiring • a tank stand and base • pipes connecting the collector panels or water tubes from roof to tank, pump and parts of your home • installation costs.	✗ any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within 30 days of settling your claim ✗ any amount covered under additional features 3 (a) extra costs to comply with the latest home building regulations.

Additional features (cont.)

We cover	We do NOT cover
4. Motor burnout	
We will cover: ✓ the burning out or fusing of a household electric motor which is part of the insured home or contents.	✗ any motor or sealed unit aged 11 years or more ✗ the cost of extracting or reinstalling a submersible pump ✗ any amount you can recover under a manufacturer's guarantee or warranty
Cover includes repairing or replacing: ✓ the electric motor or compressor containing the motor ✓ an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit ✓ a swimming pool water pump combined with its electric motor, if the replacement pump motor cannot be bought on its own.	Motors in any: ✗ television, video recorder, DVD player or recorder ✗ computer, printer or computer equipment ✗ microwave oven ✗ radio, stereo, hi-fi or other sound equipment ✗ appliance or fixture that is used for a business activity.

Motor burnout – when the motor cannot be replaced
If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today. We will not pay for replacement of the whole appliance.

Additional features (cont.)



5. Spoilage of food

When your contents are insured, we will cover:

✓ spoilage of frozen or refrigerated food or medicines caused by:

- the turning out or failing of a household electric motor which is part of the insured items or contents
- the power to your freezer or refrigerator being accidentally switched off or failing due to an electricity safety device cutting out
- any other accident insured by this policy.

The most we will pay is $2,000 for any incident resulting in a claim.

6. Removal of trees that have fallen and damaged your home

When your home is damaged by a falling tree, in addition to repairing your home we will cover:

✓ the cost of removing fallen trees from your property to enable repair and unblocking of doors or access ways damaged by the tree

When your contents are insured we will also cover:

✓ the cost of removing the fallen tree if it has:

- damaged your contents in the open air
- not damaged your home.

We do NOT cover

Food or medicine spoilage resulting from:

✗ the turning out of any motor or sealed unit aged 11 years or more

✗ a deliberate act or shut-down by you or your power provider

✗ the failure of your power provider to meet demand in power supply

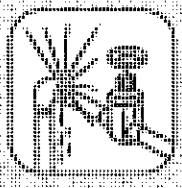
✗ the failure of or breakdown of any part of the refrigerator or freezer other than:

✓ the motor or motor in a sealed unit (eg. sealing gas).

✗ The cost of removing or disposing of:

- tree stumps or roots that are still in the ground
- fallen trees or branches that have not damaged the home
- potentially dangerous trees which have not damaged your home.

Additional features (cont.)

We cover	We do NOT cover
7. Exploration costs to find the source of leaks from pipes and drains  When we insure your home we will cover: ✓ the reasonable cost of searching for the unknown cause of leaks in pipes in your home but only if the leaking liquid is causing permanent damage to your home or contents. After we find the cause of a leak, we will: ✓ pay up to $500 plumbing costs to repair or replace a leaking pipe ✓ repair and restore damage caused by our exploratory work ✓ if necessary, pay extra to match or complement undamaged materials in new materials in the same room, hallway, patio or passageway where the damage occurred. We will pay: ✓ up to $1,000 for wall tiles ✓ the full cost of replacing floor and other wall coverings.	✗ damage to retaining walls ✗ fixing or finding leaks that have not caused permanent damage to your home or contents (eg. a pipe leaking water over an outdoor pathway) ✗ searching for leaks in a shower floor or base, shower cubicle walls, shower glass screening or shower doors, or fixing them or upgrading them so they do not leak unless the damage is caused by: ✓ water leaking from pipes in walls or floors (not forming part of a shower floor or base) ✗ fixing broken, worn or aged tiles or grouting in walls in showers, bathrooms, kitchens or laundries unless the damage is caused by: ✓ liquid leaking from pipes in walls or floors (not forming part of a shower floor or base).
8. Replacement of locks when you have the home or contents insured When you have home or contents cover, we will pay: ✓ the necessary cost of replacing locks on the external doors or windows of your home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand. The limit is $2,500 for any incident resulting in a claim.	

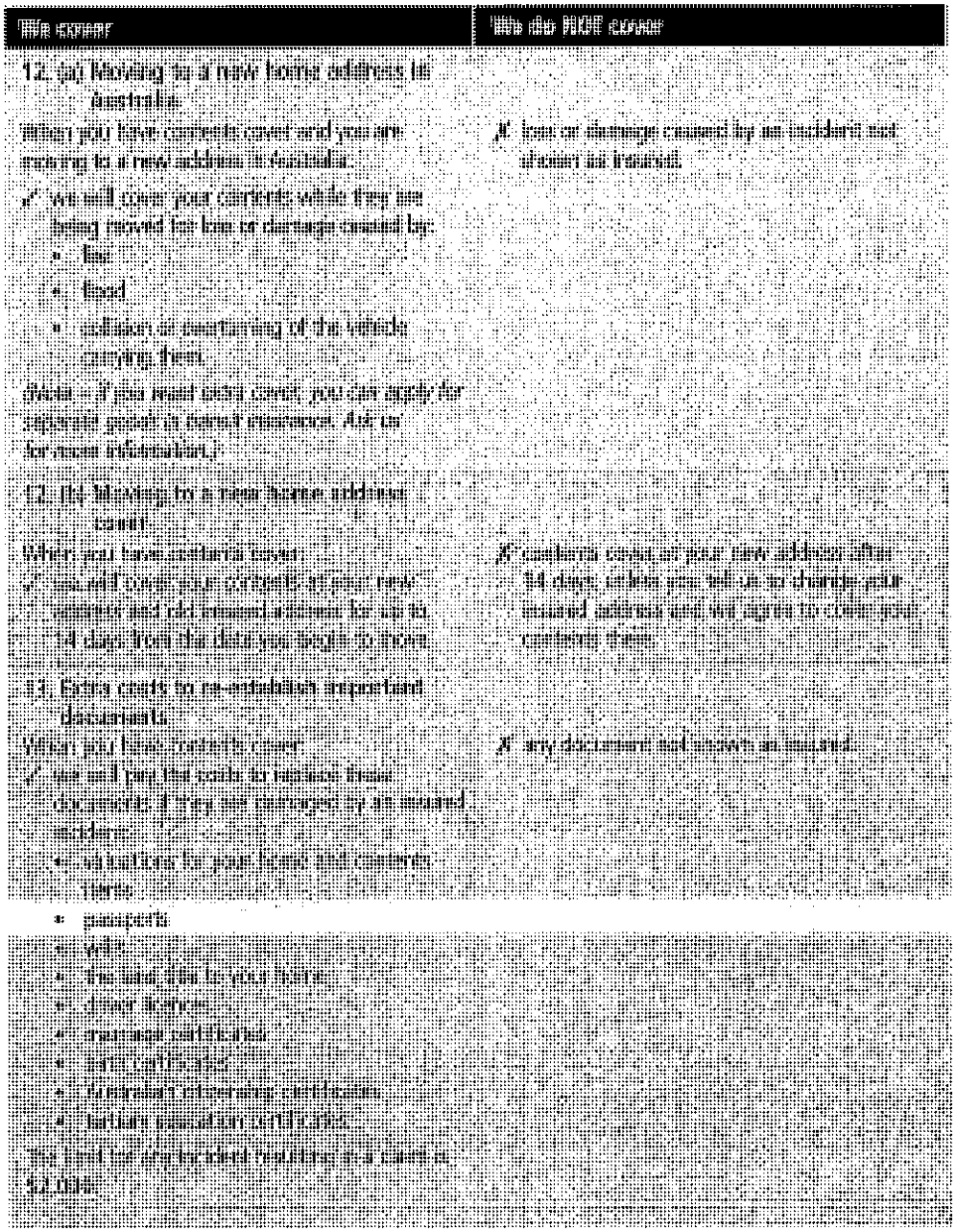
Additional features (cont.)

We cover	We do NOT cover
9. Fees charged by the security services provider for your monitored alarm If your home or unit is illegally broken into by an intruder and your monitored alarm is activated, we will pay: ✓ the fee charged by your security provider to respond. The limit is $2,500 for any incident resulting in a claim.	Fees charged: ✗ when your home or unit has not been broken into ✗ following a false alarm (eg. a cat or dog has triggered the alarm).
10. Credit or financial transactions card cover when your contents are insured If your credit or financial transaction card is lost or stolen from your home or unit, then we will pay: ✓ for loss or theft of your money because your card has been used fraudulently. The limit for this feature is $5,000 for any incident resulting in a claim. Any amount we agree to pay will be reduced by the amount your financial institution or credit provider reimburses or agrees to reimburse you for the loss.	✗ loss or theft occurring because you did not follow the terms and conditions of use for your card and: • someone used your card after they found or had access to your PIN or • you did not tell the financial institution or credit provider who issued your card within 24 hours after you discover the card is lost or stolen. ✗ theft by you or anyone who lives with you in your home.

Additional features (cont.)

We cover	We do not cover
11. Identity theft cover when your contents are insured When you have contents cover and you are a victim of identity theft, then we will pay the costs you have to pay in trying to re-establish your personal credit history, including: ✓ your unpaid wages for any time you had to take off work because of this ✓ extra loan application fees that you incur from having to reapply for a loan declined because of false credit history as the result of identity theft ✓ costs to obtain and correct your credit rating report ✓ telephone, fax and postage costs spent on recreating your credit worthiness ✓ travel costs including fares for trains, trams, buses, aircraft and taxis spent on recreating your credit worthiness ✓ legal fees we have agreed in writing to pay (before you incurred them) for: • defend actions brought against you incorrectly by retailers and collection agencies following the theft of your identity • remove wrongly recorded civil judgements against you • challenge the accuracy of any Australian credit reporting agency or bureau • prepare legal statements, statutory declaration or affidavits required by the police, your bank or credit provider. **The most we will pay under this additional feature for all claims made in the period of insurance is $2,000.**	✗ payment of any debts resulting from identity theft ✗ any costs or fees incurred in reinstating your credit status or good name relating to or for a business activity ✗ speeding or parking fines or infringements ✗ costs to re-establish identity or credit records outside Australia ✗ any costs recoverable from your bank, credit card or credit provider ✗ identity theft which happened because you did not follow the terms and conditions of any bank, credit provider or other financial institution for keeping your identification or access details safe (eg. keeping your PIN details with the card) ✗ costs not supported by written evidence showing us: • when they were incurred • that they clearly resulted from a claim under this additional feature ✗ legal fees or costs: • for actions in courts outside Australia and • not approved by us in writing before you incurred them.

Additional features (cont.)



Additional features (cont.)

We cover	We do NOT cover
14. Plants, shrubs and trees in gardens When you have home, land or contents cover in a unit: ✓ we will also insure your plants, shrubs and trees at the insured address for loss or damage caused by: • fire • vandals and people rioting • thieves and • impact by a vehicle or aircraft. The amount we pay will be based on the cost of replacing the plant, shrub or tree with one that we consider is reasonably similar to the one lost or damaged. The limit for any incident resulting in a claim is $1,500.	✗ lawns and grass ✗ loss or damage caused by herbicide or pesticide.
15. Uninsured contents owned by visitors or employees When you have contents cover, we will cover loss or damage by an insured incident at the insured address to: ✓ uninsured contents of your visitors when they are staying overnight at your home or unit ✓ uninsured contents owned by your domestic employees. The limit for any incident resulting in a claim is $2,000.	✗ incidents happening away from the insured address ✗ any item insured under another policy ✗ jewellery ✗ cash or documents, able to be carried ✗ mobile phones or devices with mobile phone functionality.

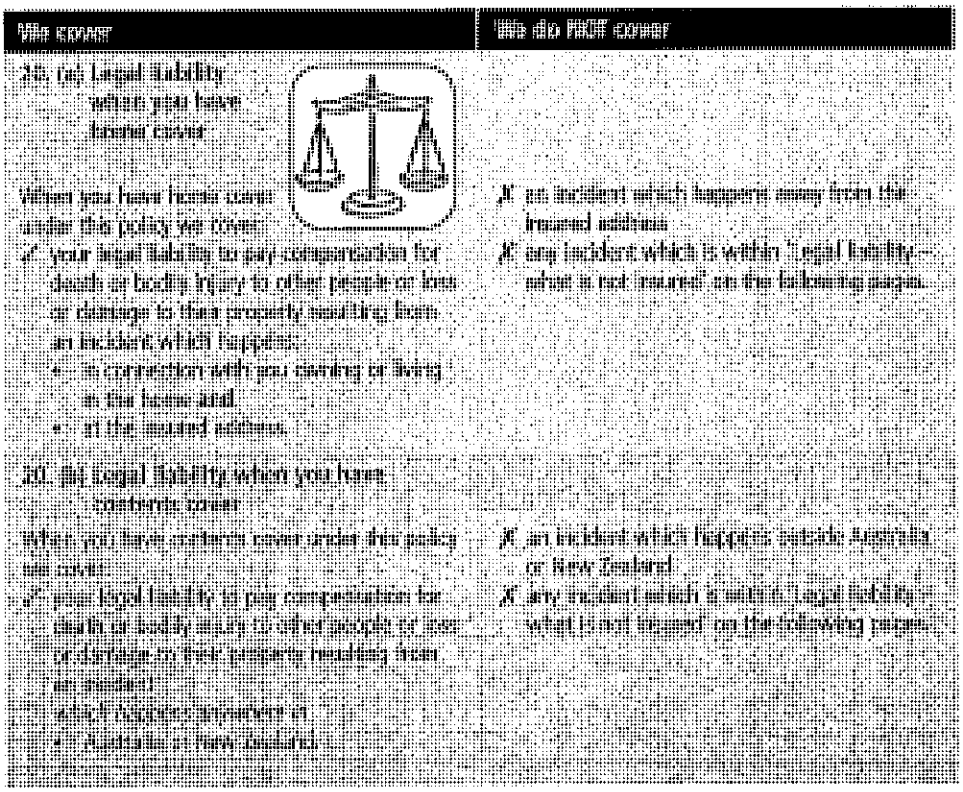
Additional features (cont.)

We cover	We do NOT cover
16. Accessories and spare parts of vehicles and craft When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address: ✓ motor vehicles or trailers, motor cycles, mini motor cycles ✓ motorised scooters or motorised bicycles ✓ watercraft that not outboard motors ✓ aircraft. The insured incidents we cover under this feature are: • fire • theft. The limit is $2,000 for any incident resulting in a claim.	✗ tyres for these vehicles or craft or replacement of their tracks ✗ outboard motors ✗ spare parts or accessories that are in or on the vehicle or craft at the time of the fire or theft.
17. Funeral expenses When you have home or contents cover we will pay the cost of your funeral expenses if: • you die as a direct result of an insured incident and • you have paid a claim for loss or damage to your home or contents resulting from that incident. The limit for this feature is any one period of insurance is $5,000.	Funeral expenses ✗ resulting from an incident that happens away from the insured address ✗ for death occurring more than 90 days after the incident that caused it.
18. Home modifications due to paraplegia or quadriplegia When you have home or contents cover in a unit that you own, we will pay the necessary cost of modifying your home to help your mobility if: • you are injured as a direct result of an insured incident and • the injury results in permanent paraplegia or quadriplegia and ✓ we have paid a claim for loss or damage to your home or contents resulting from the incident. The limit for this feature is any one period of insurance is $10,000.	✗ injury resulting from an incident that happens away from the insured address ✗ for paraplegia or quadriplegia occurring more than 90 days after the incident that caused it.

Additional features (cont.)

We cover	We do NOT cover
19. Mortgage discharge costs When you have home cover and we pay a claim for your home to a credit provider that fully repays the home loan, then we will pay the administrative and legal costs of: ✓ discharging the mortgage and ✓ deleting the mortgagee from the land title on your home. The limit for this feature in any one period of insurance is $2,000.	✗ penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

Additional features (cont.)



We cover

2b. (a) Legal liability when you have home cover

When you have home cover under this policy we cover:

✓ your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:

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

2c. (b) Legal liability when you have contents cover

When you have contents cover under this policy we cover:

✓ your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident:

- which happens anywhere in Australia or New Zealand.

We do NOT cover

✗ an incident which happens away from the insured address

✗ any incident which is within 'Legal liability – what is not insured' on the following pages.

✗ an incident which happens outside Australia or New Zealand

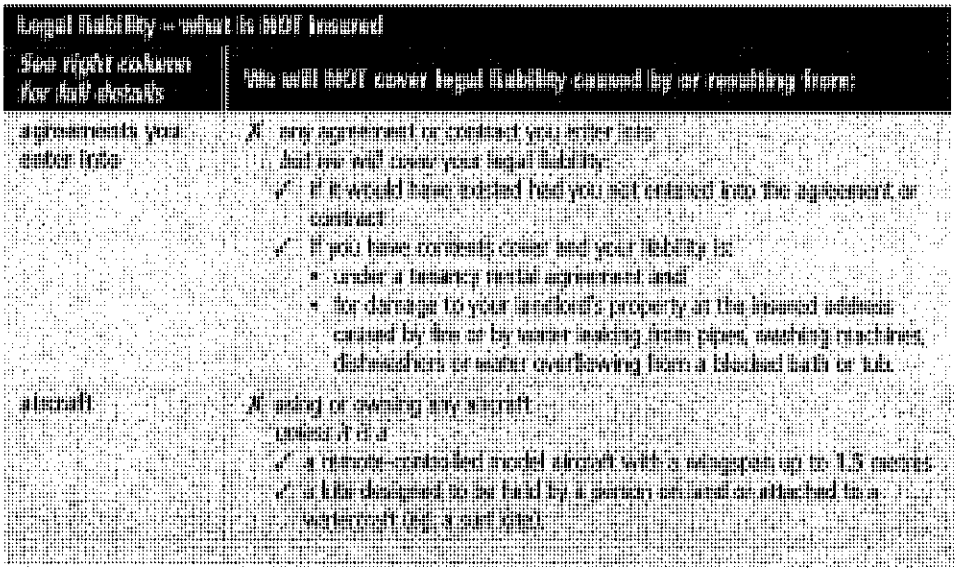
✗ any incident which is within 'Legal liability – what is not insured' on the following pages.

Additional features (cont.)

The most we will pay under home and contents legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **$20** million including all associated legal costs we have agreed to pay following your claim.

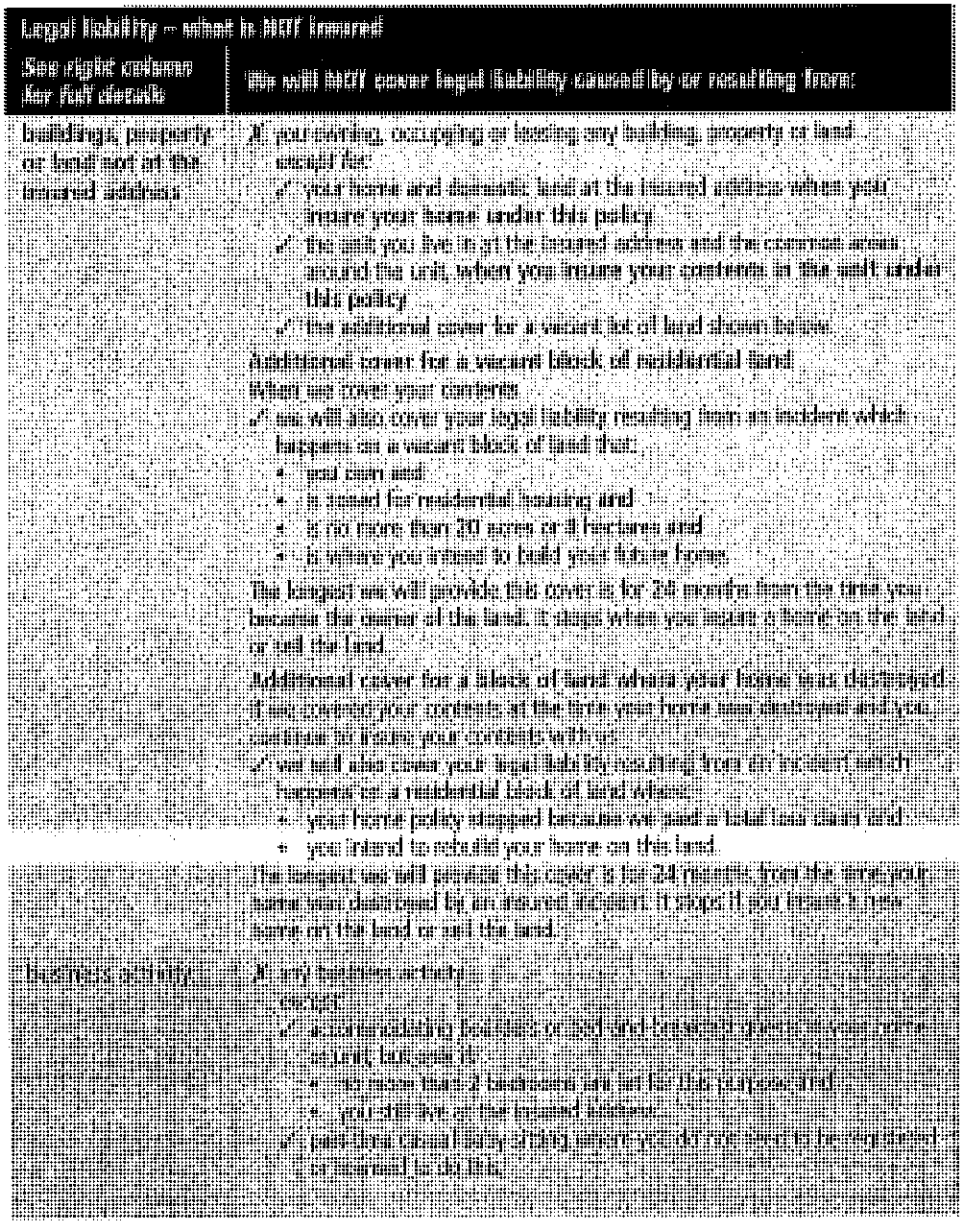
Legal liability – what is NOT insured



Legal liability – what is NOT insured	
See right column for full details	We will NOT cover legal liability caused by or resulting from:
agreements you enter into	✗ any agreement or contract you enter into but we will cover your legal liability: ✓ if it would have existed had you not entered into the agreement or contract ✓ if you have correctly covered your liability in: • under a tenancy rental agreement and • for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.
aircraft	✗ using or owning any aircraft unless it is a ✓ remote-controlled model aircraft with a wingspan up to 1.5 metres ✓ kite designed to be held by a person on land or attached to a watercraft (eg, a sail kite)

Additional features (cont.)

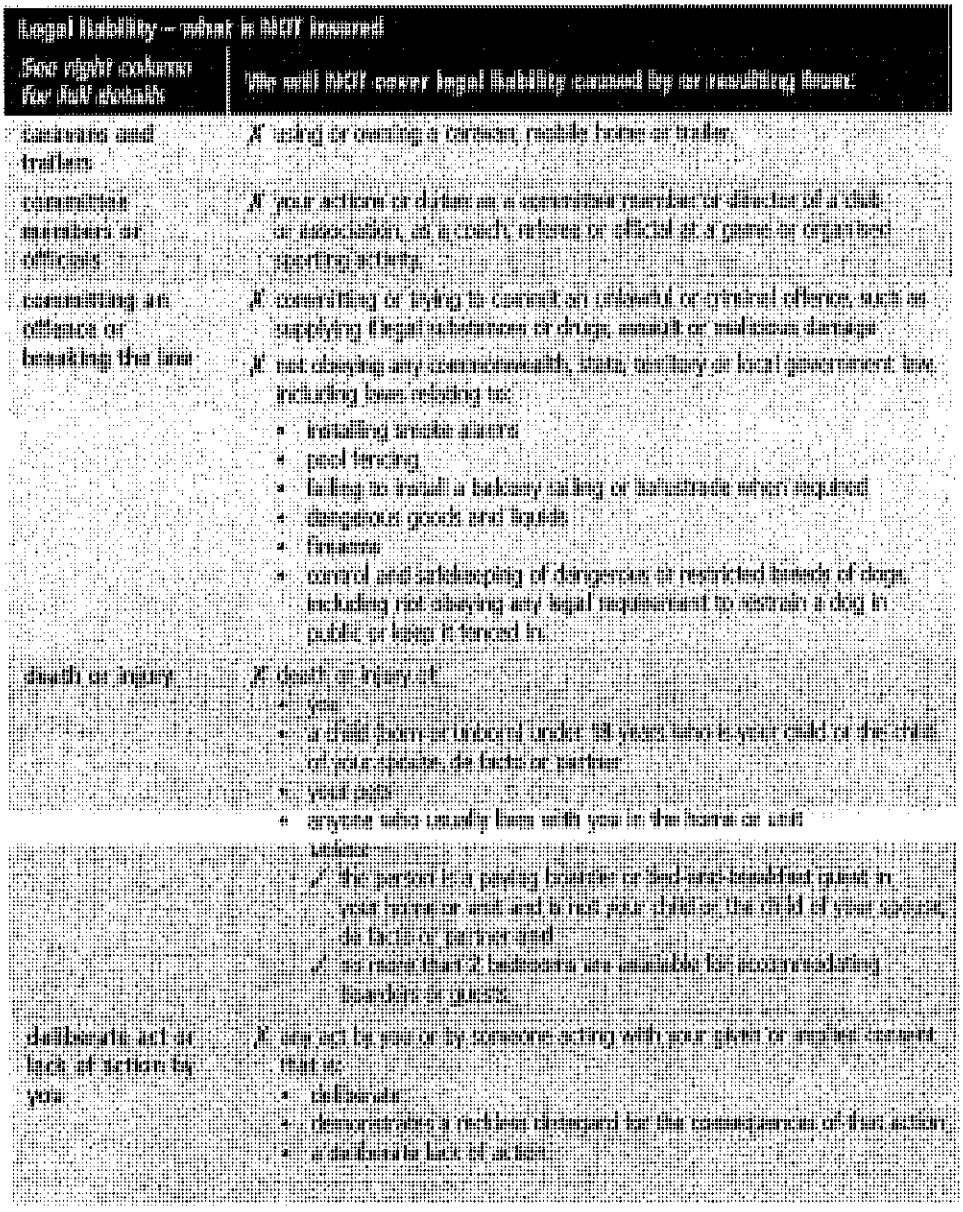
Legal liability – what is NOT insured (cont.)



Legal liability – what is NOT insured	
See right column for full details	We will NOT cover legal liability caused by or resulting from:
buildings, property or land not at the insured address	If you owning, occupying or leasing any building, property or land except for: ✓ your home and domestic land at the insured address when you insure your home under this policy ✓ the unit you live in at the insured address and the common areas around the unit, when you insure your contents in the unit under this policy ✓ the additional cover for a vacant lot of land shown below. Additional cover for a vacant block of residential land When we cover your contents ✓ we will also cover your legal liability resulting from an incident which happens on a vacant block of land that: • you own and • is zoned for residential housing and • is no more than 20 acres or 8 hectares and • is where you intend to build your future home. The longest we will provide this cover is for 24 months from the time you become the owner of the land. It stops when you insure a home on the land or sell the land. Additional cover for a block of land where your home was destroyed If we covered your contents at the time your home was destroyed and you continue to insure your contents with us ✓ we will also cover your legal liability resulting from an incident which happens on a residential block of land where: • your home policy stopped because we paid a total loss claim and • you intend to rebuild your home on this land. The longest we will provide this cover is for 24 months from the time your home was destroyed by an insured incident. It stops if you insure a new home on the land or sell the land.
business activity	If any business activity except: ✓ a home-building business or sell and because you live in your unit, but only if: • no more than 2 bedrooms are set for this purpose and • you still live in the insured address ✓ paid work at any other time when you do not need to be registered or licensed to do this.

Additional features (cont.)

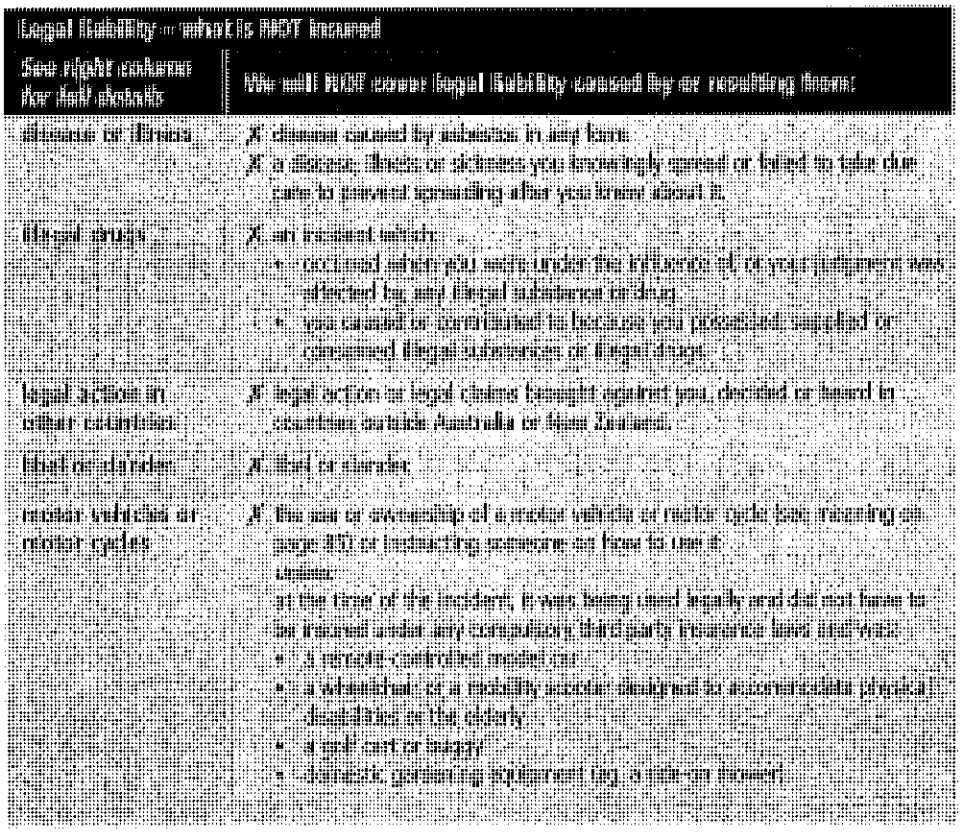
Legal liability – what is NOT insured (cont.)



Legal liability – what is NOT insured	
See right column for full details	We will NOT cover legal liability caused by or resulting from:
caravans and trailers	✗ using or owning a caravan, mobile home or trailer
committee members or officials	✗ your actions or duties as a committee member or director of a club or association, as a coach, referee or official at a game or organised sporting activity
committing an offence or breaking the law	✗ committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage ✗ not obeying any Commonwealth, state, territory or local government law, including laws relating to: • installing private alarms • pool fencing • failing to install a balcony railing or balustrade when required • dangerous goods and liquids • firearms • control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.
death or injury	✗ death or injury of: • you • a child (born or unborn) under 18 years who is your child or the child of your spouse, de facto or partner • your pets • anyone who usually lives with you in the home or unit unless: ✓ the person is a paying boarder or bed-and-breakfast guest in your home or unit and is not your child or the child of your spouse, de facto or partner and ✓ no more than 2 bedrooms are available for accommodating boarders or guests.
deliberate act or lack of action by you	✗ any act by you or by someone acting with your given or implied consent that is: • deliberate • done in order to achieve damages for the consequences of that action • a deliberate lack of action.

Additional features (cont.)

Legal liability – what is NOT insured (cont.)

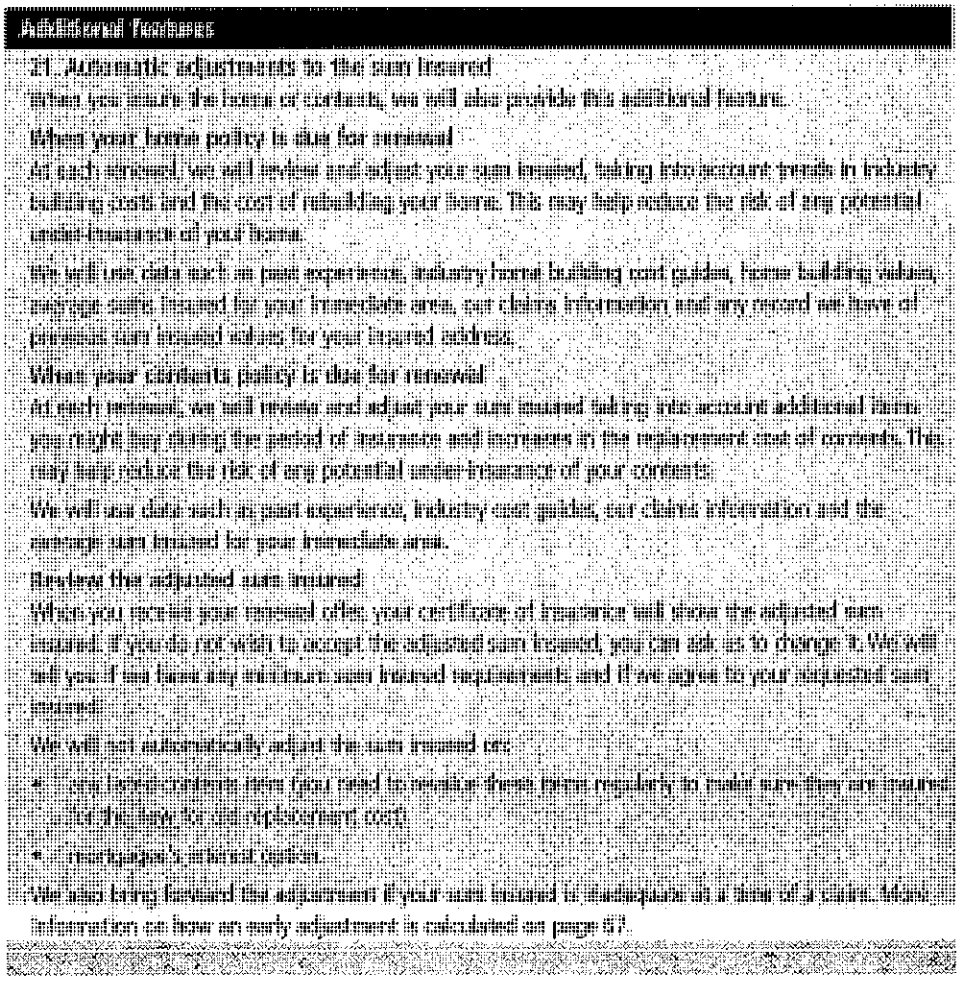


Additional features (cont.)

Legal liability – what is NOT insured (cont.)

Legal liability – what is NOT insured	
See right column for full details	We will NOT cover legal liability caused by or resulting from:
property owned by you or property in your legal custody or owned by your employer	✗ damage to property which: • is owned by you or your family or anyone who usually lives with you in the home or unit • belongs to someone else and is in your physical and legal custody or control • is owned by your employer (eg. you accidentally damage office equipment at your work place) but we still cover: ✓ your legal liability under a tenancy rental agreement contract when your contents in your landlord's residential property are insured under your policy, for damage caused by: • water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs • fire damage to your landlord's property
watercraft	✗ using or owning any watercraft unless: ✓ it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote-controlled model watercraft
your employees	✗ death or injury of your employees or damage to their property while they are working for you

Additional features (cont.)



Additional Features

21. Automatic adjustments to the sum insured

When you insure the home or contents, we will also provide this additional feature.

When your home policy is due for renewal

At each renewal, we will review and adjust your sum insured, taking into account trends in industry building costs and the cost of rebuilding your home. This may help reduce the risk of any potential under-insurance of your home.

We will use data such as past experience, industry home building cost guides, home building values, mortgage sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

When your contents policy is due for renewal

At each renewal, we will review and adjust your sum insured taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential under-insurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

Review the adjusted sum insured

When you receive your renewal offer, your certificate of insurance will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on:

- any home contents item you need to revalue from time to time to make sure they are insured for the new 'as new' replacement cost
- mortgage's interest option.

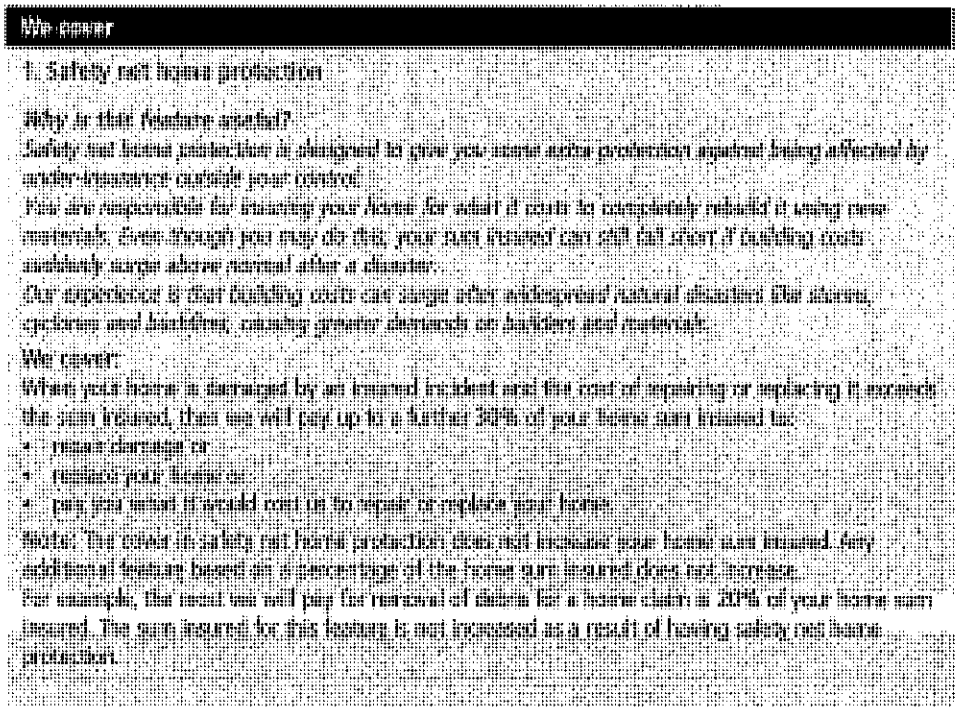
We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated on page 67.

Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case. Optional covers may have their own excess amounts which will be shown on your certificate of insurance.

If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance **and**
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.


We cover

1. Safety net home protection

Why is this feature useful?

Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.

You are responsible for insuring your home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

We cover:

When your home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further 30% of your home sum insured to:

- repair damage or
- replace your home or
- pay you what it would cost us to repair or replace your home.

Note: The cover in safety net home protection does not increase your home sum insured. Any additional premium based on a percentage of the sum insured does not increase.

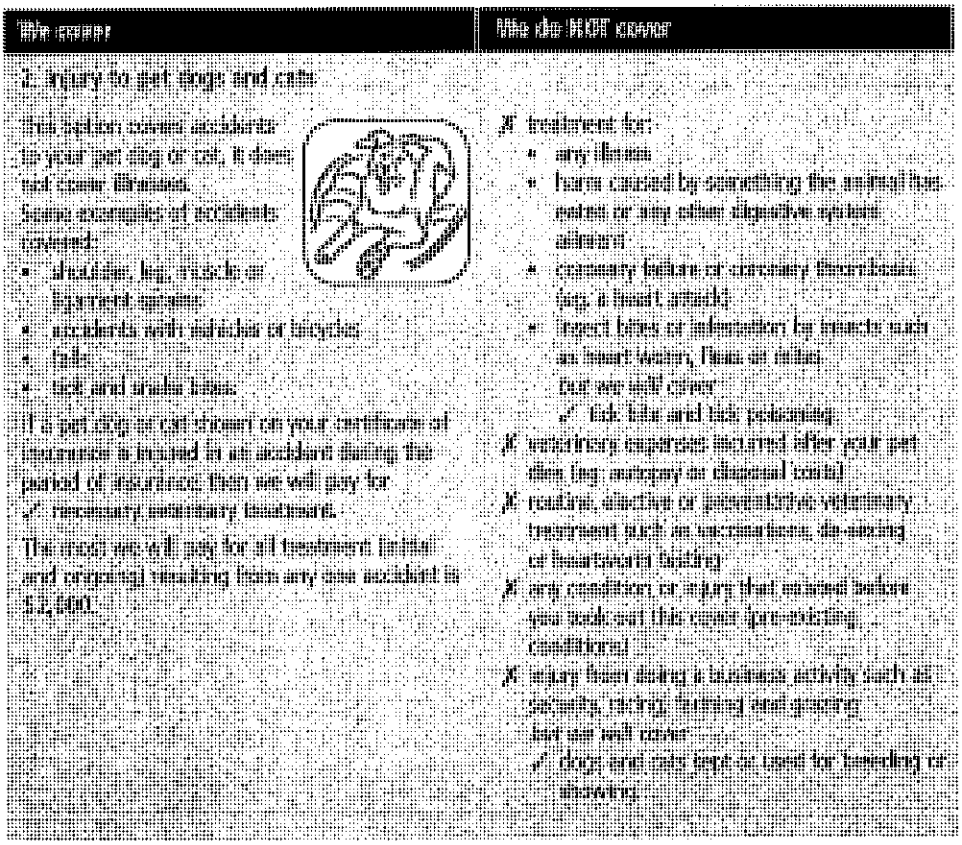
For example, the most we will pay for removal of debris for a home claim is 20% of your home sum insured. The sum insured for this feature is not increased as a result of having safety net home protection.

Contact us immediately if you increase the size of your home

After you take out this policy, if you ever increase the size of your home (eg. extending a room or adding a garage) you need to tell us and review your home sum insured. This is important because the cost to rebuild your home may have increased.

If the increase to the size of your home is more than **10%** and you do not contact us to appropriately adjust your sum insured, the most we will pay under this feature reduces from **30%** to **15%** of your sum insured.

Optional covers (cont.)



2. Injury to pet dogs and cats

This section covers accidents to your pet dog or cat. It does not cover illnesses.

Some examples of accidents covered:

- dog bite, leg, muscle or ligament sprains
- accidents with vehicles or bicycles
- falls
- bee and snake bites

If a pet dog or cat shown on your certificate of insurance is injured in an accident during the period of insurance then we will pay for

✓ necessary veterinary treatment.

The most we will pay for all treatment (initial and ongoing) resulting from any one accident is $2,000.

We do NOT cover

✗ treatment for:

- any illness
- harm caused by something the animal has eaten or any other digestive system ailment
- coronary failure or coronary thrombosis (eg, a heart attack)
- insect bites or infestation by insects such as heart worm, fleas or mites.

But we will cover

✓ tick bite and tick poisoning

✗ veterinary expenses incurred after your pet dies (eg, autopsy or disposal costs)

✗ routine, elective or preventative veterinary treatment such as vaccinations, de-worming or heartworm testing

✗ any condition or injury that existed before you took out this cover (pre-existing conditions)

✗ injury from doing a business activity (such as security, racing, farming and grazing)

But we will cover

✓ dogs and cats kept or used for breeding or showing

Optional covers (cont.)

We cover	We do NOT cover

3. Mortgagee's interest for unit owners with a mortgage
This optional cover is only available if you insure contents in a unit under this policy.
If the unit shown on your certificate of insurance suffers loss or damage by an insured incident:
• AND the body corporate building insurance either doesn't apply or fully cover the cost of repairing the building,
• AND the mortgagee on your unit makes a claim under your policy for repayment of the mortgage
• THEN we will pay the mortgagee the lowest of these 2 amounts:
  • the amount to fully repay your mortgage at the time of the loss, or
  • the sum insured for the mortgagee's interest shown on your certificate of insurance.
	✗ Additional features 1 to 21
	✗ Any incident not insured by this policy.

What is not insured under this policy

See right column for full details	We do NOT cover
failing to take care of the home or contents	✗ loss or damage caused by or as a result of your failure to: • take reasonable care of your home and contents • keep the home and contents in good condition and well maintained • fix faults and defects as soon as you become aware of them.
defect, structural fault or faulty design	✗ loss or damage caused by a defect, structural fault or design flaw that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (eg if there are signs that a defect previously caused damage, we will not pay a later claim for further damage from the defect).
tanks that explode	✗ the cost of repairing or replacing tanks or containers that explode *but we will cover* ✓ damage to the home and contents caused by the explosion.
water containers that burst or leak	✗ the cost of repairing or replacing water containers that burst or leak such as a hot water tank bursting or leaking *but we will cover* ✓ water or liquid damage to the home and contents caused by bursting or leaking water containers ✓ bursting or breaking of glass in fish tanks but not the tanks.
leaking pipes not causing permanent damage	✗ the cost of locating and fixing leaking or overflowing pipes, drains or waste containers that have not, or are not causing permanent damage to your home or contents.
leaks in shower trays, baths, shower doors or taps	✗ the repair of a leaking shower tray or bath, shower curtain rails, shower glass screening or shower doors, or any damage caused by the leak.

What is not insured under this policy

See right column for full details	We do NOT cover
erosion, subsidence	✗ loss or damage caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement *but we will cover subsidence damage to your home if it is caused by:* ✓ liquid bursting, leaking or overflowing of water or liquids from water containers ✓ any of these insured incidents if the damage they cause happens within 72 hours of the insured incident: • storm and flood • explosion (except from any nuclear or radioactive cause) • earthquake or tsunami
mould, rising damp, rust, corrosion	✗ loss or damage caused by mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot *unless it is caused by:* ✓ bursting, leaking or overflowing of water or liquid at the insured address from water containers (eg, a pipe bursting).
seepage of water through the earth	✗ loss or damage caused by water seeping or running: • through the earth (sometimes called hydrostatic water seepage) • through or down the sides of earth or earth fill that is up against your home • down the sides or underneath swimming pools or spas causing them to move, change shape or fill or leaking through their hydrostatic valves • again or through retaining walls and causing them to move or crack *but we will cover damage caused by:* ✓ water or liquid leaking or overflowing from water containers (eg, a pipe bursting) but we will not cover damage to retaining walls.
actions or movements of the sea	✗ loss or damage caused by actions or movements of the sea *but we will cover:* ✓ damage caused by tsunami ✓ damage caused by storm surge if it occurs at the same time your home or contents are damaged by a storm or flood.

What is not insured under this policy (cont.)

See right column for full details	We do NOT cover
not covered for storm or flood	✗ the cost of clearing mud or debris out of tanks, swimming pools or spas ✗ damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against their sides, or getting underneath them ✗ storm or flood damage to: ✗ retaining walls, garden borders or free standing walls ✗ the surface of a tennis court ✗ a wharf, jetty, pontoon or sea wall ✗ water in a tank, swimming pool or spa ✗ linen or towels for swimming pools or spas ✗ paint which there is an structural storm damage to other parts of the home ✗ gates, fences or wall boxes that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.
[power surge or shut down by your power provider	✗ loss or damage caused by power surge or shut down by your power provider but we will cover: ✓ the damage resulting from power surge ✓ damage to electric motors under additional feature 4 (motor burnout) ✓ damage from a power surge caused by lightning but only when: • the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the damage and • you show us written confirmation from a qualified repairer that lightning was the cause.
mechanical or electrical breakdown or computer virus or computer hacker	✗ the cost of repairing or replacing mechanical or electrical failure or breakdown, anything that fails to operate properly or loss or damage caused by a computer virus or computer hacker but we will cover: ✓ damage to electric motors (not additional feature 4 motor burnout) ✓ fire spreading from an electrical fault to other parts of your home and contents ✓ damage caused by lightning when: • the Australian Government Bureau of Meteorology has a record of lightning in your area at the time of the damage and • you show us written confirmation from a qualified repairer that lightning was the actual cause.

What is not insured under this policy (cont.)

See right column for full details	We do NOT cover
tree, plant and shrub roots	✗ damage caused by the roots of trees, shrubs or plants but we will cover ✓ damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots.
wear, tear and gradual deterioration	✗ the cost of fixing or repairing wear, tear, rust, fading, gradual deterioration such as but not limited to: • tiles and their adhesive or grouting breaking down • weathering of roof tiles or roof ridge capping or • gradual weathering and breakdown of bricks, mortar or concrete • leaking or bursting pipes or water containers such as tanks leaking or leaking but we will cover ✓ damage to the home and contents caused by water or liquid leaking from water containers, pipes and drains.
loss or damage by tenants, paying guests or boarders	✗ loss or damage caused by tenants, paying guests or boarders, or someone who lives with them or a person who entered the home or unit with their consent but we will cover these incidents if caused by them: ✓ fire damage ✓ explosion ✓ impact by a vehicle ✓ breakage of fixed glass and water containers ✓ water or liquid leaking or overflowing from pipes or water containers.
theft or malicious damage by someone not invited into the home	✗ theft or malicious damage by: • you or someone who lives in the home or unit or • someone who entered the home or unit with: • your consent or • the consent of someone with your authority to access your home.
when security or alarms are not working	✗ loss by theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected, or not used as intended and we relied on them being there as a reason for accepting and continuing your policy (however, forgetting to turn on your alarm or to lock a door will not affect theft cover under your policy).

What is not insured under this policy (cont.)

See right column for full details	We do NOT cover
anything you don't own	✗ loss or damage to any items, contents or property you don't own but we will cover: ✓ uninsured contents owned by visitors (additional feature 15) ✓ contents you borrowed and are legally liable for under a written contract but not a 'tenancy rental agreement' ✓ your legal liability for loss or damage to the property of others (static legal liability (additional feature 16)).
business activity	✗ to any part of your home used for any business activity or loss or damage to contents kept in this area except when the business activity is: ✓ letting up to 2 bedrooms to paying guests or boarders (eg, bed and breakfast accommodation) ✓ using part of your home as a home office ✓ one you told us about and we agreed to continue cover and it is noted on your certificate of insurance.
chemical damage when cleaning	✗ damage caused by chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.
food spoilage	✗ spoilage of food and medicines other than the cover provided under additional feature 5.
scorching, smoke, ash or soot when your home has not caught on fire	✗ damage from scorching, heat, smoke, ash or soot when your home or contents have not caught on fire but we will pay for: ✓ damage which is caused by a burning building within 10 metres of your home ✗ damage by smoke, pollutes or vapour from a home heater or a cooking appliance but we will pay for: ✓ fire damage to your home or contents if caused by the heater or cooking appliance (it is first gets out of control, escapes and damages other parts of your home and contents) ✗ damage caused by cigarette or coal risks to curtains but we will pay for: ✓ damage caused by a fire which spreads from the initial burn spot.

What is not insured under this policy (cont.)

See right column for full details	We do NOT cover
loss or damage to sporting equipment or remote-controlled models when in use	✗ damage to sporting equipment or remote-controlled models when actively in use, such as: • breaking a tennis racquet or golf club when trying to hit a ball • losing or breaking a fishing rod when reeling in a fish or while being used to cast or reel for fish • breaking a surfboard in surf • tearing a windsurfer's sail while windsurfing • impact damage while using a remote-control model or toy aircraft, motor vehicle or watercraft but we will pay for: ✓ damage to a bicycle while being ridden but not damage to the tyre of the bicycle
animals biting, chewing, pecking or clawing	✗ damage caused by animals biting, pecking or clawing the home or contents or damage caused by their excrement or urine (eg. birds chewing and biting parts of your home made of wood or cats clawing furniture) but we will pay for: ✓ damage to your contents caused by an animal which does not belong to you or anyone living in your home while it is accidentally trapped inside your home.
insects, birds and vermin	✗ damage caused by insects, birds or animals (eg. termites, rats, rabbits and mice) but we will cover: ✓ the damage they cause
you topping trees	✗ damage caused by you or a person authorised by you, topping, felling or transplanting trees
photographs, electronic data and images	✗ the cost of recording, replacing or fixing electronic data or files that are corrupted, damaged or lost but we will cover them: ✓ if lost during fire, they are stored on a lost or damaged by an insured peril and ✓ you can show us proof of purchase and ✓ you cannot replace them through your supplier free of charge ✗ photographs, films or visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost but we will cover: ✓ photographs purchased as a work of art or furnishing from a retail outlet

What is not insured under this policy (cont.)

See right column for full details	Other circumstances which we do NOT cover
aircraft shock waves	✗ damage caused by the gradual effects of vibration, or shock waves caused by aircraft travelling at high speeds unless you can clearly show us that the damage was caused by a single destructive incident (eg, wing broke)
building alterations, structural or renovations	when you make building alterations, extensions or renovations to your home or unit, we do not cover: ✗ damage caused by cracking, collapse, subsidence or damage to your home or contents caused fully or partly by the new building work ✗ damage caused by water entering your home through openings in the wall or roof or other unfinished parts of your home unless you are covered by temporary at the time of the damage ✗ damage caused by storm or flood to any part that is not fully built ✗ malicious damage or vandalism to unfinished parts of the new work or contents in these areas ✗ theft by someone who enters or leaves through an unfinished part of your home (even if that part of the home was temporarily secured or covered) or ✗ legal liability for incidents under additional feature 24 as a result of building, altering or renovating your home unless: ✓ your home is insured by your policy and the total cost of building, altering or renovating is no more than $100,000.
home unoccupied for longer than 100 days	✗ we do not pay for loss or damage that occurs after your home has been unoccupied for longer than 100 consecutive days unless: ✓ you have told us about this and we have agreed to provide cover in writing.

See page 10 for more details.

not complying with building laws	✗ if your home does not comply with building laws or regulations *except* ✓ those laws or regulations introduced after your home was originally built or altered which you are not legally required to comply with

What is not insured under this policy (cont.)

See right column for full details	Other circumstances when loss or damage is NOT covered
the first 72 hours of cover for bushfires, storm or floods	✗ we do not cover damage caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover but we will cover these incidents if this policy began on the same day: ✓ you bought your home ✓ another policy covering your home or contents expired. If this is the case, we pay up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these incidents in the first 72 hours)
extra costs following an insured incident	✗ consequential loss, losses or extra costs following an insured incident including: • the cost of replacing or reapplying pest control chemicals and baits in or around your home • loss of water from a bursting or leaking pipe or water container • loss of income or wages • the cost of your time to prove your loss or to help us assess your claim • the cost of hiring appliances after yours are lost, damaged or stolen or • professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs but we will cover: ✓ removal of debris and extra rebuilding costs (additional feature 2) ✓ temporary accommodation (additional feature 1) ✓ rental backpack (additional feature 4)
breaking the law	✗ when you or someone with your knowledge or permission uses any part of your home or unit for criminal or unlawful purposes ✗ loss or damage you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs

What is not insured under this policy (cont.)

See right column for full details	We do NOT cover loss or damage or liability:
confiscation or damage by a legal authority	✗ caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.
deliberate actions by you	✗ caused by an act or omission by you, your family or any owner or part owner of your home or contents, or anyone acting with your consent which: • is deliberate • demonstrates a reckless disregard for the consequences of that action or omission.
revolution, war	✗ caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.
biological chemical, other pollutant or contaminant	✗ caused by any biological, harmful, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these incidents. but we will cover: ✓ damage caused by arsenic when we have paid a claim for the damage to your home or contents ✓ your legal liability (under additional cover 10) caused by your use of pesticides or herbicides at the insured address.
radioactivity	✗ caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.
flood caused by deliberate damage to a reservoir or dam	✗ flood damage caused by deliberate damage to, destruction of, movement or dam, or any looting or rioting following these incidents.

Claims

How to make a claim

What you must do

If you suffer loss or damage, or there is an incident that could result in a claim you must do the following:	
Contact us as soon as possible	Call us as soon as possible and tell us what happened. We're available 24 hours a day. If you do not, we will not pay for any additional loss or damage caused by your delay.
Try to prevent further loss, damage or liability	Do everything you can to prevent further loss, damage or liability.
Tell the police	Immediately report loss or damage from arson, any illegal act or theft to the police and give them and us a list of all stolen or damaged items. You must also give us the name of the police officer, station reported to and date reported.
Give us details and information	Give us all the details, information and proofs of ownership that we ask you for to help us handle, assess and investigate your claim.
Let us enter your home	Let us enter the home or unit to investigate the cause of the loss or damage, and to repair the home if we choose to do this.
Show us the damaged home and contents	Let us examine the damaged home and contents.
Talk to an expert	Talk to or go and see an expert we choose and fully describe how it was caused.
Tell us your Input Tax Credit (ITC) entitlement	Tell us your correct ITC entitlement (if any) for your claim. If you don't, we will not owe you for any resulting fines, penalties or tax charges.
Report any demands on you to pay compensation for injury to others or damage to other people's property	Immediately send us any correspondence or demands received about any legal liability matter. Immediately tell us about any pending court actions or offers of settlement arising from legal liability accidents or claims.

If you do not comply with 'what you must do' above, we can reduce or refuse your claim.

Claims (cont.)

What you must NOT do

When an incident occurs which could result in a claim, you must NOT do any of the following:	
Do NOT get rid of damaged items	Do not get rid of damaged parts of your home or contents without our consent.
Do NOT authorise repairs	Do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect your home or contents.
Do NOT clean up or remove debris	Do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or damage, or for sanitation reasons.
Do NOT admit legal liability	Do not admit liability or responsibility to anyone else unless we agree.
Do NOT negotiate with other people claiming from you	Do not negotiate, pay or settle a claim with anyone else unless we agree.

If you do not comply with 'what you must NOT do' above, we can reduce or refuse the claim.

Claims (cont.)

What you must prove

When making a claim for theft, loss or damage you must:

- provide us with evidence that an insured incident happened
- give us accurate and full details of what was lost, stolen or damaged and
- give us proof of value and ownership for items claimed.

If you do not do this, we may not pay your claim.

Claims for damaged items

When you claim for something that is damaged, you must:

- allow us to inspect the damaged home or contents
- allow us to arrange for experts to assess the damaged home or contents and to quote on repair or replacement
- if we ask for this, provide us with a quote for repair or replacement of the damaged home or contents and
- provide us with a full description of each item or set being claimed and any proof of ownership and value that we ask for.

Proofs for stolen, lost or damaged items

For stolen, lost or damaged items, you must provide us with a full description of each item or set being claimed and any proof of ownership and value that we ask for. We will decide what is reasonable proof of ownership depending on what is claimed and its age and value.

Minimum requirements for proof of ownership and value apply to the contents items shown in the following tables. We might ask for similar proofs on other contents items, or ask for additional proofs for the items in the table. Where a valuation is required, we will only accept Australian valuations.

Claims (cont.)

Definition of proofs
These terms are used in the following pages and are defined below.

Term	Meaning and explanation
Proof of purchase	Includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased.
Sales receipt	Includes the item description or code, a purchase price, date purchased and where the item was purchased.
Full description	The specifications particular to an item (eg. brand and model for an electrical appliance or the title and artist of a CD).
Valuation	A document completed by an Australian qualified professional valuer before the loss occurred. This includes an item description, specifications and the cost to replace the item in Australian dollars.
Close up photograph	A photograph taken from one metre away from the item(s) that clearly shows the item(s).
Original operating manual	The original printed operation manuals that came with the item.
Manufacturer's box	The original box showing brand and model of the item.
Certificate of authenticity	The original document that came with the item/picture.

Minimum proofs of ownership and value

We require proofs when items are lost, stolen or badly damaged. Whilst we understand it is not practical to keep proofs for every household item you own, there are items we do expect minimum proofs for and these are described on the following pages. We have the right to ask you for more proofs and if so, we will let you know.

Jewellery

Amount claimed for each item or set	Minimum proofs for assessment
up to $500	Details of when and where purchased and the price paid. If you are claiming for more than $1,000 in total, we may ask you for more proofs.
over $500 to $1,000	One of the following: • proof of purchase that identifies the item • a close-up photograph clearly showing the item • a full description and value from a jeweler obtained before the loss occurred.
over $1,000 to $3,000	• proof of purchase that identifies the item plus • a full description of the item in writing from the jeweller you bought it from or a professional valuer.
over $3,000	A valuation by a qualified jeweller or professional valuer. A close up photograph will help us but is not essential.

When you receive jewellery as a gift
Obtain valuations from an Australian qualified jeweller or professional valuer showing the cost to replace the item plus a full description so you can provide proof of value in case you make a claim.

Watches

Amount claimed for each watch	Minimum proofs for assessment
up to $1,000	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the last 12 months One of the following: • proof of purchase that identifies the item • a certificate of authenticity • an original operating manual • the manufacturer's box • a close up photograph.
over $1,000 to $2,000	One of the following: • proof of purchase that identifies the item • a certificate of authenticity • an original operating manual • the manufacturer's box • a close up photograph.
over $2,000	One of the following: • proof of purchase that identifies the item • a warranty guarantee or certificate of authenticity showing the model or serial number • a manufacturer's box if it has the model or serial number showing • a valuation by a licenced member of the Auctioneers and Valuers Association of Australia.

CDs, DVDs, records and other types of music, video and electronic media and storage items

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000 in total	A list of items claimed and their replacement cost.
over $1,000 in total	• A list of items claimed plus • photographs that clearly show the number of claimed items in the place where they are stored.

Paintings, pictures, works of art, sculptures and art objects

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid. If purchased new in the past 12 months Proof of purchase that identifies the item.
over $2,000	One of the following • proof of purchase that identifies the item • a valuation by the Auctioneers and Valuers Association of Australia.

Silver or gold items, items plated with silver or gold (other than jewellery and watches)

Amount claimed for each item or set	Minimum proofs for assessment
up to $1,000	• A full description plus • details of when and where each item was purchased and the price paid.
over $1,000	One of the following • proof of purchase showing a full description of each item or set • proof of value from a professional valuer or dealer. A copy or photograph will help but is not essential.

Stamps, stamp collections, collector's pins, medals and collectors non-negotiable currency

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	If purchased over 12 months ago Details of when and where purchased and the price paid If purchased new in the past 12 months Proof of purchase that identifies the item
over $2,000	One of the following: • photos or photocopies of each coin or stamp plus evidence of what it is worth • proof of purchase that identifies the item • a valuation by the Australasian Association of Numismatic Dealers

Electrical items such televisions, stereos, cameras, mobile phones, computers, PDAs and organisers

Amount claimed for each item	Minimum proofs for assessment
up to $250	If purchased over 12 months ago Details of when and where purchased and the price paid for it If purchased new in the past 12 months One of the following: • proof of purchase that identifies the item • original operating manual • manufacturer's box
over $250	If purchased over 5 years ago We will decide what is reasonable proof of ownership depending on what is claimed. Be specific If purchased new in the past 5 years One of the following: • proof of purchase that identifies the item • original operating manual • manufacturer's box

Collections or memorabilia

Amount claimed for each item or set	Minimum proofs for assessment
up to $2,000	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** Proof of purchase that identifies the item.
over $2,000	One of the following: • photos or photocopies plus evidence of what it is worth • proof of purchase that identifies the item • a valuation by the Auctioneers and Valuers Association of Australia.

Carpets or rugs that are handwoven

Amount claimed for each item	Minimum proofs for assessment
up to $2,000	**If purchased over 12 months ago** Details of when and where purchased and the price paid. **If purchased new in the past 12 months** Proof of purchase that identifies the item.
over $2,000	One of the following: • proof of purchase that identifies the item • a valuation by the Auctioneers and Valuers Association of Australia.

For all other items
We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

When you cannot supply required proof

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

How we settle your claim

We choose how your claim is settled
If we agree to pay a claim for loss, theft or damage to your home or contents, we will decide if we will:

- repair damage new for old or
- replace home or contents new for old or
- pay you what it would cost us to repair or replace home or contents new for old.

The meaning of new for old is defined on the next page.

We will not:

- pay extra to replace your home or contents to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' below
- fix a fault that existed before the loss or damage occurred.

New for old means:

- **new materials, new items**

  We replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.

- **new for old, regardless of age**

  We replace or repair new for old regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.

- **same type, standard and specification as when new**

  We replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

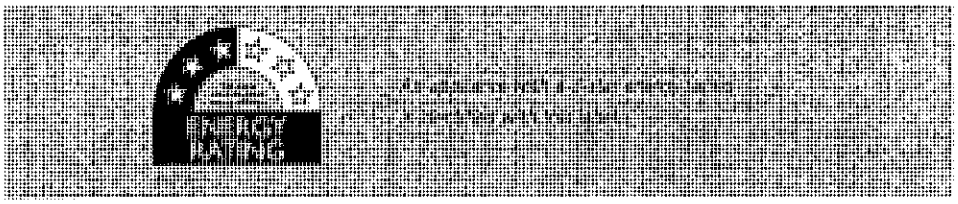
New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item or
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

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

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3-star energy rating if this is available. It can be a different brand. An appliance with a 3-star energy rating is identified with the label below.



Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

When items cannot be replaced new for old

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

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for that item.

When the sum insured is not enough to pay a claim

Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

+ increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage **and**

- subtract from this an amount for unused period of insurance.

For example

If the home is under-insured and is destroyed by fire after 6 months period of insurance and the current annual adjustment we are using is 10%, then we would increase your sum insured by an annual adjustment of 5%.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

If you are still under-insured

Safety net home protection for home claims

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild the home, then we will add the cover provided by optional cover 1 safety net home protection page 45.

If you are still under-insured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured **plus** any cover available under safety net home protection. We will not arrange repairs or replacements.

Contents claims

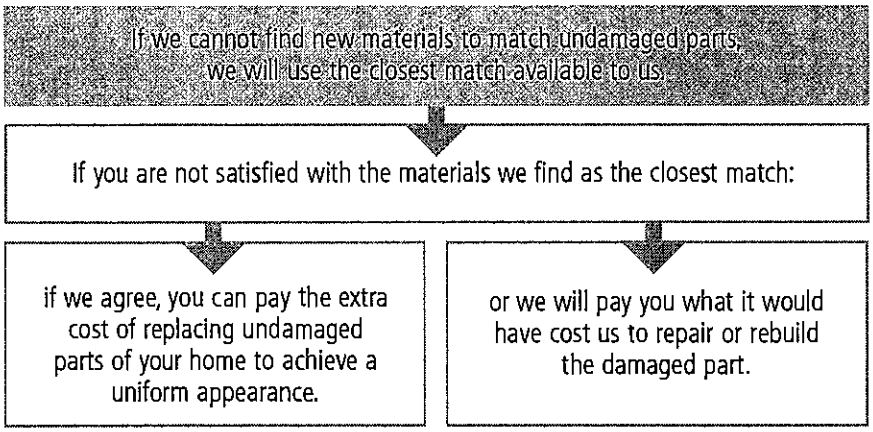
If the contents sum insured after the pro rata adjustment or a limit is not enough to repair or replace your contents, then we will pay you the contents sum insured or that limit.

Home claims

When we repair or rebuild your home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

Home Claims - when we cannot match materials



Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of your home to create a uniform appearance, such as when:

- **one garage door is damaged**
  we will only replace or repair the damaged one, not other doors
- **roof tiles are damaged**
  we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs
- **roof sheeting is damaged**
  we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade or colour to the undamaged roof sheeting

- **an external wall is damaged**
  we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of your home.

For circumstances where we will repair or rebuild undamaged parts read the following pages.

When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**
  we will pay up to **$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**
  (eg. paint, wallpaper, wood panels, but not tiles) we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damaged occurred
- **floor coverings are damaged (including tiles)**
  we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**
  this is described on the next page.

* For definitions of these terms refer to the diagrams on pages 70 to 72.

Repairing or replacing kitchen cabinets, cupboards or benchtops

We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

Same cabinet, cupboard or benchtop means:

- those parts continously joined to the damaged parts (this is one 'section')
- made out of the same materials **and**
- on the same level.

See the case study on the next page for a visual explanation.

Note

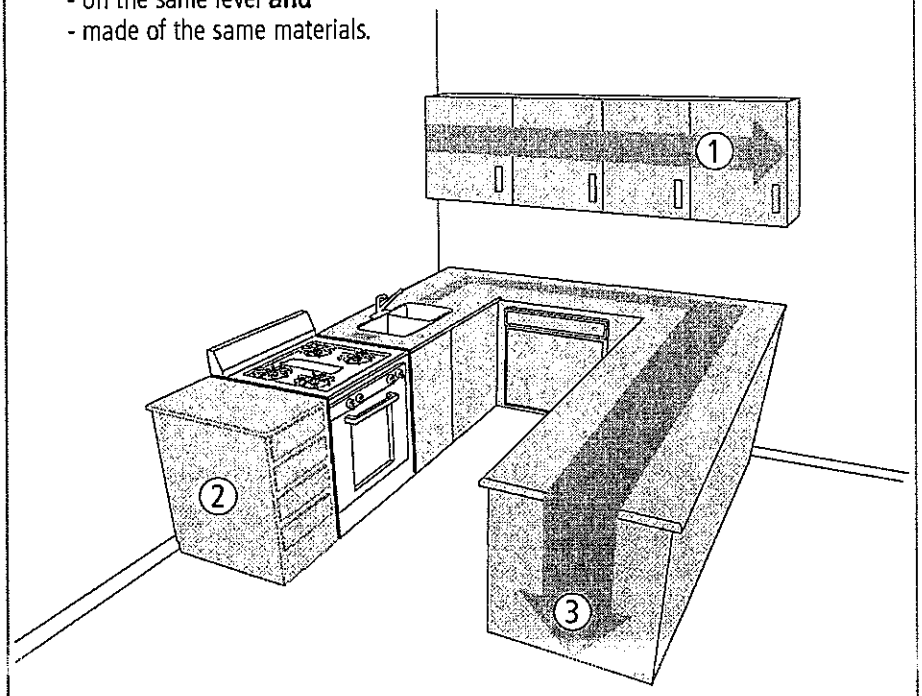
Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

Case study

The extent of repairs carried out to match undamaged areas in a kitchen.

To match undamaged areas to the damaged parts, they must be:

- continously joined **and**
- on the same level **and**
- made of the same materials.



In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (eg. if only section 2 is damaged, we will not pay to replace sections 1 and 3).

What we mean by same room, hallway, passageway or stairs

This applies to repairs to floor and wall coverings for home and contents claims (eg. tiles, carpet, wallpaper).

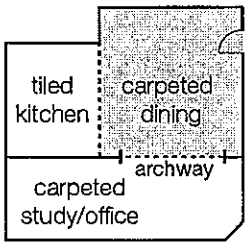
Same room

A room is an area starting and finishing at:

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

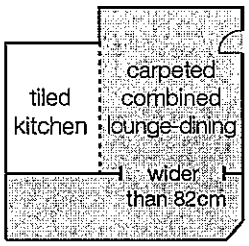
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

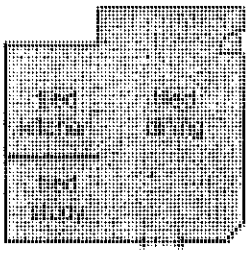
- they are lounge and dining rooms **and**
- the shared doorway, archway or similar opening is wider than **82cm and**
- the floor or wall covering is the same in both rooms.



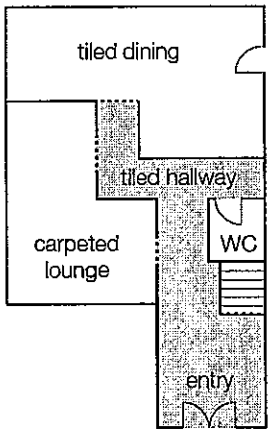
Open plan areas

When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



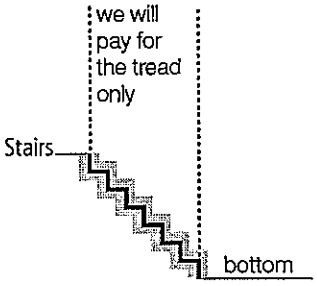
Same passageway or hallway



A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.

Same Stairs

Side view of stairs



Legend

- Shaded areas show the area that we consider the same room, passageway, hallway or stairs.
- —— Solid lines represent floor to ceiling walls.
- -------- Dotted lines show boundaries of a room or area where there is no physical barrier present (eg. no wall or door).

Dealing with defects

If a known defect is the cause of the damage

We do not pay for loss or damage caused by a defect, structural fault or design fault at the home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

If an unknown defect is the cause of the damage

If an insured incident damages the home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

We do not rectify structural or design faults

When we accept a claim, we will not pay extra to rectify a structural or design fault at the home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at the home.

If undamaged defective parts of the home will not support repairs

If undamaged defective parts of the home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had the home not been defective.

For known defects or faults

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

Changes to your home

If you want to change the design of your home

When rebuilding your home, if we agree, you can choose to change the design of your home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize your home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

Homes to be demolished
If you planned to demolish your home before it was damaged by an insured incident, we will only pay you the demolition value of your home. Without written evidence of your home's demolition value, we will not pay your claim if your home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of your home had you sold them when your home was being demolished.

Planned means you intended to demolish your home, had lodged an application to do this, or a government authority had issued a demolition order.

Lifetime guarantee on home repairs

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

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

What we guarantee
We guarantee the materials used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of your home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

This guarantee does not apply:

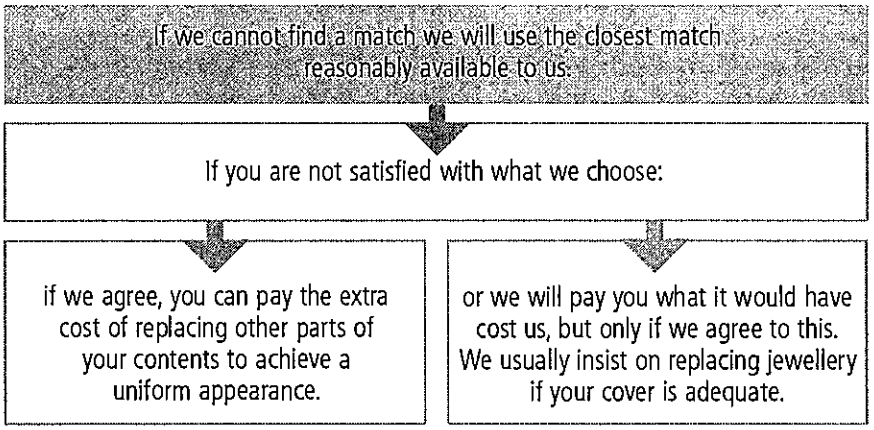
- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of the home (eg. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

Contents Claims

When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

Contents Claims - when we cannot match materials



Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (eg. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**
  If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, hallway, stairs or passageway* where the damage occurred.
- **carpets or other floor coverings**

If we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, hallway, stairs or passageway where the damage occurred.

* For definitions of these terms refer to the diagrams in the home claims, pages 71 to 72.

GST and Input Tax Credits

When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

Salvaged home or contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

Legal liability claims

If you make a legal liability claim that is covered under this policy, we can decide to:

- defend you
- settle any claim against you or
- represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

Excess

The excess is the amount you have to pay for each incident if you make a claim.

Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full. The amount and types of excess are shown on your certificate of insurance.

We will deduct the excess from the amount of cover for the insured loss and then pay you, or we will ask you to pay the excess to a supplier, repairer or us.

For example, if you have a jewellery item insured for $5,000 which is worth $6,000, and the item is stolen, the amount of cover is $5,000 and the excess is deducted from this amount.

One excess to pay when you claim for both home and contents

When both the home and contents are lost or damaged because of the same insured incident, you only pay one excess. If they are different, you pay the higher excess.

There are 4 different kinds of excess:

1. Basic or flexible excess
   This applies to all home and contents claims. You choose the level of basic excess from a range of excesses that we offer. The excess you choose will affect your premium.
2. Additional or fixed excess
   In some cases before we accept your application for insurance or offer to renew your policy we impose an excess in addition to the basic or flexible excess. Some of the circumstances where we do this are:
   - where we consider you have made more claims than usual
   - your home may be unoccupied for more than **100** consecutive days
   - your home is located on an island off the Australian mainland.

   If we impose an additional excess we will always tell you before we accept your application for insurance or offer to renew your policy. We might also apply an additional excess in the period of insurance, if you change your policy or your insurance details change in the period of insurance and we agree to this.
3. Earthquake and tsunami excess
   This applies when the loss or damage was caused by an earthquake or tsunami. This amount applies in addition to any other applicable excess.
4. Injury to pet dogs and cats excess (option 1 excess)
   This applies if you have option 1 – injury to pet dogs and cats and make a claim under this option. Ask us what this excess is before you add this option.

Your Premium

The premium is the amount we charge you for this insurance policy. This amount depends on the type of cover and options you choose and other factors outlined below.

Ask us for a quote for the cover you want. If you decide to buy home and contents insurance from us, the amount payable will also include GST and other government charges (such as stamp duty) and Fire Services Levy if applicable.

For new policies, the amount payable will be shown on your premium notice.

For renewals, the amount payable will be shown on the renewal notice we send you before we issue your renewal policy.

If the information you gave us to obtain a quote or to renew a policy, changes before you pay your premium, you must advise us because changes may affect our decision to insure you or the amount of your premium.

We might advertise special offers and benefits from time to time. If we have a special offer available that is not in this PDS, we can give you a separate terms and conditions brochure about the offer if you ask. The offers might be short term and we can withdraw them at any time.

How we calculate Premiums

We calculate the total premium to be collected from policy holders by considering:

- the cost of current and future claims; and
- our business expenses, including administration costs and profit margins.

Your Premium (cont.)

The premium paid by you is calculated using a wide range of factors called rating factors. The following table shows the main rating factors and how they can affect your premium.

Rating factor	Lower premium	Higher premium
The postcode, suburb or location of the home and contents	Area of low risk for natural perils or thefts	Area of high risk for natural perils or thefts
The sum you are insured for	Low sum insured	High sum insured
What the home is made of	Brick walls, steel roofing	Fibro walls and roofing, slate roofing
Your age	In a group making few claims or claims at low cost	In a group making many claims or claims at high cost
The age of the home	New	Old or heritage listed
How the home is secured against burglars	A local or monitored alarm, deadlocks on doors and keyed window locks on windows	No alarm, no deadlocks or window locks
The level of excess you pay	High excess	Low excess
The cover and options you choose	No listed contents insured No optional covers	A number of listed contents insured Optional covers added
How frequently you pay your premium	Annually	By the month

Premium discounts

At times, we may offer premium discounts to particular customers – for example, those in a certain age group, or people who have multiple policies with us.

The amount and type of discounts can change over time. We can vary or withdraw a discount at any time. Changes will not affect the premium for an existing policy during its current period of insurance.

Your Premium (cont.)

Pay by the month

Your premium will be more if you pay by the month than if you pay annually. This is because:

- pay by the month is a rating factor; and
- we charge a fee to cover our increased administration costs shown in the table below:

Pay by the month fees	**The fee is 15% of the premium for the period of insurance.**

Your monthly payment equals your premium, plus any government taxes and charges applicable, divided by the number of months in the period of insurance, plus the pay by the month fee.

Your quote or certificate of insurance will show the amount payable for both annual and monthly payments.

Why the cost of insurance can change

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by:

- the cost of claims we have paid to other customers
- the cost of claims we expect to pay in the future
- any changes in government taxes or charges
- our expenses of doing business.

We may 'cap' the amount of any increase on renewal. This means we pass only part of the increase on to you.

Other costs, fees and charges

The other costs, fees and charges that you might have to pay are listed in the table below.

Type of cost, fee or charge	Details
Cancellation fee We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee. You also pay any relevant government charges. If you cancel your cover in the period of insurance, we can charge a fee. We will not charge a fee if: • you are transferring cover to another home or contents policy with us • you are moving cover to an area where we do not offer insurance • you cancel the cover within the cooling off period • we cancel the cover for any reason.	How we calculate cancellation fees The amount of the fee is $30 (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is $90 (plus relevant government charges) if you cancel a policy covering more than one insured address. The fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued. Refunds The cancellation fee is deducted from any refund. A refund will not be issued if the cancellation fee is a greater amount, although we will not charge you any additional amounts to cover the difference.
Excess	The excess is the amount you have to pay for each incident if you make a claim. Depending on the circumstances, you might have to pay more than one type of excess when you claim. You must pay the excess in full. The amount and types of excess are shown on your certificate of insurance. For more details of types of excess see page 77.

Important terms explained

The following table defines and explains the meaning of some terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown below.

Term	Meaning and explanation
accident	An incident you did not intend or expect to happen.
actions or movements of the sea	Includes: • [illegible] • [illegible] • [illegible] • [illegible] • [illegible] Actions or movements of the sea does not include a tsunami.
additional features	See pages 23 to 44 for details.
aircraft	A machine or craft designed to fly or glide in the air.
boarder or bed-and-breakfast guest	A person who pays to live in your home with you.
business activity	A business, trade, profession, occupation or employment or activity of any kind that allows [illegible] to be declared to the Australian Taxation Office. A business activity also includes letting, leasing, apartment or similar accommodation that earns you money. It does not mean the letting of your home or residence from bed-and-breakfast guests or boarders if you have less than 3 bedrooms in your home or [illegible] for the purpose.
certificate of insurance	The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.
collection	A number of items that, by being put together, are worth more as a whole than the total value of all the individual items.
common areas	• Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

Important terms explained (cont.)

Term	Meaning and explanation
computer	An electronic digital device that stores, retrieves, and processes data, and can be programmed with instructions. It includes devices such a PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including: • CPU • monitor • processor • hard drive • key board and mouse.
compensation	Money you are legally liable to pay as a result of: • a judgement made against you by a court of law or • a settlement by us of legal action against you. It does not include fines, penalties, punitive, aggravated or exemplary damages.
contents	Your contents shown as insured on page 17.
duty of disclosure	You have a duty of disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms. It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms. The information you tell us can affect: • the amount of your premium • if we will insure you • if special conditions will apply to your policy. You do not need to tell us of anything which: • reduces the chances of you making a claim or • we should know about because of the business we are in or • [illegible] you we do not want to know. If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.
[illegible]	[illegible]
family or your family	Your spouse, your partner or your defacto who lives with you, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters.
fixed	Things permanently attached to the home or permanently attached to the ground that when removed leave holes or damage.

Important terms explained (cont.)

Term	Meaning and explanation
flood	Inundation caused by sea falling over land resulting in water pooling, overflowing or spreading from: • naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs • wet areas of land (eg, marshes) • dry roads and streets • storm water drains • normally dry areas of land. Flood also includes water escaping, overflowing or being released from a dam or reservoir. Flood is not: • water from actions or movements of the sea • a mixture of water from actions or movements in the sea combined with water from any other source.
forcible entry or forced entry	Unlawful entry into your home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.
home	Your home shown as insured on page 14.
home office	A room or part of the home used as an office for business activity.
home office equipment	The following office equipment if used for a business activity (part time or full time): • computers and their accessories, including laptops, electronic diaries, palm or pocket PCs, printers and scanners (but not software, games or stored media information) • filing cabinets • fax machines and photocopiers • phones • chairs, tables, desks and other office furniture • office stationery.
incident	A single occurrence which is not intended or expected to happen by you.

Important terms explained (cont.)

Term	Meaning and explanation
insured address or at the insured address	For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance. For a strata title unit, it means in the unit you own or live in. For a non-strata residential flat, it means in the flat you live in.
interim cover	The short cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.
limit	The most you can claim for any one incident. It includes GST.
living and live in	Someone occupying a home and eating and sleeping there.
malicious damage	Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.
memorabilia	An item collected for the sake of memory that has extra value for a collector in addition to its material value.
mobile home	A motor vehicle designed to accommodate people overnight and be driven on a road.
motor cycle	A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts: • motor cycles and two-stroke cycles • powered scooters, motorised bicycles and motorised skateboards but not mobility scooters designed to accommodate physical disabilities of the riders.
motor vehicle	A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts: • scooters, trailers, trucks, lawn mowers and tractors for any of these vehicles • tractors, back hoes, bob-cats, earth movers or backhoe loaders • quad bikes • go carts • buses, trains or trams. It does not mean a remote control model or toy motor vehicle.

Important terms explained (cont.)

Term	Meaning and explanation
new for old	See page 66 for details.
option or optional cover	See pages 46 to 47 for details.
paraplegia	Permanent and total paralysis of both legs caused by an injury to the spine.
period of insurance	What this insurance cover starts to when it ends is shown on your certificate of insurance.
policy	Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.
premium	The amount you pay us for insurance. It also includes duties, GST and any additional government charges and Fire Services Levy (FSL) if applicable.
product disclosure statement (PDS)	PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a supplementary PDS (SPDS) or a new PDS.
public place	An area open to the public and also includes the common areas of residential units and flats.
quadriplegia	Permanent and total paralysis of both arms and both legs caused by an injury to the spine.
retaining wall	A wall which is part of the swimming pool designed to hold back soil around the perimeter of pool.
set	A group of similar or complementary items that belong or function together, for example: • golf clubs are a 'set' (the bag and buggy are separate items) • a camera 'set' is the camera body, standard lens, memory card or video and standard accessories packaged by the manufacturer when the camera was new • a jewellery 'set' is any pendant, charm or brooch attached to any necklet, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.
storm	A violent atmospheric disturbance producing high winds, heavy rain, hail or snow accompanied by lightning, thunder or both.
storm surge	An increase in the sea level caused by a cyclone.

Important terms explained (cont.)

Term	Meaning and explanation
strata or strata title	Strata, group, body corporate, unit or community title.
sum insured	The most you can claim for any one incident. The amount is shown on the certificate of insurance or in the PDS. The sum insured includes GST. The sum insured on your inside and contents includes any adjustment to which you are entitled under additional feature 21 (automatic adjustments to the sum insured).
supplementary PDS	A document that updates or adds to the information in the PDS.
tools of trade	Tools or equipment used for any business activity (but not items of the equipment).
tsunami	An ocean wave caused by an undersea earthquake or volcanic eruption.
unit	The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.
unit building	The strata or unit title building where you own a unit and insure contents in that unit under this policy.
unoccupied and occupied	Unoccupied means: • your home is not furnished enough to be lived in or • no-one is eating, sleeping and living at your home or • the home is not connected to electrical power. Occupied means: • your home is furnished enough to be lived in and • someone is eating, sleeping and living at the home and • the home is connected to electrical power. Furnished means your home contains at least: • a bed and • a clothes and linen storage area and • an eating table or bench and • a refrigerator and a cooking appliance.

Important terms explained (cont.)

Term	Meaning and explanation
water containers	• pipes and taps but not agricultural pipes, agricultural hoses or irrigation systems • roof gutters and rainwater downpipes • tanks (eg, water supply tanks, hot water systems, fish tanks) • swimming pools or spas • water beds • dishwashers and washing machines • baths, sinks, toilets and bidets • drainage and sewerage systems • water collection trays in freezers, refrigerators and air conditioners.
watercraft	Any vessel designed for use on or in water.
we, our and us	Please see 'who we are' on the back cover.
what it costs us	• For repairs, it means what it costs us to repair the item. • For replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.
you and your	The people or entity shown as the insured on your certificate of insurance and those people if they live at the home with you most of the time: • your spouse, your partner or your de facto • your brothers and sisters who are not married, or not living with their partner or their de facto • your parents and parents-in-law • your children and the children of your partner, your spouse or your de facto.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. A copy of the Code can be obtained from the Insurance Council of Australia by:

- visiting ica.com.au or
- by phoning (02) 9253 5100.

If you have a complaint

If you have a complaint concerning this product or our services, please tell the people who provided your initial service. Or you can:

- phone us on 1800 689 762 (FREE CALL)
- fax us on 1300 767 337
- write to us at Reply Paid 1453 Customer Relations Unit RE058
  GPO Box 1453 BRISBANE QLD 4001 or
- email us on customer.relations@suncorp.com.au

We will try to settle your complaint within 1 working day. If we can't, we will tell you within 3 working days that we have received your complaint and try to settle it within 21 days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can contact the Insurance Ombudsman Service. You need to do this within 3 months of receiving our final decision.

You can contact the Insurance Ombudsman Service by:

- phoning 1300 780 808 for the cost of a local call
- writing to PO Box 561 Collins Street West Post Office
  Melbourne Victoria 8007
- faxing (03) 9621 2060 or
- visiting insuranceombudsman.com.au

The Insurance Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Insurance Ombudsman Service, please ask us for a brochure.

Insurance Fraud

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

Suncorp actively pursues fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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

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SUNCORP

How to contact us

- Phone us 24 hours a day – every day.
- For questions or to change your details 1800 170 467.
- For claims 1800 353 116.
- Report any suspected insurance fraud to our hotline on 1300 881 725.
- Come into one of our branches.
- Find us on the web at suncorp.com.au

Who we are

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ANNEXURE 2

NEWS RELEASE

27 September 2010

Spring into action as storms and rainy weather looms

Simple steps to help you face the Queensland storm season

While warmer weather promises relief from winter chills, it can also bring sudden storms and heavy rains.

New research by leading insurer Suncorp reveals that not everyone is learning from the experience of past storms. In fact, of the Queensland respondents whose homes suffered storm damage in recent years, only slightly more than half (59%) have made any changes to better prepare their homes for future storms.

Suncorp executive manager, Marty Weatherhead, said this apparent complacency was concerning, particularly as Queenslanders know how quickly storms can hit and how devastating they can be.

"We've seen that storms can bring damaging strong winds, hailstones, lightning, heavy rain and flash flooding, and severe thunderstorms cause more damage in Australia each year than any other natural hazard," he said.

Suncorp's research revealed that hail had created the most damage to Queensland respondents' homes (24%), closely followed by wind (21%) and flood water (19%). Outside Brisbane, flood and wind each accounted for 28% of storm damage to homes.

Nationally, responses showed that wind (27%) caused the most damage, followed by flood water (23%) and hail (15%).

"Home maintenance doesn't have to cost a lot, but it has the potential to save a lot of money and heartbreak if a storm hits," he said.

Mr Weatherhead suggested that perhaps Queensland residents weren't always aware that there were simple things they could do to mitigate damage.

"With storm season approaching, it's always wise to trim overhanging branches, both to prevent them falling onto roofs and to stop fallen leaves from clogging gutters. During heavy rain, water can overflow from clogged gutters and enter homes causing extensive damage, even if the roof holds firm," Mr Weatherhead said.

While 88% of Queensland respondents who had experienced damage reported that their insurance cover had been adequate to cover the storm damage to their homes and contents, Mr Weatherhead advised that it might not be possible to replace family keepsakes.

"While insurance can help repair damage, it can't replace the irreplaceable, such as photos and other treasured possessions," he said.

"As storm season approaches, it's important for householders to take the time to clean up around their home. This may help avoid the need for a larger and more costly clean-up later."

What you can do now

- Check gutters and downpipes. Backed up gutters can send water flowing into your home during heavy rains.
- Check the roof for damaged or loose tiles, or raised corners of corrugated sheets. A roof in good repair is more likely to withstand high winds and to keep out water.
- Trim overgrown tree branches. Check with your local council if you're unsure about which trees / branches you can cut. DO NOT attempt to trim trees near powerlines.
- Remove or secure loose items around the garden which could become projectiles during high winds.
- Keep a battery operated torch and AM radio handy in case of loss of electricity. Use the radio for power restoration updates and possible evacuation notices.
- Put together a small evacuation package of keepsakes and things you would hate to lose, in case you need to evacuate quickly.
- Keep spare batteries, canned non-perishable food, can opener, water, first-aid kit and blankets handy and identify a shelter room in your house if evacuation isn't possible.

What you can do as a storm approaches or during a storm

- Outside furniture, ornaments, bikes, toys and pot plants should be secured or locked away.
- Secure doors, windows and awnings. Covering windows with plywood can be a good last minute protection.
- Move cars into the garage if you have one.
- If you have a garage door, back your car against the inside of the door to help prevent it twisting in high winds.
- Stay indoors away from windows. Move furniture away from windows and doors.
- Make sure mobile phones are fully charged.
- If power is cut, turn off and unplug electrical items especially computers. DO NOT use wet or damp electrical appliances.
- Fill containers with drinking water.
- Listen to your local radio station, with a battery operated radio, for storm and power supply updates and any evacuation plans if needed.
- Stay clear of fallen powerlines.

– ENDS –

NEWS RELEASE

Tuesday 11 January 2011

Suncorp Toowoomba Call Centre Affected by Flash Flooding

Suncorp's Toowoomba Call Centre was affected by local flash flooding yesterday leading to the evacuation of all staff and its temporary closure.

Suncorp Acting Executive General Manager of Insurance Claims, Jimmy Higgins, said the call centre had already been extremely busy managing claims from recent weather events right across the state.

"Our staff had been working hard to support those in regional Queensland who had been affected by recent floods but yesterday many were faced with the same personal situation," Mr Higgins said.

"I am pleased that all of our staff are safe and we have started immediate work to repair any damage to the call centre.

"Unfortunately the temporary closure of the call centre will mean that there will be some longer than normal delays in processing Suncorp and GIO Insurance claims over the phone however I ask that people please be patient and we will get to them as soon as possible.

"We are hopeful that any repairs needed to the building will be done quickly and staff can safely return to work.

"Suncorp is a proud part of the Toowoomba community and we will be working with local authorities to support staff and residents affected by today's terrible events," he said.

Mid afternoon on the 10th January 2011, the Toowoomba Call Centre was inundated with water. Approximately 40cm of water rushed through the ground floor of the building situated on the corner of Margaret St and Kitchener Streets

The Toowoomba Call Centre houses more than 340 staff responsible for claims lodgement, sales and service for the Suncorp and GIO Insurance brands.

At the peak of this incident staff were stranded on the 2nd level during the event and local management liaised with SES to get them out when safe.

Some staff member's cars are flooded and homes have been impacted.

For further information contact:
Marcus Taylor
Ph - 0459 824 504

FACT SHEET

Suncorp Insurance and Banking Flood Assistance Information

Insurance Claims

- The Suncorp Group suggest customers of its insurance brands can do the following to speed up their insurance claim process and ensure their safety:
  - Always put personal and family safety first. Avoid contact with flood water whenever possible. Do not drive into floodwater, even if you believe it is shallow and that you can make it through. Always obey the directions of emergency services personnel.
  - Once safe we encourage you to lodge your claim and start the assessment process immediately - you **do not** need to return to your home or business before contacting us.
  - When you return to your home or business do your best to dry it out by keeping it as ventilated as possible. This will also help avoid the quick build up of mould.
  - If you can, get your wet contents out of the house/business – and make a list of damaged items. You can group lots of smaller/similar items together like 'food in pantry' or 'clothes in chests of drawers'.
  - Where possible, take photos of your damaged belongings to show what you have lost.
  - If you are throwing things out in clean-ups, make a note of brands and models for electrical items. Keep the manufacturer manuals if possible.
  - Keep a piece of damaged carpet or photograph the carpet back where the make and brand is stamped so we can replace it with similar carpet and colour where possible.
- The Suncorp Group owns some of Australia's largest insurance brands and is well prepared to handle major weather events, especially in Queensland.
- As a major insurance group we utilise our scale during major events to quickly respond to customers by dispatching extra claims and assessment staff and increasing call centre capacity.
- We have new Customer Response Teams that are wireless self sustainable claims centres that go to the heart of affected regions and process claims and assessments quickly.
- Customer Response Teams can lodge claims for Personal and Business Insurance customers.

FACT SHEET

Personal Insurance Claims

- The Suncorp Group's Personal Insurance division – which incorporates brands such as Suncorp Insurance, Apia, GIO and AAMI – is the market leader in Queensland.

- Our Suncorp Insurance, GIO and Apia brands each include automatic flood cover as a standard feature in their personal home and contents insurance policies. This covers flood damage to buildings and contents caused by river flooding, flash flooding, rainwater run-off and storm.

- AAMI's domestic home and contents policies include cover for storm and rainwater run-off but not river flooding. In determining cover, all claims are assessed on an individual case by case basis. AAMI's landlord insurance policies (both landlord building and strata-title landlord cover) include cover for flood.

- Each of our insurance brands' comprehensive motor insurance policies provide cover for flood damage.

- Personal Insurance claims phone numbers:
  - Suncorp - **13 25 24**
  - AAMI - **13 22 44**
  - Apia - **13 50 50**
  - GIO – **13 14 46**

Commercial Insurance Claims

- Business customers should contact their insurance broker and to lodge claims as soon as possible. If insured with us directly, customers should contact their insurer on the number below.

- Business insurance claims phone numbers:
  - Suncorp - **1800 797 554**
  - VERO - **1800 222 043**
  - GIO - **13 14 46**
  - AAMI - **13 22 44**
  - AMP - **13 14 46**

- Intermediated (through brokers) personal insurance claims phone numbers:
  - VERO - **1300 888 073**
  - AMP - **13 14 37**

Banking

- Suncorp Bank provides financial assistance to its many personal and business customers when affected by major weather events.

- Some of the options available include:

FACT SHEET

- An opportunity to suspend home loan repayments for a period
- Residential, business and agricultural loan restructuring without the cost of most bank fees
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
- Credit card relief where necessary

- Suncorp Bank branches are also collecting donations for the Queensland Premier's flood relief appeal.
- Suncorp Banking customers can contact 13 11 75.

SUNCORP CONTACTS

Personal Insurance: Marcus Taylor – 0459 824 504
Commercial Insurance: Jake Krausmann – 0411 409 074
Bank: Vicky Power - 0421 238 020
Government Relations: Mike Thomas - 0419 772 069

NEWS RELEASE

Friday 31 December 2010

Suncorp Insurance: Steps to process your flood claim faster

Suncorp Insurance is providing flood affected Queenslanders with some simple tips to help speed up the insurance claim process.

Suncorp Insurance Acting Executive General Manager for Claims, Jimmy Higgins, said the company had received approximately 1,450 claims to date but was encouraging other affected customers to make their claim as soon as possible.

"We know dealing with property loss or damage can be very challenging but we encourage our customers to put their personal and family safety first," Mr Higgins said.

"Once safe we encourage them to lodge their claim and start the assessment process immediately - they do not need to return to their home or business before contacting us.

"There are also some very simple things that can help speed up the personal and business claims process including:

- Do your best to dry out your home or business by keeping it as ventilated as possible. This will also help avoid the quick build up of mould.
- Get your wet contents out of the house/business – and make a list of damaged items. You can group lots of smaller/similar items together like 'food in pantry' or 'clothes in chests of drawers'.
- Where possible, take photos of your damaged belongings to show what you have lost.
- If you are throwing things out in clean-ups, make a note of brands and models for electrical items. Keep the manufacturer manuals if possible.
- Keep a piece of damaged carpet or photograph the carpet back where the make and brand is stamped so we can replace it with similar carpet and colour where possible."

Mr Higgins said that Suncorp was one of Australia's biggest insurers and was well prepared to handle major weather events, especially in Queensland.

"As a major insurer we can utilise our scale during major events to quickly respond to customers.

"We have dispatched extra claims and assessment staff into affected areas and increased our call centre capacity.

"We also have three of the company's new Customer Response Teams on route to the area.

"These teams are effectively wireless self sustainable claims centres that will go to the heart of affected regions and process claims and assessments quickly.

NEWS RELEASE

"Commercial insurance claims for Vero, GIO, AAMI and AMP business customers can also be made through the Customer Response Teams."

Suncorp is encouraging its business customers to contact their insurance broker and to lodge claims as soon as possible.

Home and motor claims can be made by calling 13 25 24.

Commercial customers should lodge their claims through their normal channels.

Suncorp Bank is also providing financial assistance to its many personal and business customers in the region.

Some of the options available include:

- An opportunity to suspend home loan repayments for a period
- Residential, business and agricultural loan restructuring without the cost of most bank fees
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
- Credit card relief where necessary

Suncorp Banking customers can contact 13 11 75.

Suncorp has donated $100,000 to the Queensland Premier's flood relief appeal, and is collecting donations through the Suncorp Bank branch network.

For further information contact:
Marcus Taylor – Insurance
Ph - 0459 824 504

Vicky Power – Bank
Ph - 0421 238 020

NEWS RELEASE

Suncorp mobile insurance claims office operational in Cardwell

Suncorp's mobile claims and assessment office is now operational in Cardwell and ready to assist cyclone affected customers.

Located in Balliol Street, the Customer Response Team (CRT) is a fully self-sufficient mobile office which allows Suncorp, AAMI, AMP, Vero, Shannons and APIA customers to lodge claims and get insurance advice.

Executive General Manager of Suncorp Personal Insurance, Jason McCracken, said Suncorp had invested in the latest mobile technology to ensure customers get the best possible claims service.

"Having CRT offices and claims staff on the ground in affected areas allows customers to commence the claim process even if they are still without power or telecommunications," Mr McCracken said.

"We understand that there are very challenging times for many people but we are dedicated to moving mobile offices through North Queensland so we can help locals start rebuilding their lives," he said.

If customers cannot get to a CRT they can also make home and motor claims by calling 13 25 24.

Commercial insurance claims for Vero, GIO, AAMI and AMP business customers can also be made through the Customer Response Teams.

Vero is also encouraging its business customers to contact their insurance broker to lodge claims as soon as possible.

Suncorp Bank is also providing financial assistance to its many personal and business customers in the region.

Some of the options available include:

- An opportunity to suspend home loan repayments for a period
- Residential, business and agricultural loan restructuring
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
- Credit card relief where necessary

Suncorp Banking customers can contact 13 11 75.

For claims information and Suncorp CRT locations can be found on the SuncorpCRT facebook page and on twitter @SUNCORPCRT.

More information:
Mike Sopinski – Personal Insurance - 0421 052 598
Jake Krausmann – Commercial Insurance – 0411 409 074
Michelle Barry – Suncorp Bank – 0402 892 789

NEWS RELEASE

Suncorp mobile insurance claims office operational in Tully

Suncorp's mobile claims and assessment office is now operational in Tully and ready to assist cyclone affected customers.

Located at the Tully Showgrounds, the Customer Response Team (CRT) is a fully self-sufficient mobile office which allows Suncorp, AAMI, AMP, Vero, Shannons and APIA customers to lodge claims and get insurance advice.

Executive General Manager of Suncorp Personal Insurance, Jason McCracken, said Suncorp had invested in the latest mobile technology to ensure customers get the best possible claims service.

"Having CRT offices and claims staff on the ground in affected areas allows customers to commence the claim process even if they are still without power or telecommunications," Mr McCracken said.

"We understand that there are very challenging times for many people but we are dedicated to moving mobile offices through North Queensland so we can help locals start rebuilding their lives," he said.

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Vero is also encouraging its business customers to contact their insurance broker to lodge claims as soon as possible.

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- Residential, business and agricultural loan restructuring
- Waived early withdrawal fees for those customers wishing to withdraw from term deposits
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For claims information and Suncorp CRT locations can be found on the SuncorpCRT facebook page and on twitter @SUNCORPCRT.

More information:
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Jake Krausmann – Commercial Insurance – 0411 409 074
Michelle Barry – Suncorp Bank – 0402 892 789

NEWS RELEASE

21 February, 2010

The Suncorp Group Alerts Customers to Assessor Scam
Victims of Floods and Cyclone Yasi in Northern Queensland Targeted

The Suncorp Group is advising Queensland customers to ensure they are dealing with an authorised Suncorp Group assessor in relation to any recent claim they may have.

The Suncorp Group has received information that people falsely claiming to be assessors from companies in the Suncorp Group are active in the Northern Queensland region.

In alerting customers of this today, Jimmy Higgins, Executive Manager Queensland Event Recovery, said:

"Our assessors will always be able to identify themselves, and demonstrate that they work for one of our companies in the Suncorp Group. To ensure the assessor is an authorised Suncorp Group assessor, customers should always ask for the appropriate paperwork and details before allowing assessors into their homes.

"We have also seen cases of suppliers and repairers misrepresenting themselves as preferred partners. In some cases these people request excesses to be paid up front before any repairs can take place. Customers should never hand over cash to assessors or repairers prior to any work taking place.

"We are carefully balancing the need to support local tradespeople with the need to get our customers back in their homes as quickly as possible. Already we've engaged a panel of over fifty Queensland building companies across the state, who in turn are engaging local trades people and suppliers where possible.

"If there is any doubt in a customer's mind about the legitimacy of the person they are dealing with, they should contact their insurer immediately," said Mr Higgins.

ENDS

More information:
Marcus Taylor – 0459 824 504

MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

YOU MUST-HAVE NO CONFUSION IN YOUR FLOOD COVER.

With Suncorp Home and Contents Insurance you're covered for flooding from a river and storm damage. In fact, our policy automatically includes cover for your home and its contents caused by all of the following types of flooding when you insure them with us*:

☑ FLASH FLOODING

Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

☑ RIVERINE FLOODING

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

☑ WATER DAMAGE

Even if you don't live in a likely flood area, there are many other types of water damage. We cover damage at the home caused by leaks from dishwashers, washing machines, pipes in walls, rainwater downpipes, even waterbeds.

☑ STORM DAMAGE

We also cover damage to your home caused by heavy rainfall, hail and winds.

IF YOU NEED TO CALL US

To help us respond to your enquiry please follow these tips:

- ☑ Have your policy or quote number ready
- ☑ For urgent enquiries, call **13 11 55**, say **'Insurance'** and follow the prompts
- ☑ To make a new claim, or to enquire about an existing claim, call **13 25 24**, say **'Claims'** and follow the prompts
- ☑ If you have a non urgent enquiry, please visit our website **www.suncorpflood.com.au**, to get in touch with us via email.

Due to the scale of recent flood events, our call centre is experiencing unusually high call volumes. We ask that you be patient with any delays. Rest assured we're doing all we can to answer your enquiries as soon as possible.

Suncorp Insurance staff extend their deepest sympathies to those who have lost loved ones and property in the Queensland floods and we will be doing all we can to support our customers during this event.

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

Exclusions apply to some items of property (for eg. retaining walls, jetties, pontoons). Home and Contents Insurance issued by Suncorp-Metway Insurance Ltd ABN 83 075 695 966. Any advice has been prepared without taking into account your particular objectives, financial situation or needs. Please read the Product Disclosure Statement and consider whether it is right for you. Contact us for a copy on 13 11 55.

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MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

If you're an existing Suncorp Home and Contents Insurance policyholder, your policy automatically includes cover for flood and storm damage to buildings and contents you have insured with us. Suncorp's Comprehensive Car & Boat policies also cover flood and storm damage.

WHAT YOU CAN DO TO SPEED UP YOUR CLAIM.

- ☑ Always put your personal and family safety first.
- ☑ Once safe we encourage you to lodge your claim and start the assessment process immediately – you do not need to return to your home before contacting us.
- ☑ When you do return to your home, do your best to dry it out by keeping it as well ventilated as possible. This will help avoid the quick build-up of mould.
- ☑ Get your wet contents out of your house – and make a list of damaged items. You can group lots of smaller/ similar items together like "food in pantry" or "clothes in chests of drawers".
- ☑ Where possible, take photos of your damaged belongings to show what you have lost.
- ☑ If you are throwing objects out during clean-ups, make a note of the brands and models of electrical items. Keep the manufacturer manuals if possible.
- ☑ Keep a piece of damaged carpet or photograph the back where the make and brand is stamped so that we can replace it with a similar carpet type and colour where possible.

Personal Insurance Claims please call 13 25 24

(including Home and Contents and Comprehensive Car or Boat Insurance.)

Our Claims call centre is functioning 24/7 to ensure that we get to you as soon as possible.

Suncorp are on the ground and ready to help. For our Customer Response Team locations please visit www.suncorpflood.com.au

FINANCIAL ASSISTANCE.

Suncorp Bank Personal and Business customers affected may be eligible for financial assistance. Some of the options include:

- ☑ An opportunity to suspend home loan repayments for a period.
- ☑ Residential, business and agricultural loan variations without the cost of most bank fees.
- ☑ Waived early withdrawal fees for those customers wishing to withdraw from term deposits.
- ☑ Credit card relief where necessary.

Suncorp Bank branches are also collecting donations for the Queensland Premier's Flood Relief appeal.

Suncorp Banking customers can contact 13 11 75 to discuss assistance.

Suncorp staff extend their deepest sympathies to those who have lost loved ones and property in the Queensland floods and we will be doing all we can to support our customers during this event.

SUNCORP BANK

SUNCORP Insurance

Insurance issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966. Banking products (except credit cards) issued by Suncorp Metway Ltd ABN 66 010 831 722. Credit cards issued by Citigroup Pty Ltd ABN 88 004 325 080.

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IMPORTANT MUST-HAVE INFORMATION FOR SUNCORP INSURANCE AND BANK CUSTOMERS.

If you are an existing Suncorp Home and Contents insurance policyholder, rest assured your policy automatically includes cover for flood and water damage to building and contents you have insured with us.

Personal Insurance Claims please call 13 25 24
(including Home and Contents and Comprehensive Car Insurance.)

Commercial Insurance Claims please call 1800 797 554
Business customers should contact their insurance broker to lodge claims as soon as possible.

Listen to your local radio station for more information about Customer Response Teams who can also assist you.

Please note that some of our Suncorp Insurance call centres are located in affected areas, with staff numbers also being impacted. We apologise for any delays in answering calls and urge you to be patient. Our call centres in other areas are functioning 24/7 to ensure that we get to you as soon as possible.

ASSISTANCE FOR SUNCORP BANK CUSTOMERS.

Suncorp Bank Personal and Business customers affected by major weather events may be eligible for financial assistance.

Some of the options available include:

- ☑ An opportunity to suspend home loan repayments for a period.
- ☑ Residential, business and agricultural loan restructuring without the cost of most bank fees.
- ☑ Waived early withdrawal fees for those customers wishing to withdraw from term deposits.
- ☑ Credit card relief where necessary.

Suncorp Bank branches are also collecting donations for the Queensland Premier's Flood Relief appeal.

Suncorp Banking customers can contact 13 11 75 to discuss possible assistance options.

SUNCORP BANK

SUNCORP Insurance

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MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

As flood levels begin to recede, the reality of what has occurred becomes agonisingly clear. Across our State, towns, cities, communities and homes have been affected in so many ways. We want to reassure Queenslanders that we are here to help you.

If you're an existing Suncorp Home and Contents Insurance policyholder, your policy automatically includes cover for flood and storm damage to buildings and contents you have insured with us. Suncorp's Comprehensive Car & Boat policies also cover flood and storm damage.

WHAT YOU CAN DO TO SPEED UP YOUR CLAIM.

- ☑ Always put your personal and family safety first.
- ☑ Once safe we encourage you to lodge your claim and start the assessment process immediately – you do not need to return to your home before contacting us.
- ☑ When you do return to your home, do your best to dry it out by keeping it as well ventilated as possible. This will help avoid the quick build-up of mould.
- ☑ Get your wet contents out of your house – and make a list of damaged items. You can group lots of smaller/ similar items together like "food in pantry" or "clothes in chests of drawers".
- ☑ Where possible, take photos of your damaged belongings to show what you have lost.
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- ☑ Keep a piece of damaged carpet or photograph the back where the make and brand is stamped so that we can replace it with a similar carpet type and colour where possible.

Personal Insurance Claims please call 13 25 24

(including Home and Contents and Comprehensive Car or Boat Insurance.)

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- ☑ Credit card relief where necessary.

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SUNCORP BANK

SUNCORP Insurance

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MUST-HAVE INFORMATION FOR SUNCORP CUSTOMERS.

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With Suncorp Home and Contents Insurance you're covered for flooding from a river and storm damage. In fact, our policy automatically includes cover for your home and its contents caused by all of the following types of flooding when you insure them with us*:

☑ FLASH FLOODING

Flash floods can occur almost anywhere when there is a relatively short intense burst of rainfall such as during a thunderstorm. As a result of these events the drainage system has insufficient capacity or time to cope with the downpour.

☑ RIVERINE FLOODING

Riverine flooding occurs in relatively low-lying areas adjacent to streams and rivers. In flat inland regions, floods may spread over thousands of square kilometres and last several weeks.

☑ WATER DAMAGE

Even if you don't live in a likely flood area, there are many other types of water damage. We cover damage at the home caused by leaks from dishwashers, washing machines, pipes in walls, rainwater downpipes, even waterbeds.

☑ STORM DAMAGE

We also cover damage to your home caused by heavy rainfall, hail and winds.

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YOU MUST-HAVE NO CONFUSION IN YOUR FLOOD COVER.

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IF YOU NEED TO CALL US

To help us respond to your enquiry please follow these tips:

- ☑ Have your policy or quote number ready
- ☑ For sales and service enquiries, call **13 11 55**, say **'Insurance'** and follow the prompts
- ☑ To make a new claim, or to enquire about an existing claim, call **13 25 24**, say **'Claims'** and follow the prompts
- ☑ If you have a non urgent enquiry, please visit our website **www.suncorpflood.com.au**, to get in touch with us via email.

Due to the scale of recent flood events, our call centre is experiencing unusually high call volumes. We ask that you be patient with any delays. Rest assured we're doing all we can to answer your enquiries as soon as possible.

Suncorp Insurance staff extend their deepest sympathies to those who have lost loved ones and property in the Queensland floods and we will be doing all we can to support our customers during this event.

THE MUST-HAVE QUEENSLAND INSURANCE.

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MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

It's the summer we'll never forget, one where Suncorp received over 21,000 claims as a result of the floods and Cyclone Yasi.

We've already paid out over $104 million to Queenslanders, and have more plans in place to help fast-track the rebuilding process.

TIPS FOR CLAIMS CUSTOMERS AFFECTED BY THE FLOODS AND CYCLONE YASI

50% of claims we have received are for under $5000. If you've already lodged a home and contents claim with us for an amount less than $5,000, and we've told you that it's been accepted, we're speeding up the claims process by letting you get on with fixing the problems:

- ☑ If you're a customer with an already approved repair or replacement claim of up to $2,000 – you can get the repairs done or make your purchase and send us the invoice for reimbursement.
- ☑ If you're a customer with an already approved repair or replacement claim between $2,000 and $5,000 – you can send us one quote from a supplier or repairer. We'll check it's fair and reasonable and if so, authorise and settle your claim.

Help to get Queensland back in business

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in Queensland, you'll be helping the whole state get back on its feet.

To send your quotes/invoices or if you want to discuss your claim, please contact us using one of the methods below:

- ☑ **Call the Queensland Event Recovery Team on 1300 134 726**
- ☑ **Fax us on 1300 046 914**
- ☑ **Post to Queensland Event Recovery Team GPO Box 2988 Brisbane Qld 4001**
- ☑ **Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line**

We're here for Queenslanders when you need us most, and will continue to be there.

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

Home and Contents Insurance issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966.

MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

REBUILDING OUR REGION WITH OVER $352 MILLION PAID IN CLAIMS.

It's the summer we'll never forget, one where Suncorp received over 18,397 claims as a result of the floods and Cyclone Yasi. We've already paid out over $352 million to Queenslanders, as we set about rebuilding our great State. These are the settlement amounts Suncorp has already paid by region to date:

- **CYCLONE YASI - $93.3M**
- **SOUTH EAST QLD FLOODS - $211.2M**
- **CENTRAL QLD FLOODS - $47.5M**

= TOTAL PAID FOR QLD - $352.04M

HELP TO GET QUEENSLAND BACK IN BUSINESS.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in Queensland, you'll be helping the whole state get back on its feet.

NEED MORE HELP WITH YOUR CLAIM?

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- ☑ **Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line**
- ☑ **Visit suncorpresponse.com.au to find out more**

We're here for Queenslanders when you need us most, and will continue to be there.

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

Home and Contents Insurance issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966.

MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

REBUILDING YOUR REGION WITH $119 MILLION PAID OUT TO SOUTH EAST QUEENSLAND.

Ever since the dark days of the January floods, Suncorp Insurance has been there to help. We've already paid out over $119 million to residents of South East Queensland, and have more plans in place to help fast-track the rebuilding process.

TIPS FOR CLAIMS CUSTOMERS AFFECTED BY THE JANUARY FLOODS.

50% of claims we have received are for under $5,000. If you've already lodged a home and contents claim with us for an amount less than $5,000, and we've told you that it's been accepted, we're speeding up the claims process by letting you get on with fixing the problems:

- ☑ If you're a customer with an already approved repair or replacement claim of up to $2,000 – you can get the repairs done or make your purchase and send us the invoice for reimbursement.
- ☑ If you're a customer with an already approved repair or replacement claim between $2,000 and $5,000 – you can send us one quote from a supplier or repairer. We'll check it's fair and reasonable and if so, authorise and settle your claim.

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We're here for Queenslanders when you need us most, and will continue to be there. The must-have Queensland insurance.

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

Home and Contents Insurance issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966.

MUST-HAVE INFORMATION FOR SUNCORP HOME AND CONTENTS INSURANCE CUSTOMERS.

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- **CYCLONE YASI - $93.3M**
- **CENTRAL QLD FLOODS - $47.5M**

= TOTAL PAID FOR QLD - $352.04M

HELP TO GET QUEENSLAND BACK IN BUSINESS.

We encourage you to choose local builders and retailers when spending your insurance payout. By keeping the money in Queensland, you'll be helping the whole state get back on its feet.

NEED MORE HELP WITH YOUR CLAIM?

To send your quotes/invoices or if you want to discuss your claim, please contact us using one of the methods below:

- ☑ **Call the Queensland Event Recovery Team on 1300 134 726**
- ☑ **Fax us on 1300 046 914**
- ☑ **Post to Queensland Event Recovery Team GPO Box 2988 Brisbane Qld 4001**
- ☑ **Email to: myclaim@suncorp.com.au and make sure you include your claims number in the subject line**
- ☑ **Visit suncorpresponse.com.au to find out more**

We're here for Queenslanders when you need us most, and will continue to be there.

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

Home and Contents Insurance issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966.

WHAT MAKES SUNCORP THE MUST-HAVE QUEENSLAND INSURANCE?

- ☑ Local Queenslanders on the phones, who know your town or suburb
- ☑ A Queensland based claims team, there for you 24/7, 365 days a year
- ☑ Car assessment centres across the state to speed up your repairs
- ☑ Assessors on the ground when you need them most, throughout Queensland
- ☑ An understanding of the Queensland weather and how important it is to have flood and water damage covered automatically as part of your Home & Contents Insurance
- ☑ Home & Contents Insurance that covers contents on your deck and in your yard, because as Queenslanders we spend more time outside than inside
- ☑ 90 years of helping Queenslanders protect their way of life, and will continue to be there

If your insurer doesn't have all this, call Suncorp on 13 11 55 or visit your local branch.

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant product disclosure statement before making any decision regarding our products. Contact us for a copy.

BSUNGI4544_MH_QW_2

WHAT MAKES SUNCORP QUEENSLAND'S MUST-HAVE CAR INSURANCE?

- ☑ A Queensland based claims team, there for you 24/7, 365 days a year
- ☑ Your choice of repairer^. Or if you prefer, you can leave the running around to us
- ☑ 7 day repair guarantee or we'll provide a courtesy car until it is repaired#
- ☑ 90% of driveable cars fixed within 5 days*
- ☑ Hire car for up to 14 days if you're unlucky enough to have your car stolen
- ☑ Repairs guaranteed for life – we guarantee the quality of workmanship and materials in repairs we authorise for the life of your car
- ☑ 2 year new car replacement, regardless of the kilometres you've travelled

If your insurer doesn't offer Comprehensive Car Insurance that includes all this, talk to us.

13 11 55

Visit your local branch

THE MUST-HAVE QUEENSLAND INSURANCE.

SUNCORP Insurance

^If you choose your own repairer, we may not authorise repairs in which case the 7 Day Repair and Lifetime guarantee do not apply and we may instead cash settle the claim for a sum we consider is reasonable. #Guarantee means that if by the 8th day your car is not repaired, we'll offer a 'small category' courtesy car until it is. Car hire bond may apply. Applies only to cars that can be safely driven to a Suncorp Motor Vehicle Assessment Centre (MVAC). Certain claim types excluded. Single approved claims only. Repairs must be carried out as directed by Suncorp Metway Insurance Limited ABN 83 075 695 966 (Suncorp). *Based on claims handled via the Suncorp MVACs August 2008 to June 2009. Excluding hail & flood damaged cars. Comprehensive Car Insurance is issued by Suncorp. Conditions and exclusions apply. Please read the Product Disclosure Statement before making any decision regarding this product. Contact us for a copy. BSUN5335

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ANNEXURE 3

PI Claims Assist Communications

Event Response Information

QLD Storms/Flooding (24.12.10 – 31.12.10)

SUN/GIO Event Advice - Updated 03.02.11

Attention

- SUN/ GIO Claims Assist

Summary

****items in red indicate most recently updated information**

- Assessing SLAs
- Assessing Process
- Listing contents
- Identifying Date of Loss
- Capturing Contact Details
- Flood affected Contents
- Repairers/Suppliers wanting to become Suncorp Recommended Repairers/Suppliers
- CRT Locations
- Ensure you are assigning the correct Cat Code to all event claims.
- Ensure all QLD storm/flood event claims are lodged to reflect date parameters of 24.12.10 – 31.12.10.
- Process announced for Flooded Carpet.
- Process announced for Home Assessing SLA advice.
- Process announced for Flood Damaged Content items

General Information

1. **Customer Response Team**
   The Customer Response Team is located in **Bundaberg Community Recovery Centre – 37 Maryborough Street, Bundaberg** (PCYC building).
   The CRT will be in this area on Tuesday 4th January 2011 & Wednesday 5th January 2011 from 9am – 4pm.

2. **Catastrophe Codes**
   Please ensure you assign the correct Catastrophe codes to all QLD storm/flooding claims within the date parameters of 24.12.10 – 31.12.10.

   Suncorp: QLDFLOOD/STORM291210

Home Information

1. **Flooded Carpet**

If water has flooded the insured carpet, advise the insured to remove the carpet and keep a piece of the carpet to show the assessor.

2. **Assessing SLA**

We will contact the customer within **10 working days** to advise that we have their claim. We will arrange to assess the property once the town/area is accessible.

3. **Assessment Process**

Internal Assessors will be travelling to the affected areas in western and northern Queensland as soon as the waters have subsided and they can safely gain access. Therefore, all claims lodged during working and afterhours requiring an assessor should be sent through to the Internal Assessing Team.

03.02.11: **External Assessors** have now been engaged.

4. **Flood Damaged Content Items**

Please advise the insured to remove damaged items from the building and make a detailed list of each item, noting Quantity, Make, Model and age.

5. **Listing Contents**
   Please advise the customer to compile a list of contents items that have been damaged. The attached template can be emailed to

those customers who still have access to email. Otherwise, advise customers to begin to list items room by room.

6. **Identifying Date of Loss**

Please endeavour to determine correct date of loss for each claim. We need to be as accurate as possible. You may use the below scripting to determine the best possible date of loss to enter on the claim:

- Do you know the date of loss...the first date your insured property or contents were damaged?
- If you left your home or were evacuated before damage occurred, what is the likely date that damage first happened to your insured property?
- If you cannot estimate the date damage occurred, what date you were evacuated or flooding peaked in the area.

7. **Capturing Contact Details**

Please ensure that you obtain 2 contact phone numbers for the insured, to ensure that Case Managers and Assessors are able to get in contact with the customer, particularly where homes have been evacuated. If the customer does not have a mobile phone, please try to obtain a number of a friend or family member, through whom we may be able to contact the insured if necessary.

8. **Flood Affected Contents**

Once the insured has listed all of their contents items and they have taken photos, they are able to dispose of the goods.

9. **Recommended Repairers/Suppliers**

If you receive a call from a Repairer/Supplier wishing to become a Suncorp Recommended Repairer/Supplier during the QLD event, please advise them they will need to complete a Supplier Registration Form.

The TSO Team will email the Repairer/Supplier the Supplier Registration form.

Please obtain the Repairer/Supplier's name and email address and forward this information on to the TSO inbox – piclaimsassisttechnicalteam@suncorp.com.au

10. **CRTs Locations**

CRT Bundaberg is in the Biloela & Theodore region until Wednesday 12th January 2011.

Location: TBA (it is likely to be the local RSL)

CRT Dalby is in Chinchilla from Saturday 8th January 2011.
Location: Chinchilla Cultural Centre
80/86 Heeney Street, Chinchilla

CRT Emerald is operational until Friday 14th January 2011.
Location: Emerald McIndoe Park
Opal Street, Emerald

CRT Rockhampton is still in planning and once access is granted from the South the CRT will be deployed.
Location: TBA

Please refer any questions to a Technical Support Officer

PI Claims Assist Communications

Event Response Information

All Current Events

Update #1 Process Alignment
Building and Content Repairs

Attention

- All Claims Assist

Summary

- Please see the below process alignment which applies to all current events.

Details

- If the customer believes that building repairs or contents repairs/replacement are $2000 or under and the customer can arrange repair for the building or repair/replacement of the contents, please authorise & ask the customer to forward in their invoice for payment.
- If the customer believes that building repairs or contents repairs/replacement would be between $2000 - $5000 please advise the customer to send us one quote before commencing work. The quote will then be reviewed for acceptance.
- If the customer believes that building repairs or content repairs/replacement would be over $5000 lodge claim as normal and it will follow the usual assessment process.

Please refer any questions to a Technical Support Officer

Effective: 03/02/2011

ANNEXURE 4

Suncorp Flood Claim that was accepted.

Insurer: Suncorp
Claim Number: [redacted]
Date of Loss: 12/1/11
Claim Lodgement: 12/1/11
Claim Summary: Customer's property was effected in the Brisbane Flooding
Customer Name: [deleted]
Address: [deleted] Corinda, QLD 4075

Step 1 – **Claim Lodged** *Timeframe: 1 Day*	Step 2 – **Book Assessment** *Timeframe: 1 week 6 days*	Step 3 – **Claim Assessed** *Timeframe: 1 week*	Step 4 – **Assessment Report Received** *Timeframe: 5 days*	Step 5 – **Repair Process Initiated** *Timeframe: 2weeks 1 day*	Step 6 - **Repairs Authorised** *Timeframe: 3 weeks*	Step 7 – **Contents Settlement** *Timeframe: 4 weeks*	Step 8 – **Engineer Requested** *Timeframe: 4 weeks 6 days*	Step 9 – **Engineer Report Received** *Timeframe: 1 week*	Step 10 – **Repairs Progress** *Timeframe: 5 weeks 2 days*	Step 11 - **Repairs Finalisation** *Timeframe: 14 weeks*
Claim Lodged with client.	The claim is referred to an assessor to view and assess the customer's property.	Assessment is completed on the customers property and report submitted.	Assessor submits his report and supporting documents to Client Manager.	Repairer is engaged to quote on repairs.	Repairer is authorised and repairs commence.	Contents are reviewed to ensure that information is adequate and then settled.	Engineer is requester through Lend Lease.	Lend Lease submit the engineer report to Suncorp.	Repairs commence, delay is identified so estimated repair time is extended.	Progress payment submitted and paid to the repairer. Confirmed repair time.

Step 1 – Claim Lodgement

12/1/11	Claim is lodged, customer advises they have been evacuated.

Step 2 – Book Assessment

20/1/11	Assessor is appointed to claim, this was requested at claim lodgement.

Step 3 – Claim Assessed

10/02/11	Assessor attends onsite and has advised the customer to seek alternate accommodation as the home is unliveable. Assessor also takes a description of the major

	building and major contents items damaged, take pictures and estimates cost of repairs to the home and contents replacement required.

Step 4 – Assessment Report Received

15/2/11	Assessor Report, pictures and customer's contents list received on claim.

Step 5 – Repairs Authorised

04/03/11	Claim sent to Lend Lease to arrange builder inspection and quotes.

Step 6 – Authorisation of Repairer

24/3/11	Received Authority To Proceed from Lend Lease, this is authorising the builder on the claim to proceed with repairs. Estimated repair timeframe 18/4/11 to 8/8/11.

Step 7 – Contents Settlement

2/4/11	Customer's contents list reviewed by Client Manager and discussed with customer, customer was to review and confirm this was all the items. Temporary Accommodation documents also received and reviewed, updated claim to pay temporary accommodation reimbursement. As payment was large required approval before proceeding.
15/4/11	Customers amended contents list received, case manager reviewed and updated claim to pay contents, as large amount required approval before processing. Case Manager also paid temporary accommodation.
20/4/11	Case Manager paid contents to customer as had been approved.

Step 8 – Engineer Requested

24/5/11	Lend Lease advised that Engineer is required and that they have appointed Morgan's to inspect the property.

Step 9 – Engineer Report Received

1/6/11	Lend Lease advised that Engineer is required and that they have appointed Morgan's to inspect the property.

Step 10 –Repairs Progress

8/6/11	Lend Lease advised that the repairs started on the 11/5/11. Received email from Lend Lease with a works variation to proceed with amended Scope of Works.
8/7/11	Lend Lease were advised by the repairer that there are delays to the home repairs. This is due to home structure requiring to be dried out, this was going to cause about a two week delay. Repairers advised the estimated completion date of 14/9/11.

Step 11 – Repairs Finalisation

16/5/11	Received first progress invoice, repairs are 25% completed.
2/9/11	Confirmed with Lend Lease that the claim is on track for completion on the 14/9/11.
Note: Cloim is not yet closed as repairs are not completed shauld be completed by 14/9/11, once final invoice received claim will be closed.	

ANNEXURE 5

From: [redacted]
Sent: Wednesday, 23 February 2011 12:33 PM
[redacted]
Subject: Suncorp Hydrology Reports

Good Afternoon [redacted]

As per our meeting today I am forwarding you the claim details regarding you providing us with Hydrology Reports. As discussed we need the reports to cover off dates, times and water levels of water inundation for the specified suburbs in Brisbane. Please do individual reports highlighting the claim number along with the relevant address (I will write all claim details next to the claim numbers).

Please forward all reports to me along with your invoices (please invoice each report separately). I will then forward to the claims manager who will authorise payment on each report. Below is the list of claims we have that need to be reported on as a matter of urgency. I have listed them in order of priority. I have attached the BOM information I told you about during our meeting. I hope this is helpful to you. I will also forward you a website that was provided to me by BOM. You can register and then follow links for information. I have been unable to look at the links to date as our system does not allow FTP. The site may or may not be useful to you. There will be more claims that will filter through and I will forward those to you as and when they are referred to our Investigations Department.

Claim number: [redacted] in the name of [redacted] Chelmer Q 4068
Claim number: [redacted] in the name of [redacted] Graceville Qld 4075
Claim number: [redacted] in the name of [redacted] Fairfield Q 4103
Claim number: [redacted] in the name of [redacted] Auchenflower Qld 4066
Claim number: [redacted] in the name of [redacted] Darra Qld 4076
Claim number: [redacted] in the name of [redacted] Graceville Qld 4075
Claim number: [redacted] in the name of [redacted] Yeronga Qld 4104
Claim number: [redacted] in the name of [redacted] Oxley Qld 4075
Claim number [redacted] in the name of [redacted] Oxley Qld 4075

Please contact me on my mobile which is [redacted] if you have any questions. I look forward to hearing from you in the near future.

Kind Regards

[redacted]
Acting Technical Events Manager| Insurance Investigations - GI Fraud & Investigations
Ph: (07) 3135 3448 | Ext: 53448 | Fax: (07) 3031 2367 | Email: [redacted]

Postal address: Locked Bag 32524 | Brisbane QLD 4001 | IPC 4PI380

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Suncorp may be contacted at Level 18, 36 Wickham Terrace, Brisbane or on 13 11 55 or at suncorp.com.au.
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If this e-mail constitutes a commercial message of a type that you no longer wish to receive please reply to this e-mail by typing Unsubscribe in the subject line.

ANNEXURE 6

Brisbane Flood Claim – Claim life

Insurer: Suncorp
Claim Number: [redacted]
Date of Loss: 12/01/11
Claim Lodgement: 12/01/11
Estimated completion of repairs: 14/09/2011
Claim Summary: Customer's property was affected in the Brisbane Flooding
Customer Name: xxxxxxxxx
Address: xxxxxxxx

Step 1 – **Claim Lodged** *Timeframe: 1 Day*	Step 2 – **Book Assessment** *Timeframe: 8 days*	Step 3 – **Claim Assessed** *Timeframe: 3 weeks*	Step 4 – **Assessment Report Received** *Timeframe: 5 days*	Step 5 – **Repair Process Initiated** *Timeframe: 2 weeks 3 days*	Step 6 - **Repairs Authorised** *Timeframe: 3 weeks*	Step 7 – **Contents Settlement** *Timeframe: 4 weeks*	Step 8 – **Engineer Requested** *Timeframe: 4 weeks 6 days*	Step 9 – **Engineer Report Received** *Timeframe: 1 week*	Step 10 – **Repairs Progress** *Timeframe: 5 weeks 2 days*	Step 11 - **Repairs Finalisation** *Timeframe: 10 weeks*
Claim Lodged with client.	The claim is referred to an assessor to view and assess the customer's property.	Assessment is completed on the customers property and report submitted.	Assessor submits his report and supporting documents to Client Manager.	Repairer is engaged to quote on repairs.	Repairer is authorised and repairs commence.	Contents are reviewed to ensure that information is adequate and then settled.	Engineer is requester through Lend Lease.	Lend Lease submit the engineer report to 5uncorp.	Repairs commence, delay is identified so estimated repair time is extended.	Progress payment submitted and paid to the repairer. Confirmed repair time.

Step 1 – Claim Lodgement

12/1/11	Claim is lodged, customer advises they have been evacuated.

Step 2 – Book Assessment

20/1/11	Assessor is appointed to claim, this was requested at claim lodgement.

Step 3 – Claim Assessed

10/02/11	Assessor attends onsite and has advised the customer to seek alternate accommodation as the home is unliveable. Assessor also takes a description of the major building and major contents items damaged, take pictures and estimates cost of repairs to the home and contents replacement required.

Step 4 – Assessment Report Received

15/2/11	Assessor Report, pictures and customer's contents list received on claim.

Step 5 – Repairs Authorised

04/03/11	Claim sent to Lend Lease to arrange builder inspection and quotes.

Step 6 – Authorisation of Repairer

24/3/11	Received Authority To Proceed from Lend Lease, this is authorising the builder on the claim to proceed with repairs. Estimated repair timeframe 18/4/11 to 8/8/11.

Step 7 – Contents Settlement

2/4/11	Customer's contents list reviewed by Client Manager and discussed with customer, customer was to review and confirm this was all the items. Temporary Accommodation documents also received and reviewed, updated claim to pay temporary accommodation reimbursement. As payment was large required approval before proceeding.
15/4/11	Customers amended contents list received, case manager reviewed and updated claim to pay contents, as large amount required approval before processing. Case Manager also paid temporary accommodation.
20/4/11	Case Manager paid contents to customer as had been approved.

Step 8 – Engineer Requested

24/5/11	Lend Lease advised that Engineer is required and that they have appointed Morgan's to inspect the property.

Step 9 – Engineer Report Received

1/6/11	Lend Lease suppliers Engineer's Report.

Step 10 –Repairs Progress

8/6/11	Lend Lease advised that the repairs started on the 11/5/11. Received email from Lend Lease with a works variation to proceed with amended Scope of Works.
8/7/11	Lend Lease were advised by the repairer that there are delays to the home repairs. This is due to home structure requiring to be dried out, this was going to cause about a two week delay. Repairers advised the estimated completion date of 14/9/11.

Step 11 – Repairs Finalisation

16/5/11	Received first progress invoice, repairs are 25% completed.
2/9/11	Confirmed with Lend Lease that the claim is on track for completion on the 14/9/11.
Note: Claim is not yet closed as repairs are nat completed should be completed by 14/9/11, once final invoice received claim will be closed.	

Working Loss Claim – Claim life

Claim Type	Cause of Damage		Claim Value	Lodged	Claim Assessed	Contents Settled	Repairs Authorised	Repairs Commenced	Repairs Completed	Claim Closed	Total Days
Working Loss	Water	$	12,505	15-Jun-11	Nil	10-Jul-11	22-Jul-11	31-Jul-11	05-Sep-11	08-Sep-11	85
Natural Hazard	Hail & Rain	$	2,510	02-Jun-11	Nil	24-Jun-11	24-Jun-11	05-Jul-11	02-Aug-11	16-Aug-11	75
Natural Hazard (Event)	Flood	$	288,579	02-Jan-11	10-Feb-11	20-Apr-11	24-Mar-11	11-May-11	14-Sep-11	Active	255 #

Based on repairs completion date.

Insurer: AAMI
Claim Number: [redacted]
Claim Type: Working Loss
Date of Loss: 13/06/2011
Claim Lodgement: 15/06/2011 (lodged on weekend)
Repairs complete: 08/09/2011
Claim Summary: Leak in the wall detected when moving furniture
Customer Name: Mr xxxxxxxx
Address: xxxxxxxx, SUNRISE BEACH, QLD 4567

Step 1 – **Assessment** *Timeframe: 1 day*	Step 2 – **Assessment Requested** *Timeframe: 1 day*	Step 3 – **Supply Team Request** *Timeframe: 1 day*	Step 4 – **1st Review** *Timeframe:4 days*	Step 5- **Repair Team/Assessment** *Timeframe: 6 days*	Step 6 – **Supply Team** *Timeframe: 11 days*	Step 7 – **Repair Team** *Timeframe:2 weeks*	Step 8 – **Authorise all repairs and replacements** *Timeframe: 1 day*	Step 9 – **Contact Insured** *Timeframe: 1 day*	Step 10 – **Claim Decision** *Timeframe: 1 day*
On intro call insured advised to stop leak. Restoration to be arranged as soon as complete.	Assessing co-ordinator determines that an assessment is not required.	Request sent to the supply team to organise restoration and report on carpet	File Review completed on claim. Restoration report in and customer's documentation.	Request sent to the Repair Team to organise a builder to quote on repairs.	Supply team review restoration report and organise replacement of carpet.	Repair Team review builders report and authorise repairs to commence	Review all information and authorised repairs and replacement of items	Contact insured to confirm repairs have been completed and are satisfactory	Final review is finished and all repairs and replacement has been completed

Step 1 – Assessment

15/6/2011	Customer lodges claim with AAMI and insured is advised to stop the leak. Once completed the restoration is commenced.

Step 2 – Assessment Requested

16/6/2011	Assessing team determine no assessment is required and that a builder can be assigned to quote on the repairs

Step 3 – Supply Team Engaged

16/6/2011	Supply team organise for restoration and quote on carpet.

Step 4 – 1st Review

30/6/2011	Insured has contacted advising his plumber will send reports. (Insured's plumber holds this up at this stage for 5 working days). Claim is reviewed, reports are read including restoration report. Request sent to supply to organise replacement quote on carpet. Request sent to builder to quote and report on repairs. Based on reports to hand, assessment is required and actioned.

Step 5 –Assessment/Repair Team engaged

5/7/2011	Assessment is conducted determining that insured can supply quotes for contents and some minor works. Repair co-ordinator organised for thorough inspection of area surrounding damages. Repair team has engaged builder to quote and report.

Step 6 – Supply Team

10/7/2011	Supply Team determine insured's quotes F&R and advise to cash settle these items.

Step 7 –Repair Team

15/7/2011	Repair team review builders report
22/7/2011	Repair team are authorised to engage builder for repairs.

Step 8 – All Repairs and Replacement authorised

31/7/2011	Review completed, invoice paid for carpet replacement. All repairs authorised and have commenced. Work is proceeding very well

Step 9 – Review Completed

8/8/2011	Insured contact to ensure all repairs are completed and to the insured satisfaction. Insured o/s for 4 weeks and not contactable.

Step 10 – File Review

5/9/2011	Insured contacts on return to advise all works complete and very happy with the entire result. Advising would recommend AAMI and our builder to friends.

Step 10 – Claim finalisation

8/9/2011	All works confirmed complete, all supplied contents complete. Insured very satisfied with works. Invoices waiting to be finalised for AAMI builder.

Natural Hazard Claim (Non disaster situation) – Claim life

Insurer: Suncorp Claim Number: [redacted] Claim Type: Natural Hazard Date of Loss: 03/05/2011 Claim Lodgement: 02/06/2011 Claim Finalised: 16/08/2011 Claim Summary: Hail storm blocked the gutters causing water to flow back into the roof cavity Customer Name: Mr xxxxx Address: xxxxx Greenbank QLD 4124									
Step 1 – **Assessment** *Timeframe: 1 day*	Step 2 – **Assessment Requested** *Timeframe: 1 day*	Step 3 – **Supply Team Request** *Timeframe: 1 day*	Step 4 – 1st **Review** *Timeframe:4 days*	Step 5- **Repair Team** *Timeframe: 6 days*	Step 6 – **Supply Team** *Timeframe: 11 days*	Step 7 – **Repair Team** *Timeframe:2 weeks*	Step 8 – **Authorise all repairs and replacements** *Timeframe: 1 day*	Step 9 – **Contact Insured** *Timeframe: 1 day*	Step 10 – **Claim Decision** *Timeframe: 1 day*
The claim is referred to an assessor to view	Assessing co-ordinator determines that an assessment is not required.	Request sent to the supply team to organise restoration and report on carpet	File Review completed on claim. Restoration report in and customers documentation	Request sent to the Repair Team to organise a builder to quote on repairs.	Supply team review restoration report and organise replacement of carpet.	Repair Team review builders report and authorise repairs to commence	Review all information and authorised repairs and replacement of items	Contact insured to confirm repairs have been completed and are satisfactory	Final review is finished and all repairs and replacement has been completed

Step 1 – Assessment

2/6/2011	Customer lodges claim with Suncorp and claim is sent to determine with assessment is required.

Step 2 – Assessment Requested

2/6/2011	Assessing team determine no assessment is required and that a builder can be assigned to quote on the repairs

Step 3 – Supply Team Engaged

2/6/2011	Supply team organise for restoration and quote on carpet

Step 4 – 1st Review

6/6/2011	Claim is reviewed, reports are read including restoration report. Request sent to supply to organise replacement quote on carpet. Request sent to builder to quote and report on repairs.

Step 5 –Repair Team engaged

8/6/2011	Review of the builders quotes and report and the customers. Our builder is deemed complete and accurate. Request sent to authorise repairs to commence.

Step 6 – Supply Team

14/6/2011	Supply Team raise job for carpet quote.

Step 7 –Repair Team

14/6/2011	Repair team review builders report
24/6/2011	Repair team are authorised to engage builder for repairs.

Step 8 – All Repairs and Replacement authorised

24/6/2011	Review completed, invoice paid for carpet replacement. All repairs authorised

Step 9 – Review Completed

2/8/2011	Insured contact to ensure all repairs are completed and to the insured satisfaction.

Step 10 – Claim Decision

16/8/2011	Final Review completed and claim finalised

ANNEXURE 7

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

25 January 2011

[redacted]

OXLEY QLD 4075

Dear M[redacted]

Your Claim: [redacted] – Storm and Flood

Thank you for contacting Suncorp to lodge a claim for flood under your Classic Home and Contents Insurance Policy at [redacted] Oxley QLD 4075.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion. This is explained within your Classic Home and Contents Insurance Product Disclosure Statement; we refer you to page 27 of your PDS which states;

"If you pay your premium by monthly instalments and your payment is overdue, we can:

- *refuse to pay a claim if payment is 14 days (or more) late and*
- *cancel your policy without notifying you if payment is 1 month (or more) late.*

If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid."

If you would like to discuss your policy or claim with us further, please contact me on [redacted]

Should you remain dissatisfied with the outcome, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

Locked Bag 32524
BRISBANE QLD 4001

Telephone: 13 25 24

Direct Line: (07) 3170 3644
Direct Fax: (07) 3031 2367

21 January 2011

[redacted]
GRACEVILLE QLD 4075

Dear [redacted]

Policy Number: [redacted]
Your claim number:
Date of incident: **11 January 2011**

YOUR CLAIM

On 14 January 2011 you called Suncorp Metway Insurance Limited to advise that your home and contents had been damaged by flood.

OUR DECISION

After examination of your claim, Suncorp Metway Insurance Limited has determined that your claim is not one for acceptance in accordance with the terms and conditions of your policy on the basis that the flood damage occurred within 72 hours of policy inception.

We refer to page 46 of your Classic Home and Contents Product Disclosure Statement under the heading 'We do not cover loss or damage' which provides:

Bushfires, storms or floods in the first 72 hours of cover
Caused by bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover, but we will cover these events if this policy began on the same day:

- *You bought your home*
- *That another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours).*

In declining your claim we reserve our right to rely upon any of the terms, conditions and exclusions outlined in your policy including but not limited to the grounds outlined above.

REASONS FOR OUR DECISION

This decision is based on our inquiries which have revealed the following:

158571 (0410) A

You incepted your Home and Contents policy with Suncorp on 10 January 2011. Flood damage occurred to your home and contents on 11 January 2011. The flood damage occurred within 72 hours of the policy inception.

CANCELLATION OF YOUR POLICY

As the condition of your home and contents no longer meet our acceptance criteria, this means Suncorp can no longer offer insurance for your home and contents. We will extend cover for five (5) days so you can arrange other insurance. Our cover will stop at 4:00pm on 26 January 2011. If you have made payment for this policy a refund of the unexpired portion of your premium will be sent to you under separate cover.

IF YOU DISAGREE WITH OUR DECISION

We are sorry we have been unable to help you on this occasion. If you would like to discuss this matter or need more information please contact Emily Porter on 07 3170 3632.

If you are still dissatisfied you can request that this matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. We have enclosed a brochure for your information.

Yours sincerely

[redacted]

Claims Review Officer
Property Investigations

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref [redacted]

31 January 2010

[redacted]
YERONGA QLD 4104

Dea[redacted]

Your Claim: [redacted] **– Storm**

Thank you for contacting Suncorp to lodge a claim for storm damage under your Platinum Home and Contents policy at the above address.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 13 of your Product Disclosure Statement (PDS) under the heading "Home Cover" which states:

When we insure your home

- *We will cover it for accidental loss or damage which happens:*
  - *at the insured address and*
  - *in the period of insurance.*

Furthermore,

We do not cover

- *storm or flood damage to:*
  - *a wharf, jetty, pontoon or sea wall*

This is outlined in page 50 of your PDS.

We recommend appointing a qualified tradesperson to examine your pontoon, and rectify any problems identified.

We must inform you that if the overall problems with your pontoon are not rectified, any future claims relating to this issue will not be accepted. We refer you to page 10 of your Product Disclosure Statement which specifies you must:

- *Keep the home, unit and contents in good condition. This includes:*
    - *repairing or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs.*
- *Take all reasonable care to prevent theft, loss, damage or legal liability.*

If you would like to discuss your policy or claim further please contact me on 07 3135 3605.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]

Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref: [redacted]

28th January, 2011

[redacted]
CARINA QLD 4152

Dear [redacted]

Your Claim [redacted] - Flood Damage

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [redacted] Carina, 4152.

After carefully considering your claim, we regret to inform you that we are unable to assist with this claim.

As your contents were stored at a location other than the risk address, 12 Koolatah Street, Carina, they cannot be covered under this policy.

We refer you to page 9 of your Product Disclosure Statement (PDS):

What we cover:

We cover loss or damage caused by insured events 1 – 12:

- *When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address.*

We also refer you to page 89 – 90 of your PDS:

We cover:

- *When you have contents cover and you temporarily remove your contents away from your home or unit to these locations within Australia:*
  - *A motel or hotel room*
  - *A holiday apartment*
  - *Another home*
  - *A hospital or nursing home*
  - *A bank safety deposit facility*
  - *An apartment at an educational institution*

We do not cover:

- *Contents temporarily removed from the home or unit for longer than **120** days, unless they are stored in a bank safety deposit facility*
- *Contents in a furniture warehouse or furniture storage building*

If you would like to discuss your policy or claim further please contact me on (07) 3135 2231.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely,

[redacted]
Claims Services QLD/NT

4274 01/05/05 IB

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: 07 3135 2897
Facsimile: 1300 722 582

www.suncorp.com.au

4 February 2011

[redacted]
ST LUCIA QLD 4067

Dear Mrs Sullivan

Your Claim: [redacted] -Storm & Flood

Thank you for contacting Suncorp to lodge a claim for storm & flood under your 55UP Home & Contents Insurance Policy at [redacted] St Lucia QLD 4067.

This type of damage is not covered under the circumstances of your claim. This is explained within your 55UP Home & Contents Insurance Policy Product Disclosure Statement, we refer you to page 121 of your PDS which states;

Not covered for loss or damage: caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover.

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 2897.

Should you remain dissatisfied with the outcome, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

09 February 2011

[redacted]
KENMORE, QLD 4069

Dear [redacted]

Your Claim: [redacted] – Storm And Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your Investor Home & Contents Policy at [redacted], Kenmore, QLD 4069.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion with the contents portion of your claim, because your policy does not provide cover for your contents. Your level of cover is described on your certificate of insurance and this is explained on page 10 of your Investor Product Disclosure Statement.

You can choose from home cover, contents cover or both. Home cover is designed for owners of a home who live in it and wish to insure it. Contents cover is designed for people who wish to insure contents in a home, unit, and apartment or flat that they live in.

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on 07 3362 1633.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely,

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI033
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

9th February 2011

[redacted]

YERONGA QLD 4101

Dear [redacted]

HOME PROPERTY CLAIM - [redacted] Storm Damage

We are writing with regard to your recent claim.

Unfortunately, we cannot accept your Home claim because our records indicate that on the date of loss you had no cover on your home or contents.

As per page 25 of your Classic Home and Contents Product Disclosure Statement:

"When you apply for this insurance you must pay us the premium to be covered by this policy. You must pay your renewal premium by the due date to renew your policy."

As this claim involves damage to your home and contents, we are unable to help you at this time. If you believe you hold a current Home insurance policy with us, please call us.

We are sorry we have been unable to help you on this occasion. If you would like to discuss this matter further please contact me on [redacted]

If you are still dissatisfied you can request that this matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. I have enclosed a brochure for your information.

Yours sincerely

[redacted]

Client Manager
Claims Services QLD/NT

03350 06/05/05 C

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

15/02/2011

[redacted]
FAIRFIELD, QLD 4103

Dear [redacted]

Your Claim: [redacted] – Flood damage to your contents

Thank you for contacting Suncorp to lodge a claim for flood under your Classic Home and Contents Policy at [redacted] FAIRFIELD, QLD 4103.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your contents items. Your level of cover at the above address is described on your certificate of insurance and this is explained on page 37 of your Classic Product Disclosure Statement.

> ***What we cover as your home***
> *Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.*

You can choose from home cover, contents cover or both. Home cover is designed for owners of a home who live in it and wish to insure it. Contents cover is designed for people who wish to insure contents in a home, unit, and apartment or flat that they live in.

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on 07 3362 1638.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Claims Services

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI033
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

10 February 2011

[redacted]
Corinda QLD 4075

Dear [redacted]

HOME PROPERTY CLAIM – [redacted] – FLOOD DAMAGE AT STORAGE FACILITY – DATE OF LOSS – 13 JANUARY 2011

We are writing with regard to your recent claim.

Unfortunately, we cannot accept your Contents claim because our records indicate that on the date of loss you had no cover on your contents. Our records indicate that the policy you held expired on 9 February 2010.

As per your SafeTrak Policy Product Disclosure Statement:

Your responsibilities Page 11

Paying your premium

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium before the start date of your policy to get this insurance cover.

Cancellations

We can cancel your cover at any time according to law. We can cancel your cover if you do not pay the premium by the due date. If we decide to cancel your policy, we will refund any money we owe less any non-refundable government charges.
You can cancel the cover at any time. The cancellation takes effect on the date we receive your request. If you ask us to cancel your policy, there will be no refund of any unused premium unless you request cancellation during the cooling off period. (Refer to page 2.) If we pay out a claim for the full sum insured, all cover stops. In those circumstances we do not refund any premium for an unexpired period of insurance.

Not a renewable policy

This policy is not a renewable contract. This means that if you need cover after the period of insurance ends, you will need to apply for a new SafeTrak policy. If we accept your application, you could be asked to pay an increased premium and be offered different terms of cover.

Types of cover Page 13

SafeTrak lets you insure your property while it is in transit or storage or both. You choose which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your Certificate of Insurance.

Storage cover Page 14

When you choose Storage cover, the insured property is covered for loss or damage in the period of insurance that:

- is caused by any of the following Storage insured events and
- happens while the insured property is in the storage facility at the situation shown on your Certificate of Insurance.

As this claim involves damage to your contents in storage, we are unable to help you at this time as the relevant policy had lapsed. If you believe you hold a current insurance policy with us, please call us.

We are sorry we have been unable to help you on this occasion. If you would like to discuss this matter further please contact me on 07) 3135 3224.

If you are still dissatisfied you can request that this matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. I have enclosed a brochure for your information.

Yours sincerely

[redacted]

Case Management Officer
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

24 February 2011

[redacted]
PO BOX 425
SPRING HILL QLD 4004

Dear Mr Currie

Your Claim: [redacted] – Flood Damage

Thank you for contacting Suncorp to lodge a claim for storm and flood under your Classic Home and Contents policy at [redacted] Graceville, QLD 4075.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim for building damage as your policy covers you for contents only.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states;

"We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 159 as "*a single occurrence which is not intended or expected to happen by you.*"

We also refer you to page 43 of your PDS which states;

"What we cover as your contents
Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own."

If you would like to discuss your policy or claim with us further, please contact me on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Technical Officer

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001
Telephone: 07 3135 2438.
Facsimile: 1300 046 914

www.suncorp.com.au

1 March 2011

[redacted]
NORMAN PARK QLD 4170

Dear [redacted]

Your Claim: [redacted] – Storm and Flood

Thank you for contacting Suncorp to lodge a claim for water damage under your Investor Home and Contents Insurance Policy at [redacted] Seven Hills, QLD 4170.

This type of damage is not covered under the circumstances of your claim. This is explained within your Investor Home and Contents Insurance Product Disclosure Statement. We refer you to page 44 of your PDS which states;

We will not cover loss or damage

Caused by water seeping or running;

- *through the earth (sometimes called hydrostatic water seepage)*
- *through or down the sides of earth or earth fill that is up against the home*
- *down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through there hydrostatic valves*
- *against or through retaining walls and forcing them to move or crack.*

Furthermore

We will not

- *Fix a fault that existed before the loss or damage occurred*

This is outlined on page 48 of your PDS.

If you would like to discuss your policy or claim with us further, please contact me on [redacted]

Should you remain dissatisfied with the outcome, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

GIO

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref: H005576575

22 February 2011

[redacted]
RUNAWAY BAY QLD 4216

Dear [redacted]

Your Claim: [redacted] – Storm & Flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Classic Home and Contents policy at [redacted] CAMIRA QLD 4300.

We appreciate you allowing a Suncorp assessor to inspect the damage. We have received their report which outlines there is some damage to your contents. However, their report also confirms that these items were being kept in storage away from the policy insured address.

After carefully considering your claim, we regret to inform you that we are unable to assist with your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address.

Furthermore, Additional Feature 8 relates to

Moving to a new home address in Australia

Cover for fire, flood and collision of the removalist vehicle when moving. Full contents cover at your new home for 14 days.

This is outlined on page 87 - 88 of the PDS.

This feature is not applicable as the items were not in transit at the time of loss.

We must inform you that appropriate insurance needs to be taken out to cover you for any future claims relating to this issue.

If you would like to discuss your policy or claim further please contact me on 07 3362 1057.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD / NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Phone: 07 3362 3316
Fax: 1300 722 582

www.suncorp.com.au

28 January 2011

[redacted]

DALBY QLD 4405

Dear [redacted]

Home property claim - [redacted] - Flood Damage

Thank you for contacting Suncorp to lodge a claim for flood damage under your Home & Contents Insurance policy.

We appreciate you allowing Dankav Pty Ltd to assess your damage. We have received their report which confirms that there is water damage to your pool.

After carefully considering your claim, we regret to inform you that we are unable to assist with your claim.

We refer you to page 58 of your Product Disclosure Statement (PDS) which states:
"We do not cover":

- *damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them*

We must inform you that if the overall problem with your pool is not rectified, any future claims relating to this issue will not be accepted.

If you would like to discuss your policy or claim further please contact us on 07 3362 3316.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Claims Management
Claims Services QLD/NT

SUNCORP

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

21/03/2011

[redacted]
CORINDA QLD, QLD 4075

Dear [redacted]

Your Claim: [redacted] - Flood damage to building and contents

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home Policy at [redacted] CORINDA, QLD 4075.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your contents. Your level of cover is described on your certificate of insurance and this is explained on page 37 of your Classic Product Disclosure Statement.

You can choose from home cover, contents cover or both. Home cover is designed for owners of a home who live in it and wish to insure it. Contents cover is designed for people who wish to insure contents in a home, unit, and apartment or flat that they live in.

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on [redacted]

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Technical Support Officer
PI Home CS Events Ops A Team 1

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

29 March 2011

[redacted]
MORANBAH QLD 4744

Dear [redacted]

Your Claim: [redacted] - Storm Damage

Thank you for contacting Suncorp to lodge a claim for storm damage under your Investor Home and Contents Policy at [redacted] SOUTH EAST NANANGO, QLD 4615.

We appreciate you allowing Cunningham Lindsay to inspect the damages to your home. We have received their report which confirms the damage to your driveway is due to maintenance related issues.

After carefully considering your claim, we regret to inform you that we are unable to assist with your claim on this occasion.

This type of damage is not covered under the circumstances of your claim. This is explained within your Investor Home and Contents Product Disclosure Statement, we refer you to page 13 of your PDS which states;

"When covered under this policy, the home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance."

We also refer you to page 9 of your PDS under the heading, *"What we do not cover as the home"* which outlines;

"loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways), but we will pay the cost to restore soil or earth to the extent that it is necessary to repair insured damage to the home."

We must inform you that if the problem identified with your driveway is not rectified, any future claims associated with this issue will not be accepted. We refer to your responsibilities outlined on page 56 of your Product Disclosure Statement.

"You must also:
Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiles areas when they leak or need repair."

We recommend appointing a qualified tradesperson to rectify the problem identified.
If you would like to discuss your policy or claim with us further, please contact me on <Insert your contact phone number>.

Should you remain dissatisfied with the outcome you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information about this process.

Yours sincerely

<insert your name>
Client Manager
Claims Service QLD/NT

SUNCORP

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: 07 3135 2548
Facsimile: 1300 722 582

www.suncorp.com.au

15 March 2011

[redacted]
NUNDAH QLD 4012

Dear [redacted]

Your Claim: [redacted] - Storm and flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Classic Home and Contents Insurance policy at [redacted] Nundah.

We have received a report which confirms that the retaining wall has been damaged as a result of this event

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page nine of your Product Disclosure Statement (PDS) under the heading "What we cover" which states;

"We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 159 as "a single occurrence which is not intended or expected to happen by you."

Furthermore,

"*We do not cover*
Retaining walls, garden boarders or free standing walls."

This is outlined on page 58 of your PDS.

We refer you to page 134 of your PDS;

"We will not
Fix a fault that existed before the loss or damage occurred."

SUNCORP

We recommend appointing a qualified tradesperson to examine your pipes, and rectify any problems identified.

We will however cover the resultant damage caused by this event once repairs have been completed on your retaining wall.

We must inform you that if the overall problem with your retaining wall is not rectified, any future claims relating to this issue will not be accepted. We refer you to page two of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."
"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 2548.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

03350 06/05/05 C

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 1300 134 726
Facsimile: 1300 046 914

www.suncorp.com.au

23 March 2011

[redacted]
INDOOROOPILLY, QLD 4068

Dear [redacted]

Your Claim: [redacted] Storm and Flood

Thank you for contacting Suncorp to lodge a claim for Flood under your Investor Home & Contents Policy at [redacted] Chelmer, 4068.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your pontoon and water or chemicals in your pool.

Your level of cover is described on your certificate of insurance and the details of this insured event are explained on page 24 of your Investor Home & Contents Policy Product Disclosure Statement.

Storm and Flood
"We do not cover

- *A wharf, jetty, pontoon or sea wall"*
- *Water in swimming pools or spas"*

For additional details on coverage please call us on 13 25 24, anytime of day, seven days a week or to discuss your claim further, please call the Events Team on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: (07) 3362 1637
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref: H005495038

08 April 2011

[redacted]

GAILES QLD 4300

Dear [redacted]

Your Claim: [redacted] - Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [redacted] Gailes QLD 4300.

We appreciate you allowing Springfield Pool and Spa Supplies to inspect the damage. We have received their report which confirms that there is damage to your pool as a result of this flood.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address.

Our PDS defines an event on page 159 as a "single occurrence which is not intended or expected to happen by you".

Furthermore,

We do not cover loss or damage caused by water seeping or running;

- *through the earth (sometimes called hydrostatic water seepage*
- *through or down the sides of earth or earth fill that is up against your home*
- *down the sides or underneath swimming pools or spas causing them to move, shape or lift or leaking through their hypostatic valves*
- *against or through retaining walls and forcing them to move or crack*

This is outlined in page 121 of your Product Disclosure Statement.

GIO

We recommend appointing a qualified tradesperson to examine your pool and rectify any problems identified.

We will however cover the resultant damage caused by this event to your home.

If you would like to discuss your policy or claim further please contact me on (07) 3362 1637.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

274.0105/05.8

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

1 April 2011

[redacted]
LOTA, QLD 4179

Dear [redacted]

Your Claim [redacted] - Storm and Flood/Loss of Rent

Thank you for contacting Suncorp to lodge a claim for Storm and Flood/Loss of Rent under your Investor Policy at [redacted] WEST END, QLD 4101.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because this loss was not the result of an insured event under your policy.

We refer you to page 20 of your Product Disclosure Statement (PDS) under the heading "*What we cover*" which states;

"When we insured your contents we will cover them while they are at the home or unit at the insured address for loss or damage which:

- Is caused by and insured event and
- Happens in the period of insurance

For the full range of insured events, refer to your PDS.

We also refer you to page 29 of your Product Disclosure Statement (PDS) under the heading "Additional Feature 1 (a) Loss of Rent caused by an insured incident" which states;

When you have contents cover if an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

If you would like to discuss your policy or claim with us further, please contact me on 13 25 24.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Claims Consultant
Event Team

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: 1300 134 726
Facsimile: 1300 722 582

www.suncorp.com.au

1 March 2011

[redacted]
SINNAMON PARK QLD 4073

Dear [redacted]

Your Claim: [redacted] - Flood Damage – Kitchen/Vanity Cupboards

Thank you for contacting Suncorp to lodge a claim for *Flood* under your Investor Home and Contents Policy at [redacted] Redbank QLD 4301.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your home. Your level of cover is described on your certificate of insurance and this is explained on pages 20-21 of your Investor Home and Contents Insurance Product Disclosure Statement.

You can choose from home cover, contents cover or both. Home cover is designed for owners of a home who wish to insure it. Contents cover is designed for people who wish to insure contents in a home, unit, and apartment or flat that they rent out.

We refer you to page 10 of your Product Disclosure Statement (PDS).

What we cover as your contents

- *Your contents means unfixed household goods and furnishings that you own.*

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 31353379
Facsimile: 1300 046 914

www.suncorp.com.au

13 April 2011

[redacted]
HAWTHORNE QLD 4171

Dear [redacted]

Your Claim: [redacted] – Impact - Pontoon Damage

Thank you for contacting Suncorp to lodge a claim for Impact damage to your pontoon under your 55 UP Home & Contents Policy at [redacted] Hawthorne QLD 4171.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because this loss was not the result of an insured event under your policy.

We refer you to page 70 of your Product Disclosure Statement (PDS) under the heading *"What we cover"* which states;

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states;

"We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

For the full list of insured events, please refer to your PDS.

We refer you to page 69 of your PDS under insured event 10, *"Impact"*;

"We cover
Damage caused by the impact of:

- *Trees*
- *Power poles*
- *TV antennas*
- *Communication aerials or masts*
- *Motor vehicles*
- *Trailers*
- *Aircraft*
- *Space debris".*

The impact damage to the pontoon falls outside of the policy coverage listed above.

We recommend appointing a qualified tradesperson to examine your pontoon, and rectify any problems identified.

We must inform you that if the overall problem with your pontoon is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."
"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 3379.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claim Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07) 3362 1678
Facsimile: 1300 046 914

www.suncorp.com.au

16 August 2011

[redacted]
KARALEE QLD 4306

Dear [redacted]

Your Claim: [redacted] – Storm and Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your Platinum Home and Contents policy at 76 Settlers Way Karalee QLD 4306.

We appreciate you allowing BC Platinum Constructions to inspect the damage. We have received their report which confirms that there is no evidence of any damage to your roof as a result of this event. They have however confirmed that there are general maintenance related issues with your roof.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 13 of your Product Disclosure Statement (PDS) under the heading "Home Cover" which states;

"When we insure your home:
We will cover it for accidental loss or damage which happens:

- *At the insured address and*
- *In the period of insurance"*

Our PDS defines an incident on page 84 as *"a single occurrence which is not intended or expected to happen by you."*

Furthermore,

"We will not:

- *fix a fault that existed before the loss or damage occurred."*

This is outlined on page 66 of your PDS.

We must inform you that if the overall problem with your roof is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 10 of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents in good condition. This includes:

- *Repairing faults or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs*

"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on 07 3362 1678.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

18 May 2011

[redacted]
AUCHENFLOWER QLD 4066

Dear [redacted]

Your Claim: [redacted] - Storm and Flood

Thank you for contacting Suncorp to lodge a claim for Storm and Flood under your Investor Policy at 7 [redacted] West End, QLD 4101.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your Loss of Rent. Your level of cover is described on your certificate of insurance and this is explained on page 20 of your Investor Product Disclosure Statement.

We refer you to page 29 of your Product Disclosure Statement (PDS) under the heading "Additional Feature 1 (a) Loss of Rent caused by an insured incident" which states;

When you have contents cover if an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

We do not cover

- *Loss of rent if the reason for the loss of rent is damage to the unit building*

We also refer to you page 30 of your PDS under the heading "Additional Feature 1 (b) Loss of Rent caused by damage to a nearby building preventing access" which states;

If the home or your contents in a unit are insured under this policy and you lose rent because a nearby building is so damaged that your tenant cannot access the home or unit, then we will pay the amount of rent lost of the time the tenant cannot access the home or unit.

Nearby means within 500 metres of the insured address.

As the reason for your loss of rent is due to the unit building being damaged, and not a nearby property, we are unable to cover you for loss of rent under this feature.

For the full range of insured events, refer to your PDS.

For additional details on coverage or to discuss your claim further please call us on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Technical Officer

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

18 May 2011

[redacted]
AUCHENFLOWER QLD 4066

Dear [redacted]

Your Claim: [redacted] - Storm and Flood

Thank you for contacting Suncorp to lodge a claim for Storm and Flood under your Investor Policy at [redacted] West End, QLD 4101.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your Loss of Rent. Your level of cover is described on your certificate of insurance and this is explained on page 20 of your Investor Product Disclosure Statement.

We refer you to page 29 of your Product Disclosure Statement (PDS) under the heading "Additional Feature 1 (a) Loss of Rent caused by an insured incident" which states;

When you have contents cover if an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

We do not cover

- *Loss of rent if the reason for the loss of rent is damage to the unit building*

We also refer to you page 30 of your PDS under the heading "Additional Feature 1 (b) Loss of Rent caused by damage to a nearby building preventing access" which states;

If the home or your contents in a unit are insured under this policy and you lose rent because a nearby building is so damaged that your tenant cannot access the home or unit, then we will pay the amount of rent lost of the time the tenant cannot access the home or unit.

Nearby means within 500 metres of the insured address.

As the reason for your loss of rent is due to the unit building being damaged, and not a nearby property, we are unable to cover you for loss of rent under this feature.

For the full range of insured events, refer to your PDS.

For additional details on coverage or to discuss your claim further please call us on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Technical Officer

GIO

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref: [redacted]

17th May, 2011

[redacted]
KARALEE QLD 4306

Dear [redacted]

Your Claim [redacted] - Flood Damage

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [redacted] Karalee.

We have received your letter which advises you are claiming for financial loss.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address.

Our PDS defines an event on page 159 as a "single occurrence which is not intended or expected to happen by you".

Furthermore,
We do not cover:

Extra costs following an insured incident
Consequential losses or extra costs following an insured incident including:

- *Loss of income or wages*
- *Cost of your time to prove your loss or to help us assess your claim*
- *Cost of hiring appliances after yours are lost, damaged or stolen*
- *Professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs*
- *Cost of replacing or reapplying pest control chemicals and baits in or around your home*
- *Loss of water from a burst pipe or leaking pipe or water container.*

This is outlined in page 50 of your Product Disclosure Statement.

If you would like to discuss your policy or claim further please contact me on (07) 3362 1627.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely,

[redacted]
Client Manager
Claims Services QLD/NT

2274 01/05/05 8

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Facsimile: 1300 722 582
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5 May 2011

[redacted]
YERONGA QLD 4014

Dear [redacted]

Your Claim: [redacted] – Storm and Flood

Thank you for contacting Suncorp to lodge a claim for storm and flood under your Classic Home and Contents policy at [redacted]

We appreciate you allowing R & S Trading to inspect the damage. After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states;

"We cover loss or damage caused by insured events 1 to 12.
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 159 as *"a single occurrence which is not intended or expected to happen by you."*

Furthermore

"We will not cover
- *wharf, jetty, pontoon or sea wall*
- *retaining walls, garden boarders and free standing walls*

This is outlined in page 58 of your Product Disclosure Statement

If you would like to discuss your policy or claim with us further, please contact me on (07) 3362 1678.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
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GPO Box 2988
BRISBANE QLD 4001

Telephone: (07) 3135 3286
Facsimile: 1300 046 914

www.suncorp.com.au

10 May 2011

[redacted]
MONTVILLE QLD 4560

Dea[redacted]

Your Claim: [redacted] - Storm and Flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Classic Home and Contents Policy at [redacted] Montville.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because this loss was not the result of an insured event under your policy.

We refer you to page 19 of your Product Disclosure Statement (PDS) under the heading *"Insured events 1 to 12"* which states;

"When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance."

For the full range of insured events, refer to your PDS.

Furthermore we refer you to page 19 of your Product Disclosure Statement under the heading *"Storm and Flood"* which states;

"We do not cover,
Retaining walls, garden borders and free standing walls".

We refer you to page 45 of your Product Disclosure Statement which states;

"We do not cover loss or damage:
Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover subsidence damage to your home if it is caused by:

- *Insured event 2 (burst popes, leaks and overflows)*
- *Contents items insured by portable cover*
- *These insured events if the damage occurs within 72 hours of the event happening*
  - *Insured event 1 (storm and flood)*
  - *Insured event 8 (explosion)*
  - *Insured event 11 (earthquake and tsunami)."*

We must inform you that if the overall problem identified is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."
"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on (07) 3135 3286.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

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ABN 83 075 695 966
AFSL 229869

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BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

13 May 2011

[redacted]
ST LUCIA, QLD 4067

Dear [redacted]

Your Claim: [redacted] Flood damage

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Contents Policy at [redacted] St Lucia, QLD 4067

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim for your motorbike helmet, penrite car oil, motorbike oil, attachable towing mirrors and a set of snow chains. Also we will be unable to cover you for the painting of your garage wall.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

"We cover loss or damage by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 162 as "a single occurrence which is not intended or expected to happen by you"

Furthermore,
We do not cover

- *Motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories*

This is outlined on page 44 of your PDS.

We also refer to you to page 37 of your PDS;
Home also includes

- *Fixed wall coverings such as paint, wallpaper and wall tiles, these are covered under home cover*

We also refer to you to page 37 of your PDS;
*Contents also includes your fixtures and fittings in a unit which are **not** insured by the unit building policy according to state regulation.*

- *Wall paint and paper if your unit is located in NSW*

If you would like to discuss your policy or claim further please contact us on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Suncorp Insurance

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3362 1658
Facsimile: 1300 046 914

www.suncorp.com.au

Your ref: H005484558

19 May 2011

[redacted]
ST LUCIA QLD 4067

Dea[redacted]

Your Claim: [redacted] **Storm & Flood**

Thank you for contacting Suncorp to lodge a claim for storm damage under your Platinum Contents policy at the above address.

We appreciate you allowing [redacted] to inspect the damage. We have received their report which confirms that there is some damage to your contents as a result of this storm.

However, after carefully considering your claim, we regret to inform you that we are unable to assist with the building portion of your claim.

We refer you to page 16 of your Product Disclosure Statement (PDS) under the heading "Contents Cover" which states:

When we insure your contents

- *We will cover it for accidental loss or damage or theft which happens:*
  - *in the period of insurance*
  - *in the 3 locations shown in 'where our contents are covered' on page 18.*

We also refer you to page 17 of your PDS;

*Contents also includes your fixtures and fittings in a unit which are **not** insured by the unit building policy according to state regulation.*

For example:

- *wall paint and paper if your unit is located in NSW*
- *lino if it is not stuck down*
- *floating wooden floors paid for you after the building was built*
- *air conditioners ad spas for the sole use of the unit owner or occupier*
- *fixtures owned by you as a tenant which will be removed when vacating.*

If you have building cover with another insurance, you may wish approach them about your coverage for building damage. Otherwise, we recommend appointing a qualified tradesperson to examine your building, and rectify any problems identified. Please refer to the attached report to assist with this process.

We must inform you that if the overall problems with your building are not rectified, any future claims relating to this issue will not be accepted. We refer you to page 10 of your Product Disclosure Statement which specifies you must:

- *Keep the home, unit and contents in good condition. This includes:*
  - *repairing or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs.*
- *Take all reasonable care to prevent theft, loss, damage or legal liability.*

If you would like to discuss your policy or claim further please contact me on 07 3362 1658.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
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GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3135 2551

Facsimile: 1300 046 914

www.suncorp.com.au

20 May 2011

[redacted]

BEACHMERE QLD 4510

Dear [redacted]

Your Claim: [redacted] – Storm and Flood

Thank you for contacting Suncorp to lodge a claim for Storm and Flood under your Classic Home and Contents Policy at [redacted] Beachmere.

We appreciate you allowing Rowlo Constructions to inspect the damage. We have received their report which confirms that there are general maintenance related issues with your tiles.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading *"What we cover"* which states;

"When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 159 as *"A single occurrence which is not intended or expected to happen by you."*
We also refer you to page 134 of your PDS which states;

"We will not:
Fix a fault that existed before the loss or damage occurred."

We recommend appointing a qualified tradesperson to examine your tiles, and rectify any problems identified.

We will however cover the resultant damage caused by this event once repairs have been completed on your tiles.

We must inform you that if the overall problem with your tiles is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."

"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 2551.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
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BRISBANE QLD 4001

Telephone: 07 3362 1658
Facsimile: 1300 046 914

www.suncorp.com.au

[redacted]

26 May 2011

[redacted]

BURPENGARY QLD 4505

Dear [redacted]

Your Claim: [redacted] **– Storm & Flood**

Thank you for contacting Suncorp to lodge a claim for storm and flood damage under your Classic Home and Contents policy at the above address.

We appreciate you allowing [redacted] to inspect the damage. We have received her report which confirms that there is some damage to your property as a result of this event. The report has also confirmed that there are some issues with your pool and some contents items.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 19 of your Product Disclosure Statement (PDS) under the heading "What you are covered for" which states:

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

Our PDS defines an event on page 74 as a "single occurrence which is not intended or expected to happen by you".

Moreover,

We do not cover loss or damage

To any part of the home used for any business activity or loss or damage to contents kept in this area.

This is outlined page 45 of your PDS.

We also refer you to pages 9 and 13 of your PDS for limits under your policy for Home and Contents respectively:

Fixed limits apply to	*Limits for any one insured incident*
Unfixed building materials and uninstalled home fittings	*Up to $500 in total*
Tools of trade	*Up to $1,000 in total*

Furthermore,

Contents does not include:

- *Motor vehicles, motor cycles, min-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12*

This is outlined page 11 of your PDS.

Additionally, in reference to your pool

We do not cover

- *The cost of cleaning mud or debris our of tanks, swimming pools or spas*

This is outlined page 19 of your PDS.

We recommend appointing a qualified tradesperson to examine your pool and other items and rectify any problems identified.

Suncorp will however cover the resultant damages caused by this event for which your policy permits.

We must inform you that if the overall problems with your pool and other items are not rectified, any future claims relating to these issues will not be accepted. We refer you to page 71 of your Product Disclosure Statement which specifies you must:

- *Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs.*
- *Take all reasonable care to prevent theft, loss, damage or legal liability.*

If you would like to discuss your policy or claim further please contact me on (07) 3362 1658.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3135 4576
Facsimile: 1300 046 914

www.suncorp.com.au

27 May 2011

[redacted]
MACKAY QLD 4740

Dear [redacted]

Your Claim: [redacted] – Storm and Flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Investor Home and Contents policy at [redacted], Kearneys Spring.

We appreciate you allowing Censeo to inspect the damage. We have received their report which confirms that there is no evidence of any damage to the property as a result of this storm.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 18 of your Product Disclosure Statement (PDS) under the heading "*Home Cover*" which states;

"When we insure the home, we will cover it for loss or damage which:
• is caused by an insured event and
• happens in the period of insurance."

Furthermore we also refer you to page 24 of your PDS under the heading "*Storm and flood*" which states;

"We do not cover
Retaining walls, garden boarders and free standing walls."

We also refer you to page 44 of your PDS under the heading "*What is not covered under any part of your policy*" which states;

"We will not cover loss or damage
Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement"

We recommend appointing a qualified tradesperson to examine your property, and rectify any problems identified.

We will however cover the resultant damage caused by this event once repairs have been completed on your property.

We must inform you that if the overall problem with your property is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 16 of your Product Disclosure Statement, which specifies that you must;

"keep the home, unit and contents well maintained and in good condition. This includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs"

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 4576.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3135 2458
Facsimile: 1300 046 914

www.suncorp.com.au

11th of May 2011

[redacted]
GOODNA QLD 4300

Dear [redacted]

Your Claim: [redacted] – Storm and Flood damage

Thank you for contacting Suncorp to lodge a claim for storm and flood damage; under your Classic Home and Contents Insurance Policy at 144 Brisbane Terrace, Goodna 4300.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy PDA54671P was not renewed, with the renewal date – 21/04/2010, with your policy not renewing we Suncorp Metway Insurance Limited ABN – 83 075 695 966 have cancelled your insurance policy effective from this date (21/04/2011).

Under the Classic Home and Contents Product Disclosure Statement;

As outlined on page 27

Paying your premium:

Paying premiums Annually – *"if you pay after the due date, we can reject youtr payment and your policy will cease from the due date. If we accept your late payment we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date."*

Furthermore, as outlined on page 30

What happens with cancellations?

Cancellations by us – *"We can cancel your cover at any time according to law. If you pay your premium annually, we can cancel your cover if you do not pay the premium by the due date. If you pay by monthly instalments and an instalment is unpaid for more than 1 month we, we can cancel your cover without notifying you. We will refund any money we owe you less any non-refundable government charges."*

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on 07 33621623.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Home Claims Services QLD/NT
0733621623

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

4 March 2010

[redacted]
YERONGA QLD 4104

Dear [redacted]

Your Claim: [redacted] - Flood Damage to your building

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home & Contents Policy at [redacted] Yeronga QLD 4104.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because your policy does not provide cover for your building. Your level of cover is described on your certificate of insurance and this is explained on page 43-44 of your Classic Home & Contents Insurance Product Disclosure Statement.

You can choose from home cover, contents cover or both. Home cover is designed for owners of a home who live in it and wish to insure it. Contents cover is designed for people who wish to insure contents in a home, unit, and apartment or flat that they live in.

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claim Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 07 3362 1637
Facsimile: 1300 046 914

www.suncorp.com.au

Your ref: H005492451

07 June 2011

[redacted]
SHERWOOD QLD 4075

Dear [redacted]

Your Claim: [redacted] Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [redacted] SHERWOOD QLD 4075.

We appreciate you allowing PR Constructions and Builderlink to inspect the damage. We have received their reports which confirms that there is damage to your retaining wall and termite treatment as a result of this flood.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 19 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

When covered under this policy, your home and contents are insured for loss or damage at the uninsured address by any of the 12 insured events, if they happen in the period of insurance.

Our PDS defines an incident or event on page 74 as a "single occurrence which is not intended or expected to happen by you".

Furthermore,

We do not cover

- *Retaining walls, garden borders and free standing walls.*

This is outlined in page 19 of your Product Disclosure Statement.

We also refer you to page 50 of your Product Disclosure Statement;

We do not cover

- *Consequential losses or extra costs following an insured incident including*

- *loss of income or wages*
- *cost of your time to prove your loss or to help us assess your claim*
- *cost of hiring appliances after your are lost, damaged or stolen,*
- *professional, expert, legal, consulting, or valuation costs unless you have obtained our prior written authority to incur these costs*
- *costs of replacing or reapplying pest control chemicals and baits in or around your home*
- *loss of water from a bursting or leaking pipe or water container*

If you would like to discuss your policy or claim further please contact me on (07) 3362 1637.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]

Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref [redacted]

10th June, 2011

[redacted]
BRISBANE QLD 4000

Dear [redacted]

Your Claim: [redacted] – Flood Damage

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [redacted] Fairfield.

We appreciate you allowing our external assessor (Pacific Claims Group) to inspect the damage. We have received their report which confirms that there is damage to your property as a result of this flood. Unfortunately, your policy does not cover to clean out the pool.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 19 of your Product Disclosure Statement (PDS) under the heading "We do not cover" which states:

We do not cover

- *The cost of cleaning mud or debris out of tanks, swimming pools or spas*

If you would like to discuss your policy or claim further please contact me on (07) 3362 1627.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely,

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: 07 3362 1637
Facsimile: 1300 046 914

www.suncorp.com.au

Your ref: [redacted]

07 June 2011

[redacted]
EMERALD QLD 4720

Dear [redacted]

Your Claim: [redacted] Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your Classic Home and Contents policy at [redacted] Emerald QLD 4720.

After carefully considering your claim and your request to cover your travel expenses and termite protection, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 19 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address.

Our PDS defines an event on page 74 as a "single occurrence which is not intended or expected to happen by you".

Furthermore,

We do not cover

- *Consequential losses or extra costs following an insured event including;*

  - *loss of income or wages*
  - *cost of your time to prove your loss or help us assess your claim*
  - *cost of hiring appliances after yours are lost, damaged or stolen*
  - *professional, expert, legal, consulting, or valuation costs unless you obtained our prior written authority to incur these costs*
  - *cost of replacing or reapplying pest control chemicals and baits in or around your home*
  - *loss of water from a bursting or leaking pipe or water container unless this is covered by an additional feature or option under this policy*

This is outlined in page 50 of your Product Disclosure Statement.

In Addition to this:

'We do not cover
Caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover.'

This is outlined on page 46 of your Product Disclosure Statement.

If you would like to discuss your policy or claim further please contact me on (07) 3362 1637.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

19 May 2011

[redacted]
LOTA, QLD 4179

Dear [redacted]

Your Claim: [redacted] - Flood damage

Thank you for contacting Suncorp to lodge a claim for flood under your Classic Contents Insurance policy at [redacted], Lota.

After considering the circumstances, we cannot accept cover for your refrigerator, washing machine and clothes dryer on this occasion. This is because you have not provided us with sufficient proof of loss which was requested.

The minimum proof of ownership requirements are explained on page 22 of your Classic Home and Contents Insurance Product Disclosure Statement:

"For all other items
We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value"

"When you cannot supply required proof
If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim"

Furthermore, please refer to page 131 of your PDS

"Things you must do:
-provide us with a quote for repair or replacement if we ask for this"

If you have been able to obtain repair reports for your refrigerator, washing machine and clothes dryer or to discuss this claim further, please contact us on 1300 134 726.

Should you remain dissatisfied after this discussion you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephon[redacted]
Facsimile: 1300 046 914

www.suncorp.com.au

6 May 2011

[redacted]
ALGESTER QLD 4115

Dear [redacted]

Your Claim: [redacted] – Storm and flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Platinum Home and Contents Policy at [redacted]

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because this loss was not the result of an insured event under your policy.

We refer you to page 16 of your Product Disclosure Statement (PDS) under the heading "When we insure your contents" which states;

"When we insure your contents;
We will cover them for accidental loss or damage or theft which happens:

- *In the period of insurance and*
- *In the 3 locations shouwn in "where your content are covered" on page 18"*

Furthermore, we also refer you to page 49 of your PDS under the heading "*What is not covered under this policy*";

"We do not cover
Loss or damage caused by mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrison or rot."

If you would like to discuss your policy or claim with us further, please contact me on [redacted]

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]

Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GI187
GPO Box 1145
BRISBANE QLD 4001

Telephone: (07) 3362 1637
Facsimile: 1300 722 582

www.suncorp.com.au

Your ref: [redacted]

23 March 2011

[redacted]
91 Baroona Rd
PADDINGTON QLD 4064

Dear [redacted]

Your Claim: [redacted] - Flood

Thank you for contacting Suncorp to lodge a claim for flood damage under your classic home and contents policy a[redacted] Paddington, QLD 4064.

We appreciate you allowing Morgan Consulting Engineers and Rowlo Contructions to inspect the damage. We have received their report which confirms that there is no damage to your floor framing and retaining wall as a result of this flood. They have however confirmed that there are general maintenance issues with your floor framing and retaining wall.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states:

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address.

Our PDS defines an event on page 159 as a "single occurrence which is not intended or expected to happen by you".

We also refer you to page 134 of your Product Disclosure Statement;

We will not

- *Fix a fault that existed before the loss or damage occurred.*

We recommend appointing a qualified tradesperson to examine your floor framing and retaining wall and rectify any problems identified.

We will however cover the resultant damage caused by this event once repairs have been completed on your floor framing and retaining wall.

We must inform you that if the overall problem with your floor framing and retaining wall is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement which specifies you must:

- *keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs.*
- *take all reasonable care to prevent theft, loss, damage or legal liability.*

If you would like to discuss your policy or claim further please contact me on (07) 3362 1637.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Case Management Officer
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3362 1621
Facsimile: 1300 046 914

www.suncorp.com.au

22 June 2011

[redacted]
Graceville East
QLD, 4075

Dea[redacted]

Your Claim: [redacted]
Event: Storm & Flood damage to [redacted] Graceville, QLD, 4075
Date of Loss: On or about 12th January 2011

Thank you for contacting Suncorp to lodge a claim for Storm & Flood damage to your home under your Classic Home & Contents policy at 203 Graceville Ave, Graceville, QLD, 4075.

We have reviewed your request that the cost of lifting your home be included as part of the claim building repair works at your property including the Brisbane City Council FloodWise Property Report you have provided us with.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim because the provisions for floor level and building height are optional and not mandatory for repair or rebuilding of your home.

We refer you to page 84 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states;

"We cover
When rebuilding or repairing damaged parts of your home we will pay for the extra cost of making these parts comply with the latest home building regulations and laws".

Although there are new regulations in place in your area these apply to new homes being built and repair works which require a development application. We have confirmed with Lend Lease that a development application is not required, they have been in contact with the local councils to ensure that they are aware of new regulations and can apply them to your repair works where required. As outlined above we are unable to cover this portion of your claim, we will however cover the resultant damage caused by this event.

If you would like to discuss your policy or claim with us further, please contact me on 07 3362 1621.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 07 3362 1621. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
PI Case Management Officer
Suncorp Personal Insurance
Phone: 07 3362 1621
Email: [redacted]
Facsimile: 1300 046 914

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: ~~13 25 24~~07) 3362 1653
Facsimile: 1300 046 914

www.suncorp.com.au

15 July 2011

[redacted]
~~MILTON QLD 4064~~BARDON QLD 4065

[redacted]To whom it may concern,

Your Claim: [redacted] - Storm and Flood Damage

Thank you for contacting Suncorp to lodge a claim for Flood damage under your Investor Home and Contents Policy at [redacted] Milton QLD 4064.

We appreciate you allowing Censeo Pty Ltd to inspect the damages to your home. We have received their report which confirms that there is no evidence of any damage to your garage as a result of this event.

This type of damage is not covered under the circumstances of your claim. This is explained within your Classic Home and Contents Product Disclosure Statement.

We refer you to page 18 of your Product Disclosure Statement (PDS) which states;

"When we insure the home, we will cover it for loss or damage which:
- *is caused by an insured event and*
- *happens in the period of insurance."*

Our PDS defines an event on page 10 as *"a single occurrence which is not intended or expected to happen by you."*

We do not cover loss or damage:

- *caused by the roots of trees, shrubs or plants but we will cover*
  - *damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 7 (burst pipes, leaks and overflows)."*

We also refer you to page 45 of your PDS which states;

"We will not cover any loss or damage caused by, or as a result of, your failure to:
- *take reasonable care of the home and contents*
- *keep the home and contents in good condition and well maintained*
- *fix faults and defects as soon as you become aware of them."*

Furthermore, page 48 of your PDS outlines, *"We will not:*

- *fix a fault that existed before the loss or damage occurred"*

We must inform you that if the problem identified with your garage is not rectified, any future claims associated with this issue will not be accepted. We refer to your responsibilities outlined on page 16 of your Product Disclosure Statement.

"You must also:
Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiles areas when they leak or need repair."

We recommend appointing a qualified tradesperson to rectify the problem identified.
If you would like to discuss your policy or claim with us further, please contact me on ~~1300 134 726.~~07) 3362 1653.

Should you remain dissatisfied with the outcome you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information about this process.

Yours sincerely

[redacted]
Client Manager
Claims Services ~~Events PI CLaims~~QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3362 1845
Facsimile: 1300 046 914

www.suncorp.com.au

11 May 2011.

[redacted]
Lansdowne Terrace
LONDON GB WC1N 1AS

Dear [redacted]

Your Claim: [redacted] – Storm & Flood damage to your Building

Thank you for contacting Suncorp to lodge a claim for storm & flood damage under your Classic Home & Contents Insurance Policy at [redacted] Rocklea QLD 4106.

After carefully considering your claim, we have determined that we are unable to assist you with this portion of your claim because your policy does not provide cover for your Building. Your level of cover is described on your certificate of insurance and this is explained on page 156 of your Classic Home & Contents Policy Product Disclosure Statement.

You can choose from home cover, contents cover or both. Home cover is designed for owners of a home who live in it and wish to insure it. Contents cover is designed for people who wish to insure contents in a home, unit, and apartment or flat that they live in.

For additional details on coverage please call us on 13 11 15, 24 anytime of day, seven days a week or to discuss your claim further, please call me on 07 3362 1845.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
PI Home CS Events Ops A Team 3

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3135 2104
Facsimile: 1300 046 914

www.suncorp.com.au

6 July 2011

[redacted]
KALLANGUR QLD 4503

Dear [redacted]

Your Claim: [redacted] - Storm and Flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Classic Home and Contents Policy at [redacted]

This type of damage is not covered under the circumstances of your claim. This is explained within your Classic Home and Contents Product Disclosure Statement, we refer you to page 9 of your PDS which states;

"What we cover
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Please also refer to page 58 of your Product disclosure statement under the heading *"Storm and Flood"*, which states;

"We do not cover
-damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them."

We also refer you to page 121 of your PDS, under the heading *'We do not cover loss or damage"*, which states:

"Seepage of water through the earth
Caused by water seeping or running:
-down the sides or underneath swimming pools or spas causing them to move, change shape or lift."

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 2104.

Should you remain dissatisfied with the outcome, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

31 May 2011

[redacted]
TENNYSON, QLD 4105

Dear [redacted]

Your Claim: [redacted] Flood damage to golf buggy

Thank you for contacting Suncorp to lodge a claim for damage to a golf buggy under your 55UP Home and Contents Insurance Policy at the above address.

After carefully considering your claim, we have determined that we are unable to assist on this occasion because this loss is not covered under the circumstances of your claim. This is explained within your 55UP Home and Contents Insurance Policy Product Disclosure Statement, we refer you to page 92 of your PDS which states;

We do not cover
-"contents in storage away from your insured address for longer than 365 days."

We refer to your solicitor's letter of 16 May 2011 and note that section 9b of the PDS also states; "If you plan on keeping your contents in storage for longer than 365 days, contact us to find out your insurance choices for covering contents in storage for longer periods."

For additional details on our optional covers and how to include these on your policy, please call us on 13 11 15, anytime of day, seven days a week or to discuss your claim further, please call me on 1300 134 726.

Should you remain dissatisfied with the outcome, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 3135 2394
Facsimile: 1300 046 914

www.suncorp.com.au

13 May 2011

[redacted]
NANANGO QLD 4615

Dea[redacted]

Your Claim: [redacted] **Storm and Flood**

Thank you for contacting Suncorp to lodge a claim for Storm damage to your driveway and soil around your stumps under your Classic Home & Contents Insurance policy at [redacted] NANANGO QLD 4615.

After carefully considering your claim, we have determined that we are unable to assist you on this occasion because this loss is not covered under your policy.

We refer you to page 19 of your Product Disclosure Statement (PDS) under the heading *"What you are covered for"* which states;

"When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.
For the full range of insured events, refer to your PDS.

Our PDS defines an event on page 74 as *"a single occurrence which is not intended or expected to happen by you."*

We also refer you to page 9 of your PDS;

"What we do not cover as your home
Home does not include:
-loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)

We must inform you that if the overall problem with your driveway and soil around your stumps is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 71 of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."

"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on 3135 2394.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
QLD/NT Home Claims

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3362 1653
Facsimile: 1300 046 914

www.suncorp.com.au

01 September 2011

[redacted]
CHINCHILLA QLD 4413

Dear [redacted]

Your Claim: [redacted] - Storm & Flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Classic Home and Contents policy at the above address.

We appreciate you allowing Censeo to inspect the damage. We have received their report that confirms the damage to your pool and pavers is a result of hydrostatic water seepage.

As such, after carefully considering your claim, we regret to inform you that we are unable to assist with these portions of your claim, as;

"We do not cover loss or damage
Caused by water seeping or running:

- *through the earth (sometimes called hydrostatic water seepage)*
- *through or down the sides of earth or earth fill that is up against your home*
- *down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves*
- *against or through retaining walls and forcing them to move or crack*

This is outlined on page 121 of your Product Disclosure Statement (PDS).

Furthermore,

"We do not cover

- *Loss or damage caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement."*

This is outlined on page 120 of your PDS.

We recommend appointing a qualified tradesperson to examine your pool and paving and rectify any problems identified.

However, Suncorp will cover the agreed resultant damages to your property.

We must inform you that if the overall problems with your pool and paving are not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement which specifies you must:

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."
"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim further please contact me on 07 3362 1653.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 13 25 24
Facsimile: 1300 046 914

www.suncorp.com.au

1 March 2011

Barkley Land P/L As Tft Vp Superannuation Fund
Po Box 29
THE GAP QLD 4061

Dear [redacted]

You're Claim: [redacted] – Flood and Storm damage

Thank you for contacting Suncorp to lodge a claim for Loss due to storm and flood under your classic home and contents policy at [redacted] Moggill, QLD 4070

We appreciate you allowing our assessor to view the damage to your home. We have reviewed the assessment report, which confirms that there is no cover for any of the damage to your pontoon as a result of this storm and flood.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "*What we cover*" which states;

"We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 159 as "*a single occurrence which is not intended or expected to happen by you.*"

Furthermore
"We do not cover loss or damage caused by storm or flood
- *wharf, jetty, pontoon or sea wall*

This is outlined in page 58 of your Product Disclosure Statement

If you would like to discuss your policy or claim with us further, please contact us on 1300 134 726.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]

Client Manager

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 2988
BRISBANE QLD 4001

Telephone: 07 3362 1653
Facsimile: 1300 046 914

www.suncorp.com.au

01 September 2011

[redacted]
CHINCHILLA QLD 4413

Dear [redacted]

Your Claim: [redacted] - Storm & Flood

Thank you for contacting Suncorp to lodge a claim for storm damage under your Classic Home and Contents policy at the above address.

We appreciate you allowing Censeo to inspect the damage. We have received their report that confirms the damage to your pool and pavers is a result of hydrostatic water seepage.

As such, after carefully considering your claim, we regret to inform you that we are unable to assist with these portions of your claim, as;

"We do not cover loss or damage
Caused by water seeping or running:

- *through the earth (sometimes called hydrostatic water seepage)*
- *through or down the sides of earth or earth fill that is up against your home*
- *down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves*
- *against or through retaining walls and forcing them to move or crack*

This is outlined on page 121 of your Product Disclosure Statement (PDS).

Furthermore,

"We do not cover

- *Loss or damage caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement."*

This is outlined on page 120 of your PDS.

We recommend appointing a qualified tradesperson to examine your pool and paving and rectify any problems identified.

However, Suncorp will cover the agreed resultant damages to your property.

We must inform you that if the overall problems with your pool and paving are not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement which specifies you must:

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."
"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim further please contact me on 07 3362 1653.

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

Suncorp Metway Insurance Limited
ABN 83 075 695 966
AFSL 229869

GPO Box 1145
BRISBANE QLD 4001

Telephone: (07) 3135 2984
Facsimile: 1300 722 582

www.suncorp.com.au

21 January 2010

[redacted]
PO Box 2233
GRACEVILLE QLD 4075

Dear [redacted]

Your Claim: [redacted] Storm

Thank you for contacting Suncorp to lodge a claim for storm under your Classic Home and Contents Insurance policy at 13 Burlington Street, East Brisbane, QLD 4169

We appreciate you allowing Unique Builder Services to inspect the damage. We have received their report which confirms there is some damage to your property, however there is general maintenance issue with your drainage.

After carefully considering your claim, we regret to inform you that we are unable to assist with this portion of your claim.

We refer you to page 9 of your Product Disclosure Statement (PDS) under the heading "What we cover" which states;

"We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are insured for loss or damage caused by the insured events 1 to 12 at the insured address."

Our PDS defines an event on page 159 as "*a single occurrence which is not intended or expected to happen by you.*"

Furthermore,

"We do not cover
Loss or damage caused by wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot."

This is outlined on page 125 of your PDS.

We also refer you to page 134 of your PDS;

"We will not
Fix a fault that existed before the loss or damage occurred."

We recommend appointing a qualified tradesperson to examine your roof and rectify any problems identified.

We will however cover the resultant damage caused by this event once repairs have been completed on your copper pipe.

We must inform you that if the overall problem with your copper pipe is not rectified, any future claims relating to this issue will not be accepted. We refer you to page 2 of your Product Disclosure Statement, which specifies that you must;

"Keep the home, unit and contents well maintained and in good condition, this includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs."
"Take all reasonable care to prevent theft, loss, damage or legal liability."

If you would like to discuss your policy or claim with us further, please contact me on 07 3135 3605

Should you remain dissatisfied after this discussion, you can then request that the matter be referred to our Customer Dispute Resolution Process by calling 1800 689 762. Please find enclosed a brochure which provides further information on this process.

Yours sincerely

[redacted]
Client Manager
Claims Services QLD/NT

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

Our Ref: H005509595

9 March 2011

[redacted]
Fairfield QLD 4103

Dear [redacted]

HOME CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your claim for your contents has been maintained.

Suncorp does not cover loss or damage to your Contents unless you have the appropriate cover selected on your Certificate of Insurance.

All customers have a responsibility to make certain that they have the coverage that is appropriate to their needs. It has been confirmed that you did not have Contents cover on the date of loss.

You have confirmed that you received your renewal Certificate of Insurance and that you believed that you were covered for your contents as the Certificate of Insurance notes Home and Contents Insurance. You have advised that Suncorp has made an error with your policy and believe that as such a claim for your contents should be accepted.

I have confirmed that you originally held a contents only policy for cover at 9 Archibald Street in Fairfield. The Certificate of Insurance issued to you on 23 June 2009 notes that you had purchased the Classic Home and Contents Insurance Policy and that the level of cover selected was Contents.

I have confirmed that on 12 January 2010 you contacted Suncorp and added Building cover to the policy for 27 Newcastle Street in Fairfield whilst leaving the contents cover at 9 Archibald Street in Fairfield. A Certificate of Insurance was issued to you on the same day reflecting this amendment to your policy.

I have confirmed that a renewal Certificate of Insurance was issued to you on 21 May 2010 with a renewal date of 23 June 2010. This documentation clearly notes that you had contents cover at 9 Archibald Street in Fairfield and Building cover at 27 Newcastle Street in Fairfield.

I can confirm that on 21 June 2010 you contacted Suncorp to cancel the contents cover at 9 Archibald Street in Fairfield. An amended Certificate of Insurance was sent to you to reflect this cancellation. The Certificate of Insurance advised that you had home cover for 27 Newcastle Street in Fairfield.

I have confirmed that all the Certificates of Insurance were sent to the correct mailing address as noted on your policy.

Copies of the Certificates of Insurance that were issued to you are attached.

You have advised that you believed that you had home and contents insurance on both properties as this is what was noted on the Certificate of Insurance. The renewal Certificate of Insurance notes the cover that you had on each property. It is clearly noted that the type of cover at 9 Archibald Street in Fairfield was Classic Contents cover. The type of cover at 27 Newcastle Street in Fairfield was Classic Home cover.

The renewal account that was issued to you notes that the product you held was Classic home and contents, this does not advise the cover you have but the product that you have selected. The level of cover is advised on the Certificate of Insurance. You can hold building only, contents only or both under the Classic Home and Contents product.

Based on my review of the claim I am unable to agree that your claim for contents should be accepted as you did not hold a contents insurance policy with Suncorp on the date of the loss.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic home & contents Insurance (page 1)

Why is this document important?
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The type of cover (page 9)

You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover
We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

Home cover (page 37)

What we cover as your home
Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:
- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs
  (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet
  (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems
  (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home

Home does not include:
- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- inflatable swimming pools or portable spas
- water in tanks, swimming pools, spas or any other water container
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber
  (eg. sand on tennis courts or a gravel driveway)
  but we will pay
  the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home
- carpets (fixed or unfixed) or floor rugs.

Standard Contents Cover (page 43)

What we cover as your contents
Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:
- carpets and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)

– your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit
Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:
– wall paint and paper if your unit is located in NSW
– lino if it is not stuck down
– floating wooden floors paid for by you after the building was built
– air conditioners and spas for the sole use of the unit owner or occupier
– fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:
– electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
– air conditioners that leave a hole in a wall if removed
– dishwashers housed in a cabinet
– chemicals, fertilisers and pesticides that have been used or applied
– plants not in a pot
– lawns, trees, shrubs, hedges
– fixed swimming pools or spas and their accessories
– water in tanks, swimming pools, spas or any other water container
– animals including fish, reptiles, pets and livestock
– stock for a past, present or future business activity
– travel or other tickets, coupons or gift vouchers
– unfixed home building materials and uninstalled home fixtures or fittings
– loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg: sand on tennis courts or gravel driveways)
– motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
– caravans, mobile homes or any of their contents
– trailers, horse floats or horse-drawn carriages
– aircraft other than remote controlled models or toys with a wing span less than 1.5 metres.
– watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:
- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- Email: info@fos.org.au

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

Certificate of Insurance

[redacted]
FAIRFIELD QLD 4103

The Insured: [redacted]

Policy Number: [redacted]

Period of Insurance: From 23rd JUN 2009
To 4pm 23rd JUN 2010

Issue Date: 23rd June 2009

This Certificate of Insurance is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance please call us.

Classic Home and Contents Insurance

DETAILS OF THE INSURED ADDRESS AND YOUR HOME:

[redacted] FAIRFIELD 4103
Is a Freestanding Home on Foundations
Is rented and occupied by you
Was constructed in 1955
Walls are constructed primarily of Wood
Roof constructed of Iron/Steel
Is well maintained and in good condition
Will not be unoccupied for any period exceeding 60 consecutive days
Has no business activity operating at or from the home other than a home office

Type of Cover: **CONTENTS - new for old**

What is insured	Where is it covered		Sum Insured
	At the home	Away from home #	
General Contents	✓	x	$25,000
Total Contents			$25,000

cover away from home anywhere in Australia and New Zealand

Contents Excess: $500
*Earthquake or Tsunami Excess: $300
Details of Contents Optional Cover: Accidental Damage Option is covered

Enquiries 13 11 55 **Claims 13 25 24**

Insurance is issued by Suncorp Metway Insurance Limited A8N 83 075 695 966

R42/S157

Certificate of Insurance

Motor Burnout Option is not covered
Injury to Pet Dogs and Cats Option is not covered

* This amount applies in addition to any other applicable excess.

LEGAL LIABILITY: Sum Insured is $20 million

SECURITY INSTALLED

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors
Security screens or grilles fitted to all accessible windows

Insurance History And Other Relevant Information

You have told us that you have held home and/or contents insurance in the past 12 months

You have told us that in the past 5 years:

- You or anyone to be insured under this policy have had no insurance claims or losses relating to anything covered by this insurance
- You or anyone to be insured under this policy have not had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim

You have told us that in the past 5 years you or anyone to be insured under this policy have not committed any criminal acts in relation to Fraud, Theft or Burglary, Drugs, Arson, Criminal, Malicious and/or Wilful Damage

Premium	$228.43	**GST**	$22.84
Stamp Duty	$18.85	**Total**	$270.12

(If any of the above information is incorrect please contact us.)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

Important Information

The Product Disclosure Statement (PDS) we have given you contains information regarding our process for resolving complaints. One aspect of this process is in relation to the services provided by the Insurance Ombudsman Service (IOS).

From 1 July 2008, the IOS is now part of the national Financial Ombudsman Service (FOS). This means that where the PDS refers to contacting the IOS, you now contact the FOS.

You can contact the FOS by:

Phone: 1300 78 08 08
Post: GPO Box 3
Melbourne, Victoria 3001
Fax: (03) 9613 6399
Web: www.fos.org.au
Email: [redacted]

If you need more information, or if you have any questions, please phone us on 13 11 55.

Certificate of Insurance

IMPORTANT INFORMATION

Your Duty of Disclosure

You have a Duty of Disclosure under **the Insurance Contracts Act 1984** that requires you to tell us certain things.

What must you tell us?

You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you or
- if special conditions will apply to your policy.

What you do not need to tell us?

You do not need to tell us anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you don't tell us something?

If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

READ THIS CERTIFICATE OF INSURANCE CAREFULLY

Is any of the information on this Certificate of Insurance incorrect or incomplete?

If you answered 'Yes' to the question above, you must give us full details by writing to us or calling us on 13 11 55 as soon as possible.

If you have answered 'No', and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No', but pay your premium by the month, you don't need to do anything. We will automatically process the correct Monthly amount from your nominated account.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

Privacy

Suncorp is an Allfinanz group offering many different categories of financial products and services in banking, insurance, investments, and advice on financial services.

We need to collect personal information from our customers so we can,

- set up and administer a product for the customer,
- determine a customer's requirements and provide the appropriate product or service,
- assess a claim made by a customer under one or more of our products,
- assess our customers and their needs,
- improve our financial products and services.

Without this information, we cannot provide the product or service.

Protecting the privacy of our customers is a key part of our normal operations.

As one of a number of companies that form the Suncorp group, we provide personal information about a customer to all the related companies within this group. We do not disclose personal information to any outside third party organisation, unless it is contracted to Suncorp to provide administrative services or activities on our behalf. In this case, we make sure that the third party is bound by the same privacy rules we follow.

Sometimes, Suncorp might use personal information to make product related material on a range of financial products and services available to our customers.

A customer may,

- change their mind at any time about receiving product related material,
- access the personal information that we hold about them,
- get more information about Suncorp,
- obtain a copy of our Privacy Policy,

by calling 13 11 55, or contacting us at suncorp.com.au or by visiting any of our branches.

Certificate of Insurance

[redacted]
FAIRFIELD QLD 4103

The Insured: [redacted]

Policy Number: [redacted]

Period of Insurance: From 12th JAN 2010
To 4pm 23rd JUN 2010

Issue Date: 12th January 2010

The amended details of your insurance are displayed in this Certificate of Insurance. Any change to the amount payable will be indicated in an insurance account and should be paid by the due date to ensure continuation of cover.

Classic Home and Contents Insurance

DETAILS OF THE INSURED ADDRESS AND YOUR HOME:

[redacted] FAIRFIELD 4103
Is a Freestanding Home on Foundations
Is rented and occupied by you
Was constructed in 1955
Walls are constructed primarily of Wood
Roof constructed of Iron/Steel
Is well maintained and in good condition
Will not be unoccupied for any period exceeding 60 consecutive days

Type of Cover: **CONTENTS - new for old**

What is insured	Where is it covered		Sum Insured
	At the home	Away from home #	
General Contents	✓	x	$25,000
Total Contents			$25,000

cover away from home anywhere in Australia and New Zealand

Contents Excess: $500
*Earthquake or Tsunami Excess: $300
Details of Contents Optional Cover: Accidental Damage Option is covered
Motor Burnout Option is not covered

Certificate of Insurance

Injury to Pet Dogs and Cats Option is not covered

* This amount applies in addition to any other applicable excess.

LEGAL LIABILITY: Sum Insured is $20 million

SECURITY INSTALLED

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors
Security screens or grilles fitted to all accessible windows

(If any of the above information is incorrect please contact us.)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

* * * * * * * * * * * * *

These details now reflect addition of new risk

Classic Home and Contents Insurance

DETAILS OF THE INSURED ADDRESS AND YOUR HOME:

[redacted] FAIRFIELD 4103

Is a Freestanding Home on Poles
Is owned and occupied by you
Was constructed in 1965
Walls are constructed primarily of Wood
Roof constructed of Tiles
Is not currently undergoing construction, reconstruction or renovation
Is well maintained and in good condition
Will not be unoccupied for any period exceeding 60 consecutive days

Type of Cover:	**HOME - new for old**
Sum Insured:	$253,800
Home Excess:	$500
*Earthquake or Tsunami Excess:	$300
Details of Home Optional Cover:	Accidental Damage Option is not covered Motor Burnout Option is not covered Safety Net Home Protection Option is not covered
LEGAL LIABILITY:	Sum Insured is $20 million

Certificate of Insurance

SECURITY INSTALLED

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors
Security screens or grilles fitted to all accessible windows

Finance: MECU LIMITED (1st mortgagee)

Premium	$311.24	**GST**	$31.12
Stamp Duty	$25.68	**Total**	$368.04

(If any of the above information is incorrect please contact us.)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

Certificate of Insurance

IMPORTANT INFORMATION

Your Duty of Disclosure

You have a Duty of Disclosure under **the Insurance Contracts Act 1984** that requires you to tell us certain things.

What must you tell us?

You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you or
- if special conditions will apply to your policy.

What you do not need to tell us?

You do not need to tell us anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you don't tell us something?

If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

READ THIS CERTIFICATE OF INSURANCE CAREFULLY

Is any of the information on this Certificate of Insurance incorrect or incomplete?

If you answered 'Yes' to the question above, you must give us full details by writing to us or calling us on 13 11 55 as soon as possible.

If you have answered 'No', and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No', but pay your premium by the month, you don't need to do anything. We will automatically process the correct Monthly amount from your nominated account.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

Privacy

Suncorp is an Allfinanz group offering many different categories of financial products and services in banking, insurance, investments, and advice on financial services.

We need to collect personal information from our customers so we can,

- set up and administer a product for the customer,
- determine a customer's requirements and provide the appropriate product or service,
- assess a claim made by a customer under one or more of our products,
- assess our customers and their needs,
- improve our financial products and services.

Without this information, we cannot provide the product or service.

Protecting the privacy of our customers is a key part of our normal operations.

As one of a number of companies that form the Suncorp group, we provide personal information about a customer to all the related companies within this group. We do not disclose personal information to any outside third party organisation, unless it is contracted to Suncorp to provide administrative services or activities on our behalf. In this case, we make sure that the third party is bound by the same privacy rules we follow.

Sometimes, Suncorp might use personal information to make product related material on a range of financial products and services available to our customers.

A customer may,

- change their mind at any time about receiving product related material,
- access the personal information that we hold about them,
- get more information about Suncorp,
- obtain a copy of our Privacy Policy,

by calling 13 11 55, or contacting us at suncorp.com.au or by visiting any of our branches.

2010 - 2011 Renewal Letter

Suncorp Metway Insurance Limited
ABN 83 075 695 966
GPO Box 1453
BRISBANE QLD 4001
Telephone 13 11 55

[redacted]
FAIRFIELD QLD 4103

Dear [redacted]

Thank you for insuring with Suncorp. Your insurance is due for renewal on 23 June 2010. Your current policy expires at 4pm on 23 June 2010.

What do you need to do?

Enclosed is your Certificate of Insurance, which shows important policy details for the new period of insurance.

1. Please review these details and the Duty of Disclosure information on the last page of your Certificate of Insurance carefully.
2. If any of the details shown are incorrect or if there is other information you are required to tell us, please call us on 13 11 55.
3. If your details remain unchanged, please choose a payment method and make your payment by the due date. You must pay in full by the due date to get this cover.
4. On full payment, this document becomes your Certificate of Insurance. Please keep your Certificate of Insurance, your Product Disclosure Statement (PDS) and any Supplementary PDS we may have given you, together in a safe place.

We have made some changes to the discounts we offer.

To simplify our discounts we have made it easier to qualify for our Multiple Policy Discount but we have removed our Combined Home and Contents discount. These changes apply to this policy from your renewal date.

With our new Multiple Policy Discount if you have three or more eligible covers with Suncorp, you could qualify for a 15% discount off your next premium. Eligible covers are include home, contents, motor vehicle, boat and CTP*.

If you qualify for our 15% multiple policy discount, it will be mentioned on your insurance account.

For more information (including the Terms & Conditions that apply) visit www.suncorp.com.au/valuecomboconditions or call us on 13 11 55.

*Please note that CTP counts as an eligible cover but the premium cannot be discounted due to Queensland Government regulation.

We look forward to hearing from you.

[redacted]

[redacted]
Executive Manager
Suncorp Insurance

General Insurance Products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact us for a copy.

R5053/S24836

Frequently Asked Questions

1. **How can I contact Suncorp?**

   You can talk to one of our experienced consultants 24 hours a day, 7 days a week by phoning 13 11 55, visit one of our many branches, or visit our website www.suncorp.com.au.

2. **What will happen if I don't pay on time?**

   If you do not pay on time you will not be covered by this insurance. This means you will have no insurance cover after the expiry time and date shown on your covering letter.

3. **How do I make a Claim?**

   If you need to make a claim, you can talk to one of our experienced consultants 24 hours a day, 7 days a week by phoning 13 25 24. We guarantee the quality of the materials and workmanship used in all motor vehicle repairs we authorise for the life of the vehicle, even if you no longer own it. For home insurance, we guarantee the quality of materials and workmanship of repairs that we authorise and arrange for the lifetime of your home.

   For quick repairs or replacement to motor vehicle glass you can call Windscreens O'Brien Glass direct on 1800 804 077. However, you are free to select a supplier of your choice for any glass repairs or replacement.

4. **Can I change my excess?**

   Excess is the amount you might have to pay if you claim. The amount and types of excess are shown on your Certificate of Insurance. Depending on the circumstances you may have to pay more than one type of excess when you claim.

   You can choose to have higher basic/flexible excess. Generally the higher this excess is the lower the premium you will pay (in some instances, however, you may not be able to reduce your excess).

5. **Need to change any policy details?**

   If you need to change any policy details, please call us on 13 11 55 any time and we'll be there for you.

6. **Who can Suncorp speak to about my policy?**

   We will generally only discuss details of your insurance with people named on the Certificate of Insurance. If you would like us to tell someone else about your policy, you need to give us your permission.

7. **Does Suncorp have a Privacy Policy?**

   Yes. Your personal information is collected, used and disclosed by Suncorp according to our Privacy Policy. You can get a copy of this by phoning 13 11 55, or by visiting our website www.suncorp.com.au.

8. **How are premiums calculated?**

   There are a range of factors that are taken into account when calculating the amount you pay for insurance. Some of the factors that are relevant include the cost of claims we have paid and/or expect to pay and our expenses of doing business.

   When we analyse our costs, we take into account factors such as the price of motor vehicle parts and household items, labour rates, the value of the Australian dollar and inflation. Although these factors are outside our control, they affect our cost of settling claims. By analysing these factors on an ongoing basis, our cover is designed to give you the best protection possible for the amount you pay. It is always our aim to offer insurance at the most competitive price possible.

2010 - 2011 Renewal - Insurance Account

Annual amount payable	**$1032.35**
Due Date	**4pm on 23 June 2010**

[redacted]
FAIRFIELD QLD 4103

Your policy number: [redacted]
Insured name: [redacted]

Insurance type	Description	Amount
Classic Home and Contents	[redacted] FAIRFIELD 4103	$212.76
Classic Home and Contents	[redacted] FAIRFIELD 4103	$660.26
	Plus GST:	$87.31
	Plus Stamp Duty:	$72.02
	TOTAL Annual Amount Payable:	**$1032.35**

This includes your "Multiple Policy" discount.

Pay By The Month

Suncorp offers monthly insurance payments that can be made easily and automatically by direct debit or credit card. A 15% fee applies. Full details appear over the page under "How to Pay". For this policy, the monthly amount payable is $98.94

You have a Duty of Disclosure to us when renewing this policy. This is fully explained on the last page of the Certificate of Insurance and it is important that you read this.

R5053/S24837

General Insurance Products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact us for a copy.

More Choice

Home and Contents Insurance

With Home and Contents Insurance we offer cover for a range of Insured Events and Additional Features. You can add to this cover by selecting from our Optional Covers, including:

- Cover for Accidental Damage to your home or contents
- Cover for Motor Burnout
- Cover for Injury to Pet Dogs and Cats

Motor Vehicle Insurance

We offer a choice of:

Comprehensive Cover
Our top level cover. This provides all the benefits of our Third Party Property Damage Cover and Extra Cover, plus it gives you cover for accidental loss or damage to your vehicle.

Third Party Property Damage Cover
Gives you basic cover. It covers your legal obligation for damage to other people's property as a result of your vehicle being in an accident.

Extra Cover (Qld only)
Third Party Property Damage Cover plus cover for your vehicle for fire and theft.

Boat Insurance

We offer two levels of cover:

Comprehensive Cover
Provides all the features of Third Party Cover plus you are covered for accidental loss or damage to your boat.

For comprehensive policies, you can ask us to add an optional cover to your policy for an extra premium including water skier's liability cover for a power boat, or cover for sailing boats when racing.

Third Party Cover
Covers your legal obligation for accidents involving other people and/or their property.

Refer to your Product Disclosure Statement (PDS) and/or any Supplementary PDS (SPDS) we may have given you for details.

How to Pay

Your Policy Number: [redacted]
Reference Number:
Amount Payable: $1032.35

Pay by Phone
Call 1300 656 212 anytime to arrange payment for the cost of a local call (mobiles excluded). Please have this account and your credit card details with you when you call. Accepted cards: VISA, MasterCard and American Express.

BPay
If your financial institution participates in BPay, you can make your annual payment directly through them. Please talk to them about using this service. **Biller Code: 5678 Payment Reference no: 0422 6758 624**
Suncorp phone banking customers can phone 13 11 25.

Pay via the Internet
To arrange payment any time over the Internet via your credit card (VISA, MasterCard and American Express), simply log on to www.suncorp.com.au.

Paying Monthly
If you would like to pay monthly please phone 13 11 55 anytime or visit your local branch to provide your account or credit card details.

Branch Payment
Pay in person at any Suncorp Branch, by cash, credit card or cheque.

Mailing your Payment
Post in the "How to Pay" section with your cheque made payable to Suncorp Metway Insurance Limited, GPO Box 2610, Brisbane 4001.

2010 - 2011 Renewal Certificate of Insurance

Enquiries 13 11 55
Claims 13 25 24
suncorp.com.au/insurance

You have a Duty of Disclosure in renewing this insurance. Important information about your Duty of Disclosure and a number of questions in relation to it are outlined on the last page of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could impact on your insurance.

Insurance Details

Your policy number: [redacted]
The insured:
Mobile phone:

Cover details

Period of insurance:	From 4pm 23 June 2010 until 4pm 23 June 2011
Type of cover:	Classic Contents cover
Legal liability cover:	$20 million

Optional cover details

Contents options:

Accidental damage at the home option:	Selected
Motor burnout option:	Not selected
Bundled portable cover option:	Not selected
Listed portable cover option:	Not selected
Injury to pet dogs and cats option:	Not selected

Insured address details

9 ARCHIBALD ST FAIRFIELD 4103

Is rented and occupied by you

Contents sum insured details

Contents	
General contents:	$27,300
Total contents sum insured:	$27,300

R5053/S24638

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

2010 - 2011 Renewal Certificate of Insurance

Excess details

Contents excess:	$500
Earthquake and tsunami excess:	$300

Home construction details

Description of your home:	Freestanding Home on Foundations
Year of construction:	1955
Construction type:	The walls are constructed primarily of wood
Roof type:	The roof is constructed primarily of iron/steel

Home security details

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors
Security screens or grilles fitted to all accessible windows

Insurance history details

You have told us that:

- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

(If any of the above information is incorrect please contact us)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

****

Cover details

Period of insurance:	From 4pm 23 June 2010 until 4pm 23 June 2011
Type of cover:	Classic Home cover
Legal liability cover:	$20 million

Optional cover details

Home options:

Accidental damage at the home option:	Not selected
Motor burnout option:	Not selected
Safety net home protection option:	Not selected

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

2010 - 2011 Renewal Certificate of Insurance

Insured address details

[redacted] FAIRFIELD 4103

Is owned and occupied by you

Home sum insured details

Home sum insured:	$253,800

Excess details

Home excess:	$500
Earthquake and tsunami excess:	$300

Finance details

MECU LIMITED (1st mortgagee)

Home construction details

Description of your home:	Freestanding Home on Poles
Year of construction:	1965
Construction type:	The walls are constructed primarily of wood
Roof type:	The roof is constructed primarily of tiles

Home security details

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors
Security screens or grilles fitted to all accessible windows

Insurance history details

You have told us that:

- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

(If any of the above information is incorrect please contact us)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

R5053/S24839

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

2010 - 2011 Renewal Certificate of Insurance

Important Information

Your Duty of Disclosure

You have a Duty of Disclosure under the **Insurance Contracts Act 1984** that requires you to tell us certain things.

What must you tell us?
You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

What you do not need to tell us?

You do not need to tell us of anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you do not tell us something?
If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

QUESTIONS YOU MUST ANSWER

For all policies

1. Is any of the information on this Certificate of Insurance incorrect or incomplete?

2. In the past 12 months:

- has any of the information on this Certificate of insurance changed?
- have you or anyone to be insured under this policy, committed any criminal acts in relation to fraud, theft or burglary, drugs, arson, or criminal, malicious or wilful damage?
- have you or anyone to be insured, had any insurance policy or proposal declined, cancelled, voided, renewal refused or special conditions imposed or had a claim declined?

For motor vehicle and boat insurance policies
In the past 12 months:

- have any drivers to be insured under this policy had their driving licence suspended, cancelled or restricted for any reason?
- have any drivers to be insured under this policy driven without the appropriate licence or whilst their licence was suspended, cancelled or restricted?

What to do next?
If you answered 'Yes' to ANY of the above questions, you must give us full details before renewing this policy by writing to us or calling us on 13 11 55.

If you have answered 'No' to all of the above questions, and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No' to all of the above questions, but pay your premium by the month, you don't need to do anything. We will automatically renew your policy by processing the Monthly amount from your nominated account.

Insurance Fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the resources of our community. This means it affects everyone. We're encouraging the community to help prevent insurance fraud. You can help - report any suspected insurance fraud to our hotline on 1300 881 725.

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Certificate of Insurance

[redacted]
FAIRFIELD QLD 4103

Enquiries 13 11 55
Claims 13 25 24
suncorp.com.au/insurance

The remaining details of your insurance, for the insurance type(s) affected by the cancellation are displayed on this Certificate of Insurance which forms part of your policy.

Insurance Details

Your policy number: [redacted]
The insured:
Mobile phone:

Cover details

Period of insurance:	From 23 June 2010 until 4pm 23 June 2011
Type of cover:	Classic Home cover
Legal liability cover:	$20 million

Optional cover details

Home options:

Accidental damage at the home option:	Not selected
Motor burnout option:	Not selected
Safety net home protection option:	Not selected

Insured address details

27 Newcastle ST FAIRFIELD 4103

Is owned and occupied by you

Home sum insured details

Home sum insured:	$253,800

Excess details

Home - Basic excess:	$500
Earthquake and tsunami excess:	$300

R1405/83550

Certificate of Insurance

Finance details

MECU LIMITED (1st mortgagee)

Home construction details

Description of your home:	Freestanding Home on Poles
Year of construction:	1965
Construction type:	The walls are constructed primarily of wood
Roof type:	The roof is constructed primarily of tiles

Home security details

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors
Security screens or grilles fitted to all accessible windows

Insurance history details

You have told us that:

- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

(If any of the above information is incorrect please contact us.)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

Certificate of Insurance

IMPORTANT INFORMATION

Your Duty of Disclosure

You have a Duty of Disclosure under the **Insurance Contracts Act 1984** that requires you to tell us certain things.

What must you tell us?

You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you or
- if special conditions will apply to your policy.

What you do not need to tell us?

You do not need to tell us anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you don't tell us something?

If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

READ THIS CERTIFICATE OF INSURANCE CAREFULLY

Is any of the information on this Certificate of Insurance incorrect or incomplete?

If you answered 'Yes' to the question above, you must give us full details by writing to us or calling us on 13 11 55 as soon as possible.

If you have answered 'No', and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No', but pay your premium by the month, you don't need to do anything. We will automatically process the correct Monthly amount from your nominated account.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

Privacy

Suncorp is an Allfinanz group offering many different categories of financial products and services in banking, insurance, investments, and advice on financial services.

We need to collect personal information from our customers so we can,

- set up and administer a product for the customer,
- determine a customer's requirements and provide the appropriate product or service,
- assess a claim made by a customer under one or more of our products,
- assess our customers and their needs,
- improve our financial products and services.

Without this information, we cannot provide the product or service.

Protecting the privacy of our customers is a key part of our normal operations.

As one of a number of companies that form the Suncorp group, we provide personal information about a customer to all the related companies within this group. We do not disclose personal information to any outside third party organisation, unless it is contracted to Suncorp to provide administrative services or activities on our behalf. In this case, we make sure that the third party is bound by the same privacy rules we follow.

Sometimes, Suncorp might use personal information to make product related material on a range of financial products and services available to our customers.

A customer may,

- change their mind at any time about receiving product related material,
- access the personal information that we hold about them,
- get more information about Suncorp,
- obtain a copy of our Privacy Policy,

by calling 13 11 55, or contacting us at suncorp.com.au or by visiting any of our branches.

R1405/S3551

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: [redacted]
Facsimile: (07) 3031 2111

Our Ref: [redacted]

15 June 2011

[redacted]
Beachmere QLD 4510

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the settlement of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you do not want Suncorp to cash settle your claim. You further advised that prior to the event the floor tiles were level and not raised.

I have discussed the cash settlement dispute further with the Claims Department and they have agreed that they cannot cash settle you based on the quotation provided by Rowlo Constructions as Rowlo Constructions have advised that they are not prepared to do the repairs.

Whilst the Product Disclosure Statement advises that we chose how we settle your claim, it also advises that we will "pay you what it would cost us to repair or replace home or contents new for old." Accordingly the decision to cash settle your claim based on the quotation provided by Rowlo Constructions has been overturned as Rowlo Constructions are not prepared to do the repairs.

As discussed with you earlier today I advised that the Claims Department has requested that you provide quotations for the repairs to be done to the areas of your home damaged by the event. You advised me that you would source these quotations and submit them to the Claims Department for review.

However, regarding the issue of cash settlement of your claim, Suncorp will decide how your claim is settled. The Product Disclosure Statement clearly and unambiguously advises that Suncorp will choose if the claim is settled by way of repairing, replacing or cash settling. Accordingly I agree with the decision made by the Claims Department to cash settle your claim.

Regarding your tiles, Suncorp will only cover you for loss or damage caused by an Insured Event.

It has been confirmed in the repair report from Rowlo Constructions that one tile has cracked as a result of the event and approximately eight tiles are now drummy due to the event. Rowlo Constructions have advised that even after the drummy tiles are re-bonded to the concrete slab they may not be flush with adjacent tiles as the concrete slab beneath them is not perfect. They have advised that they believe that they were laid this way originally and is not as a result of the event.

A copy of the Rowlo Constructions report is attached for you.

You have advised that prior to the event the tiles met smoothly with no trip or any other problem. The drummy tiles are to be removed and rebounded with the concrete slab, as part of this process the old adhesive will need to be removed from both the tile and concrete slab and new adhesive applied and the surrounds re-grouted. This will put the tile back in the original situation as it was prior the event.

Based on the information available to me during my review I agree that decision to re-bond the tiles is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The type of cover (page 9)

You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover

We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

How we settle your claim (page 134)

We choose how your claim is settled
If we agree to pay a claim for loss, theft or damage to your home, contents or landlord's fixtures and fittings we will decide if we will:
– repair damage new for old or
– replace home or contents new for old or
– pay you what it would cost us to repair or replace home or contents new for old.

The meaning of new for old is defined on the next page.

We will not:
– ... ...
– fix a fault that existed before the loss or damage occurred.

Terms explained (pages 155 – 164)

incident or event
A single occurrence which is not intended or expected to happen by you.

insured events
The insured events 1 to 12 on pages 55 to 72.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Repairer Report

SUNCORP

Repairer Details					
Business Name:	Rowlo Constructions		Our Ref:		SMainD
Estimator/Supervisor	Name: [redacted]		Inspection	Date:	13/04/2011
	Phone: 5479 0086			Time:	7:00:00 AM

Claim/Assessment Details				
Claim Number:	1277620			
Insured's details	Name: [redacted]			
	Address: [redacted] BEACHMERE QLD 4510			
Excess Amount:	$0.00	Collected by:	Other	

Damage Report		
	Client Discussions:	I interviewed the owner insured, [redacted] at the situation at risk on 13/04/2011 at 7:00:00 AM. During my discussion the owner insured states that the flood of January 2011 has come through the property. A Suncorp assessor has already attended site.
	Resultant Damage:	Flood damage to external staircase Flood damage to rainwater tank base. Flood damage to laundry floor tiles
	Cause of Damage:	In my opinion the damage was caused by Flood waters in January 2011
	Conclusion:	My inspection confirmed the damages as per the alleged event.

Scope of Works:

Room Height Width

Back Yard - Other

1. To excavate concrete pier support to base of stairs and re-level stairs.

2. To pour new concrete pier footing to stair stringer support base on house side of stairs, to best match existing.

Tanks and External Plumbing - Right Centre - Water Tank

3. To supply and install concrete base to tank, approximately4.5m long x 1.2m wide.

4. Reinstate to previous position, 1 Metal Water Tank 1800 x 1200 x 3400

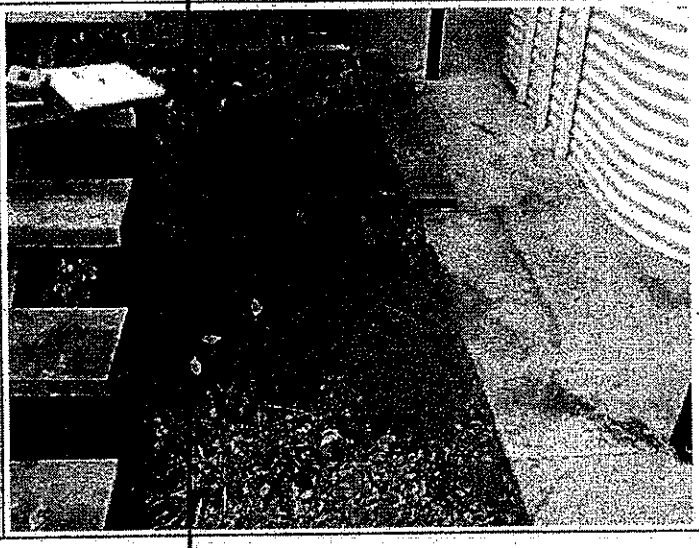
5. To reconnect 90mm downpipe to tank, to best match existing.

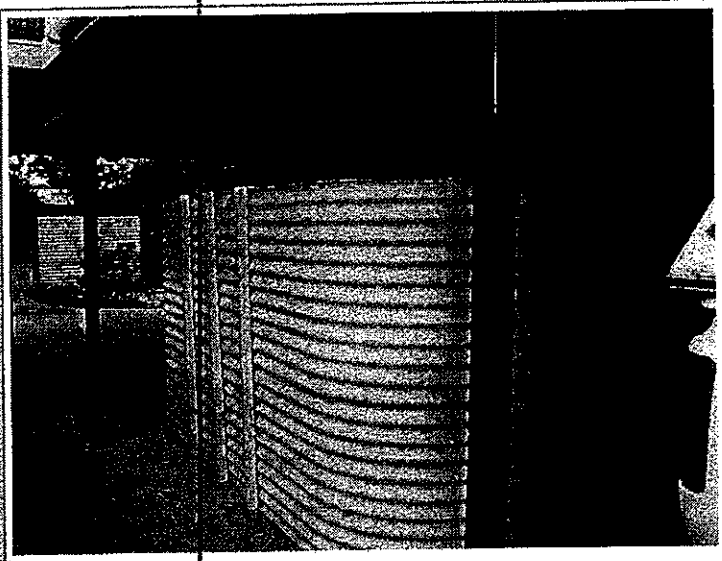
Level 1 2400 H x 3400 W x 2000 L

Laundry - Rear Right - Flooring

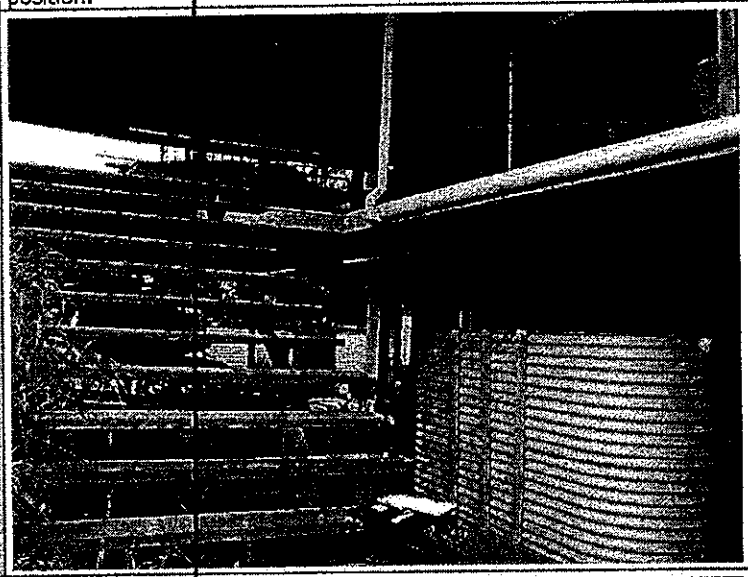
6 To remove and replace one floor tile cut around post, to best match existing.
Please Note: The insured has tile on site.

7 To have drummy floor tiles, approximately 8 tiles, re-bonded to best match existing.

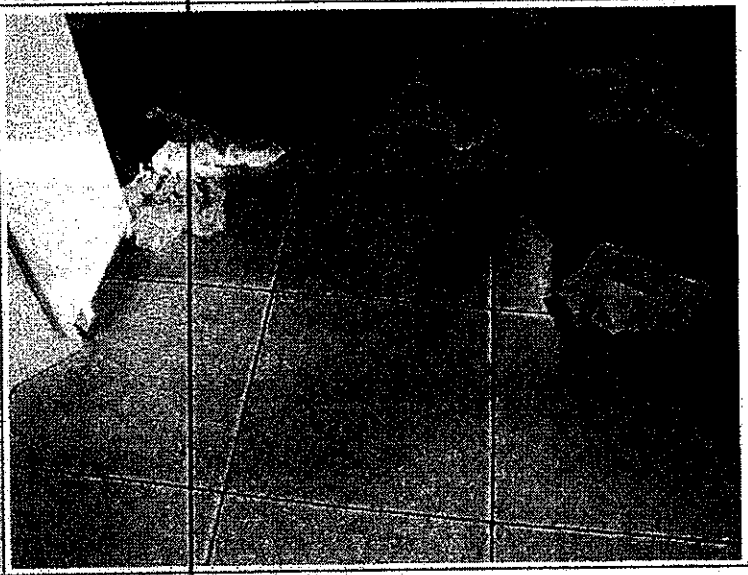
Policy exclusions	Maintenance/Defects Insured's Contribution to the claim:	I pointed out to the insured that even after re-bonding of the laundry floor tiles, some tiles will still not sit perfectly flat as the concrete slab underneath is not perfect and there are some areas where one tile sits higher than the adjacent tile. In my opinion,the tiles have been laid this way originally and the height variation has nothing to do with the flooding of the house.
		Insured Advised? Yes
	Maintenance/Defects NOT related to the claimed event:	The rear staircase to the upstairs level did not have any handrails fitted and are therefore illegal.
		Insured Advised? not advised
Claim/Assessment Summary		
Claim Covered:		Action Required
Action Required by Insurer:		I recommend the Insurer Cash Settle this claim as we consider the rear steps to be unsafe, we would not be prepared to carry out any work at this property. Please advise us of the outcome. The Cash Settlement amount is $2520.00 which included builders margin and GST.
Were there contents involved in claim? Provide brief description:		Already assessed by the suncorp assessor.
Recoveries Details:		
Estimated cost of repairs: (Inclusive of GST)		$2520.00
Photos:		 Damaged Rear steps.
		 Tank base washed away.



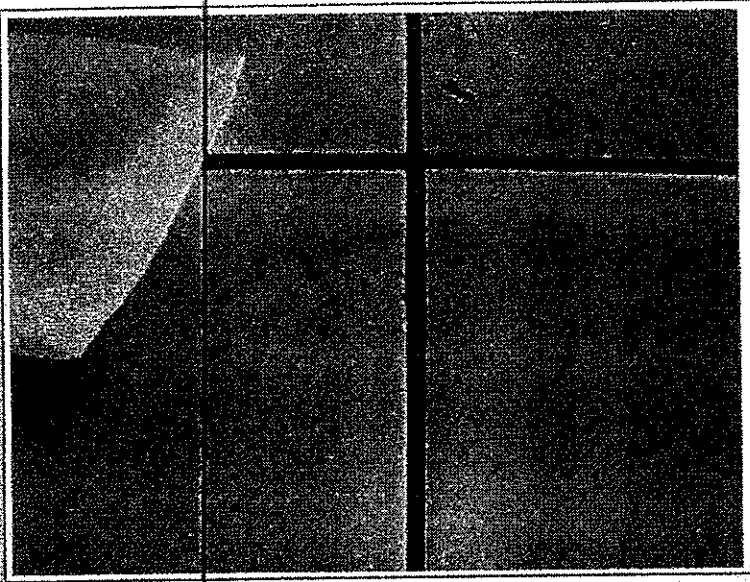
Tank moved from original position.



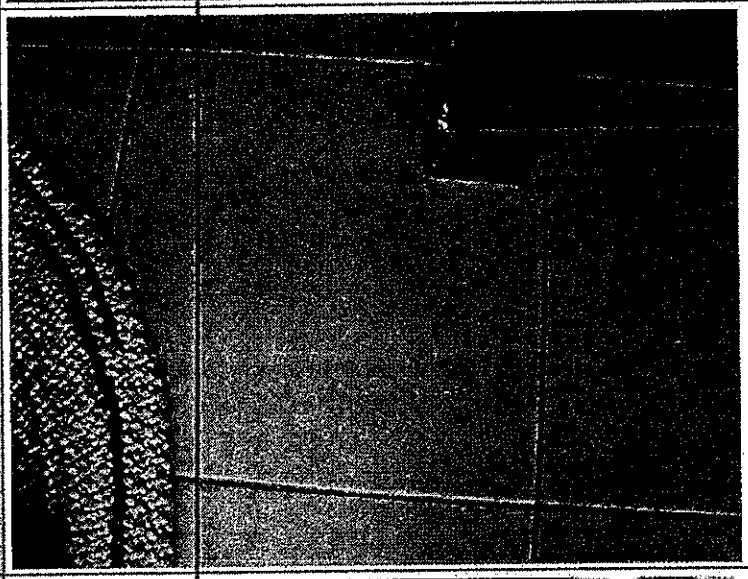
Back steps.



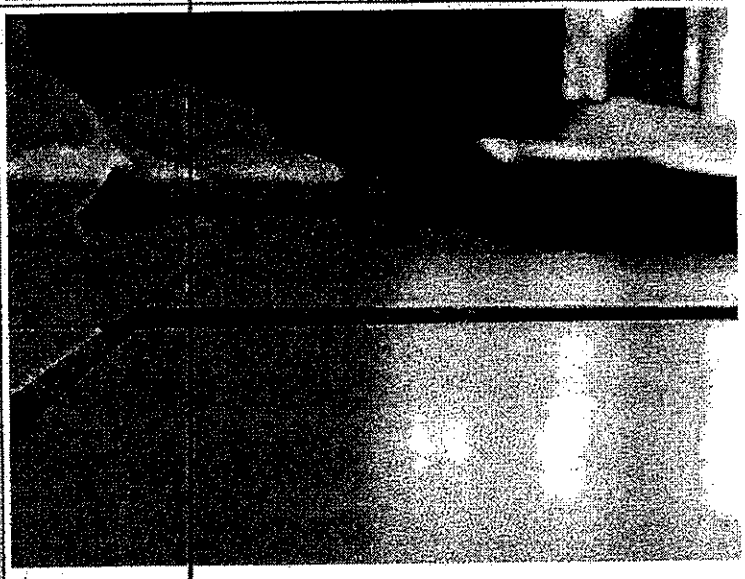
Area of drummy tiles.



Area of drummy tiles.



Broken tiles.



Uneven Laundry floor tiles.

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

31 March 2011

[redacted]
Dalby QLD 4405

Dear [redacted]

FLOOD CLAIM – [redacted]

I refer to your recent contact, in which you expressed concern regarding Suncorp's decision to decline your claim for flood damage to your pool.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp does not cover you for damage caused by water leaking down the sides or against the sides of swimming pools.

During the dispute review process you advised that external pressures from flood water caused the walls of your pool to be pushed inwards. As a result of this, the flood waters ran down the side of your pool and pulled the pool lining away from the pool frame. As your policy covers damage as a result of flood, you requested Suncorp accept your claim.

During our discussion, you advised that you would not provide any expert written advice to support your assertion of how the damage was caused to your pool.

GIO appointed an engineer, Mr John Pikramenos from Kehoe Myers, who attended your property on 8 February 2011 and inspected the damage to your pool. He reported that the cause of damage was as a result of "external water pressure from the flood waters pushing in the walls prior to overtopping the wall of the pool allowing the material around the perimeter to be washed down the external face of the wall resulting the mounding in the base and bottom of the walls..." (sic)

I can confirm that initial damage to the pool was as a result of external water pressure against the wall of the pool as advised by Mr Pikramenos and as a result of this initial damage, water then ran down the sides of the pool. The policy clearly and unambiguously advises that damage to swimming pools caused by water leaking down the sides, against the sides, or getting underneath them is excluded.

As such, I agree with the Claim Department's decision to decline your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Insured events 1 to 12 Page 57-58

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and Flood

We cover

Loss and damage caused by storm and flood.

We do not cover

- damage by actions or movements of the sea
  but we will cover damage caused by:
  - a tsunami
  - storm surge if it occurs at the same time your home or contents are damaged by a storm or flood
- retaining walls, garden borders and free standing walls
- the surface of a tennis court
- wharf, jetty, pontoon or sea wall
- water in a tank, swimming pool or spa or their liners or covers
- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them
- paint when there is no structural storm damage to other parts of the home
- gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

Terms explained Page 158

flood

Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:

- naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (eg. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:

- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

incident or event

A single occurrence which is not intended or expected to happen by you.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

storm

A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

6 June 2011

[redacted]
Auchenflower QLD 4066

Dear [redacted]

INVESTOR CLAIMS – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claims.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that your two claims for loss of rent have been accepted under Additional Feature 1 (b) Loss of rent caused by damage to a nearby building preventing access.

A member of the Claims Processing team will be in contact with you to finalise this claims.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

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SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

4 May 2011

[redacted]

Indooroopilly QLD 4068

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the partial decline of [redacted] claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe that the claim for the pontoon should be covered under Insured Event 10, Impact at the home. I am writing to advise you that the decision to decline the claim for the pontoon has been maintained.

Suncorp will only cover you for loss or damage caused by an Insured Event when the loss or damage is not excluded by the policy.

The Assessor has noted that when she attended the property with you, you advised that after the Brisbane flood event you attended Mr Kelly's investment property and found that the pontoon which was attached to the pylons and part of the aluminium walkway was missing. It is further noted that you advised that you were unaware of how the pontoon became disconnected from the pylons however it was now missing.

It has been noted that the policy does not cover pontoons under Insured Event 6, Storm and Flood and the cause most proximate to the loss of the pontoon was the flood event.

During the dispute review process you advised that you believed that the pontoon should be covered under Insured Event 10, Impact at the home. I have considered this advice however I am unable to agree that the loss of the pontoon can be covered under impact at the home as there is no evidence to support your assertion that the pontoon has been damaged by impact.

It is an accepted principle of insurance that the onus is on the Insured to prove that an insured event covered by the policy has caused the damage to the pontoon. Once the Insured has proven this, the onus shifts to the insurer to prove that an exclusion applies.

As the pontoon is specifically excluded from cover under Insured Event 6, Storm and Flood and you have not established that the cause of the lost pontoon was due to impact as covered under Insured Event 10, Impact at the home, I agree that the decision to decline the pontoon claim is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Types of cover you can choose (page 18)

This policy lets you insure the home and contents or just home or contents. You decide which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover

When we insure the home, we will cover it for loss or damage which:
• is caused by an insured event and
• happens in the period of insurance.

Insured Events 1 to 12 (page 24)

We cover
6 Storm and flood

We do NOT cover
× ... ...
× a wharf, jetty, pontoon or sea wall

We cover
10 Impact at the home
Impact at the home from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

What is not covered under any part of your policy (page 45)

failing to establish an insured incident

We will NOT cover loss or damage

× loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: info@fos.org.au

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

10 August 2011

[redacted]
Kallangur QLD 4503

Dear [redacted]

HOME CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim regarding damage to your in-ground swimming pool.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe that the cost to repair the pool should be accepted as the damage was due to storm. You further advised that Suncorp paid to repair hail damage to the pool in 2006. I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp does not cover you for loss or damage to swimming pools as a result of storm or flood.

It has been confirmed in a report you obtained from Aquatic Pool Renovations that the cause of the damage was as follows:

"higher than usual ground water from higher than usual rainfall has increased the under pool water pressure which has caused water to enter the pool and delaminate the pool interior."

Suncorp arranged for Construct Insurance Building Services to attend and report on the damage and the likely cause. They attended on 27 May 2011 and advised:

"It is our opinion that heavy rain and surface water, occurring during storms on 11 January 2011, appears to have penetrated between the pool shell and bonded pool liner, permitting it to bubble and peel, causing the resulting damage."

Copies of the Aquatic Pool Renovations report and the Construct Insurance Building Services are attached for you.

Based on the advice of the two reports I accept that the in-ground swimming pool has been damaged by ground water from storms seeping down between the swimming pool shell and bonded liner. I note however that the policy contains specific exclusions

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regarding damage to swimming pools and their liners under the insured event of storm and flood.

It is clear from the evidence that the inundation of your property with water has allowed the water to seep down the sides of your swimming pool between the shell and the bonded liner causing it to delaminate and bubble.

The Suncorp Product Disclosure Statement (PDS) provides clear advice that Suncorp does not cover swimming pool liners for loss or damage under the insured event of Storm or Flood. Further the PDS specifically excludes loss or damage caused by water seeping through the earth (hydrostatic pressure) or water seeping down the sides of swimming pools.

Accordingly, based on the evidence on file I agree that the decision to decline your claim for your swimming pool is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The basics of home and contents cover (page 9)

The type of cover
You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

What we cover

We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we do not cover
There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

Insured events 1 to 12 (pages 57 – 72)

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and flood

Complete details for this cover

We do not cover
– ... ...
– water in a tank, swimming pool or spa or their liners or covers
– ... ...
– damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them

What is not covered under any part of your policy (pages 119 – 126)

We do not cover loss or damage:

Seepage of water through the earth
Caused by water seeping or running:
– through the earth (sometimes called hydrostatic water seepage)
– ... ...
– down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
– ... ...

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: info@fos.org.au

Yours sincerely

[redacted]
Internal Dispute Resolution
GI Claims

Swimming Pool Renovation Proposal

[redacted]

Address: [redacted]

Email: [redacted]

Phone: [redacted]

4 April 2011

Master Builders

Aquatic Pool Renovations
Ph: 0439 784 644 Email: jciancio12@gmail.com Fax: 07 5546 6734

Cause of Failure

- Higher than usual ground water from higher than usual rainfall has increased the under pool water pressure which has caused water to enter the pool and delaminate the pool interior.

Proposed Course of Action

As the existing pool is not salvageable, we propose to replace the pool with a concrete pool, which would be more suitable to the environment and would avoid the possibility of a future failure.

Size and Shape

- Formal shape pool to fit existing excavation
- 1m to 1.8m Deep to match existing dig
- Benches and stairs to suit swimming pool design and owners requirements

Certification and Engineering

- Standard Building Approval (BA) included and applied through private certification
- Customised engineer's drawings to suit size, shape, and depth of swimming pool
- Inspection of steel reinforcing before pouring of concrete
- Final inspection to certify swimming pool and boundary fences before completion of swimming pool

Structural Shell and Reinforcing

- Delivery of reinforcing to site and installation
- Steel installed to engineer's specifications
- Engineer's inspection prior to pouring of concrete
- Pour concrete shell to engineer's specifications
- Concrete high pressure pump to spray pool shell
- Strip formwork on pool and render to smooth finish

- 10 year structural guarantee

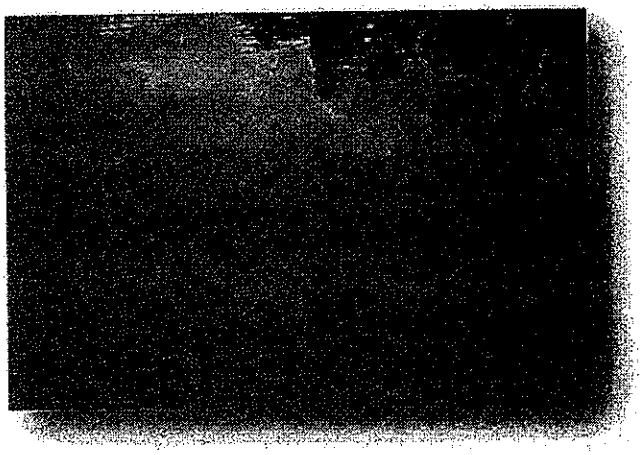
Coping

- 400mm x 400mm stone coping
- Choice of style and colour
- Natural stone coping is recommended over concrete products
- Prime cost allowance is $12.00 per piece or $30.00 per lineal metre

Visit www.slatestone.com.au / www.pooltile.com.au for more info

Tile Band

- 150mm deep tile band to swimming pool waterline (26 lineal metres)
- 40mm wide step highlighters on all benches and steps
- Colour selected by owner
- Prime cost allowance for ceramic tiles is $50.00 per square metre



Pool Interior

- 1-2mm white and black pebble interior
- Smooth acid finish

Cleaning Equipment

- Manual vacuum cleaner
- Coarse pool brush
- Leaf scoop and rake
- Ph and chlorine test kit
- Telescopic handle

Filtration and Plumbing

- Reuse existing filtration but move equipment

Pool Lighting

Installation of 2x L.E.D. pool light with:

- 4 changing colours
- Most powerful L.E.D. light on the market
- Visit www.spaelectrics.com.au for more info

Site Clean

- Clean site throughout construction period
- Final site clean at hand over
- Skip bin provided if deemed necessary

Electrical

- Run pool light wiring to filtration power point
- Connect earth wire for swimming pool
- Connect earth wire for swimming pool fence

Costs

Description	Cost
Complete Base Package Pool	$ 39,000.00
zodiac G2	$ 589.00
spa as per exiting	$ 6,800.00
move filtration	$ 600.00
waterline tile	$ 2,762.50
excavation cost above standard $2500	$ 1,500.00
Pool Light - SPA Electric L.E.D Multiple Colours	$ 1,500.00
Total Extras	$ 13,751.50

Total Investment -	$52,751.50

Master Builders

Please note:

This price includes a 'dig allowance' of $4,000 for:

- Preparation to the dig for the new concrete shell.
- Waterline tiles are optional
- Pool light is optional
- Existing fencing will need to be removed temporarily to install the new pool.
- Existing pool fence to undergo inspection prior to pool fill

Payment Schedule

A deposit of 5% will be required. Payment schedule to be advised.

A MASTER BUILDERS CONTRACT WILL BE USED ON SIGNUP

I hereby accept this quote:

Signed Owner *Date*

If you wish to accept this quote please sign where indicated above and initial each page then forward all pages of quote back to Aquatic Pool Renovations together with your 5% deposit.

Bank Details

[redacted]

Master Builders

Aquatic Pool Renovations
Ph: 0439 784 644 Email: jclanch12@gmail.com Fax: 07 5546 6734

And, most importantly...

*You will be able to take advantage of our unique **NO-QUIBBLE** performance **GUARANTEE**. If ever and for whatever reason you find that the work is not carried out to your total satisfaction you will be able to simply call me direct and arrange for it to be corrected. However with our experience with pools like yours, it's very unlikely that will occur. But it is nice for you to know that a guarantee applies.*

I am certainly looking forward to working closely with you as we build your new pool and having you as a valued and long-term client. ***It will be a pool we will all be very proud of.***

Yours faithfully,

[redacted]
Aquatic Pool Renovations
Design/ Construction
M: [redacted]
F: 07 5546 6734
E: [redacted]

Construct

BSA License No. 1206365

Brisbane

Brendale - Springwood
Sunshine Coast - Gold Coast

Insurance Building Services

Unit 111, 193 South Pine Road, Brendale 4500
ABN: 76 147 747 859
Tel: 1300 CONSTRUCT (1300 266 787)
Fax: 1300 058 984
Web: www.constructservices.com

1 July 2011

Suncorp Metway Insurance Limited
GPO Box 1145
BRISBANE QLD 4001

Builders Assessment - Report

Claim Number
Job Number

Site Visit Details

Inspected Date	Friday, 27 May 2011
Inspected Time	4:00:00 PM
Assessment Completed By	
Assessor Contact Number	
Assessment Attended By	

Property Details

Height	Single Storey
Construction	brick veneer
Roof Type	cement tiled
Age of Home	29 Years

Cause /Circumstances (How damage occurred and causes

During the time of our inspection the policy holder/s discussed with our pool specialist their recommended method of repair and agreed with this being acceptable, taking into account that parts for the metal swimming pool are no longer in production.

It is our opinion that heavy rain and surface water, occurring during storms on 11 January 2011, appears to have penetrated between the pool shell and a bonded pool liner, permitting it to bubble and peel, causing the resulting damage.

Any Maintenance Issues/Any Prior Damage

Your policy holder had emptied the pool prior to our inspection and met on site with a pool specialist to confirm the extent of damage.

During the time of our inspection we found the concrete coping around the pools to be suffering from age, wear and tear with and all other areas at the property appeared to be in sound condition.

The specialist contractor we engaged to inspect the property advised the bonded pool liner could not be removed with our damaged the metal shell and recommended the installation of a pool liner inside the existing structure, as the recommended method of repair.

Resultant Damage

At the time of our inspection we viewed damage to the bonded pool liner of the Blakeway brand pool, located towards the rear elevation of this property.

Reason for referral to insurer

We have provided this quotation based on advice from a specialist contractor, although we would like to note that this method of repair can not be guaranteed, due to the availability of parts available and the high risk associated with puncturing the metal shell during the process of repairs.

We have provide this quotation for cash settlement purposes and Construct Services would no be able to honour this quotation, should we be engaged to complete repairs.

Repair Cost

Cost: $10,383.45 Inc GST This is a quoted amount.

Repairs Proceeding as per authorisation limits

No

Were the Contents involved on the Claim?

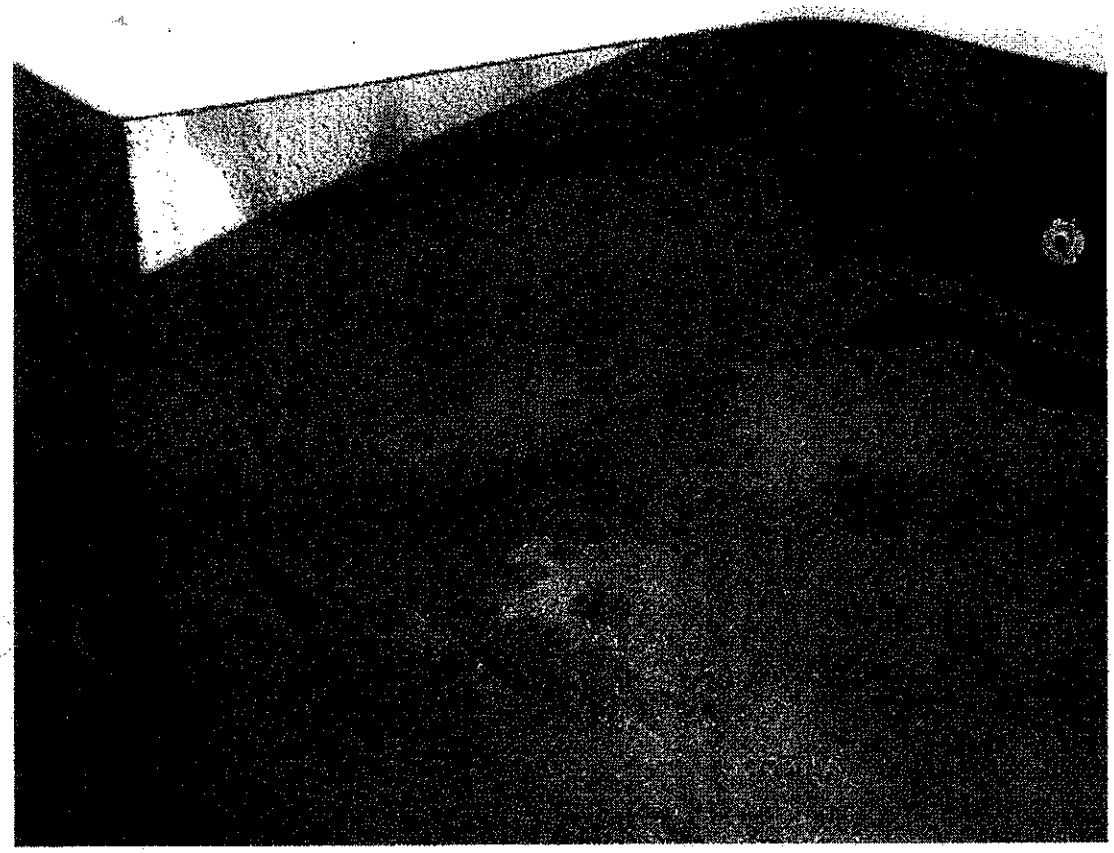
No

Name Of Assessor: [redacted]

Signature: [redacted]

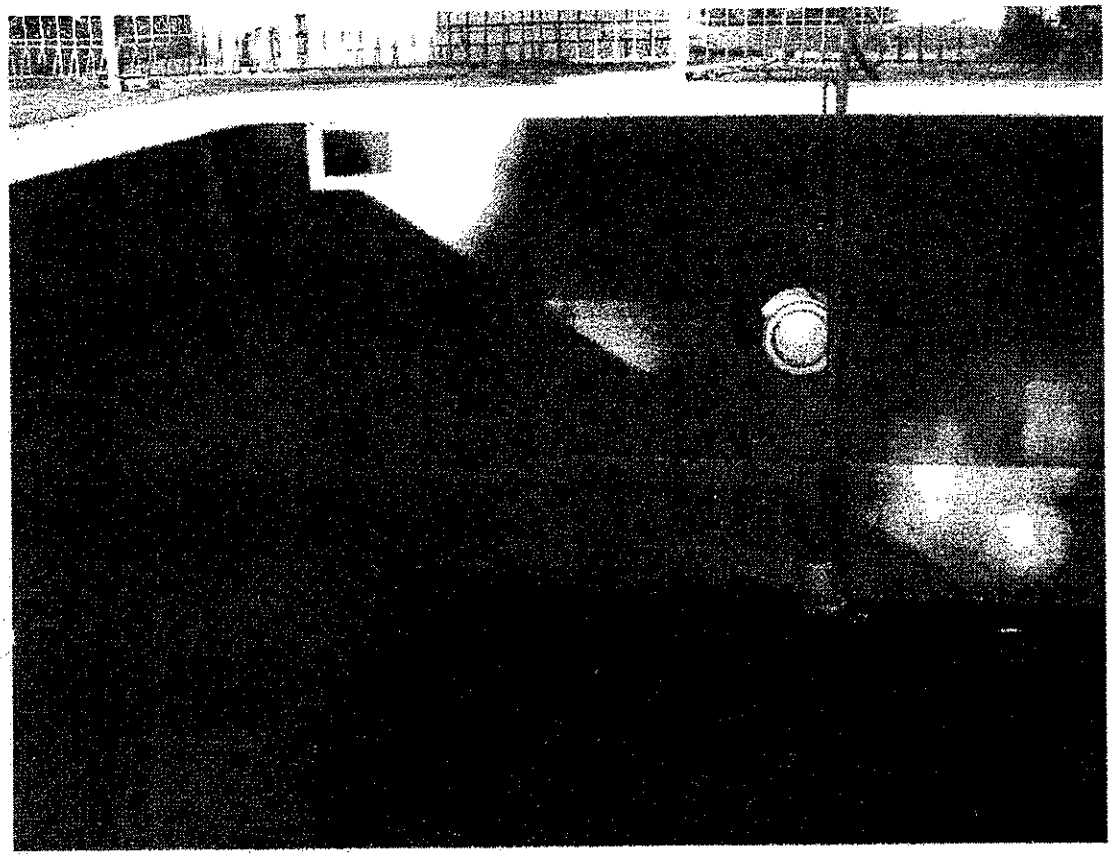
SCOPE OF WORKS		
1-1 Swimming Pool - 90000.00 units		
1-1-1	Remove swollen areas of damage to the bonded pool liner and prepare the surface for installation.	
1-1-2	Remove debris and wash clean surfaces to the pool and spa in preparation for a new pool liner.	
1-1-3	Source, supply and install two new leeching pipes, connecting to storm water and reinstating paving on completion.	
1-1-4	Source, supply and install one new swimming pool and spa liner/s, using a suitable grade and dimension of material and fasten into existing structure.	
1-1-5	Source and supply approximately 90,000 litres of water, removing any cleases from the pool liner.	
1-1-6	Balance pool using basic chemicals and test run filtration system.	
1-1-7	Remove all repair related debris, leaving area clean and tidy.	
1-2 Home Warranty		
1-2-1	As the total amount of this job is above $3,300.00 (inc. GST), the QBSA Act 1991 stipulates that home warranty insurance is required.	
	TOTAL (EX. GST)	**$9,439.50**
	GST	$943.95
	TOTAL (INC. GST)	**$10,383.45**

Type: View of Property
Description: Front view of property

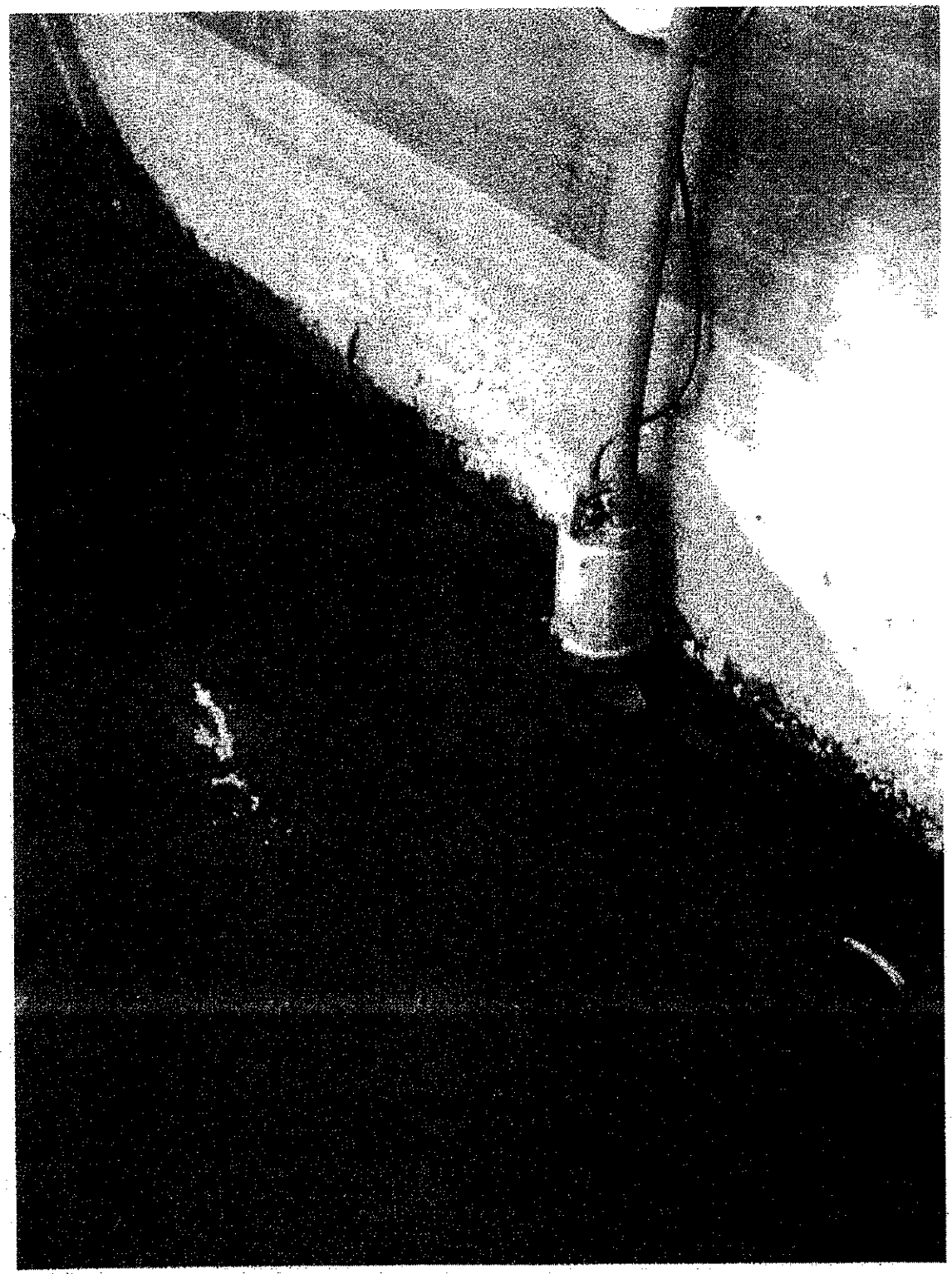


Type: Resulting Damage

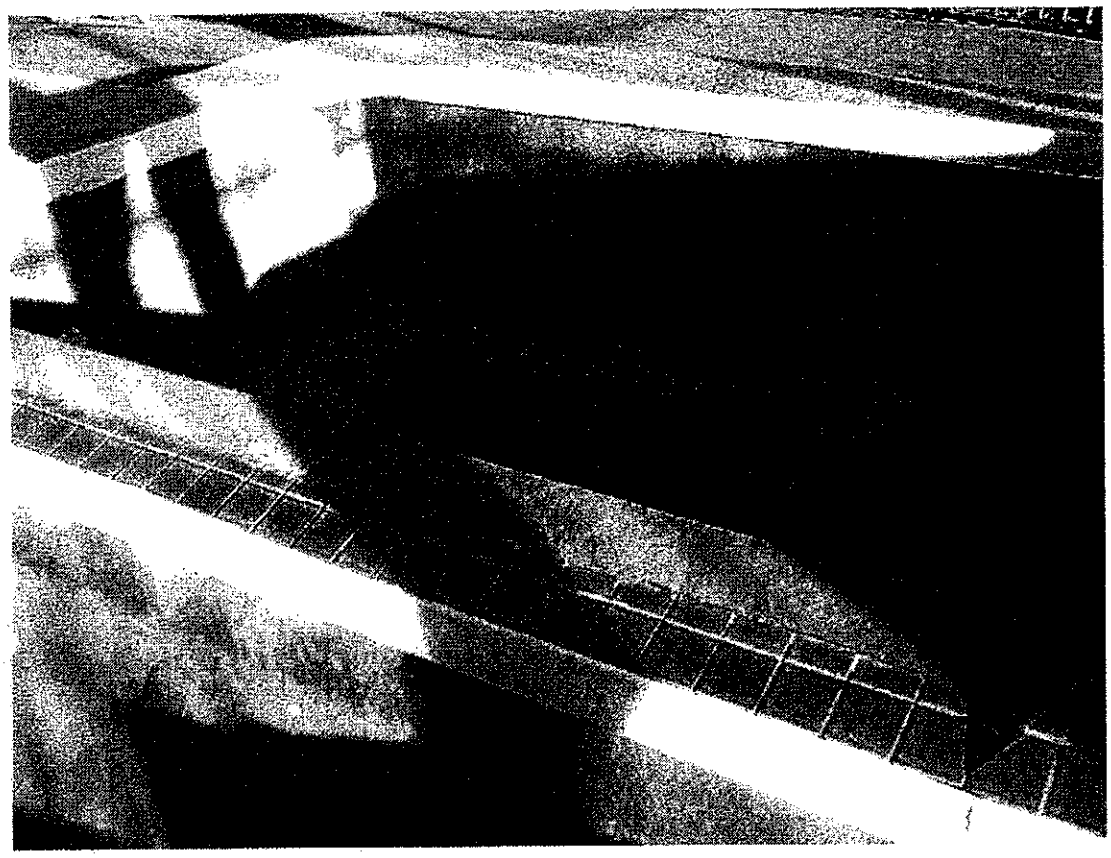
Description: 1. Damage to the bonded pool liner



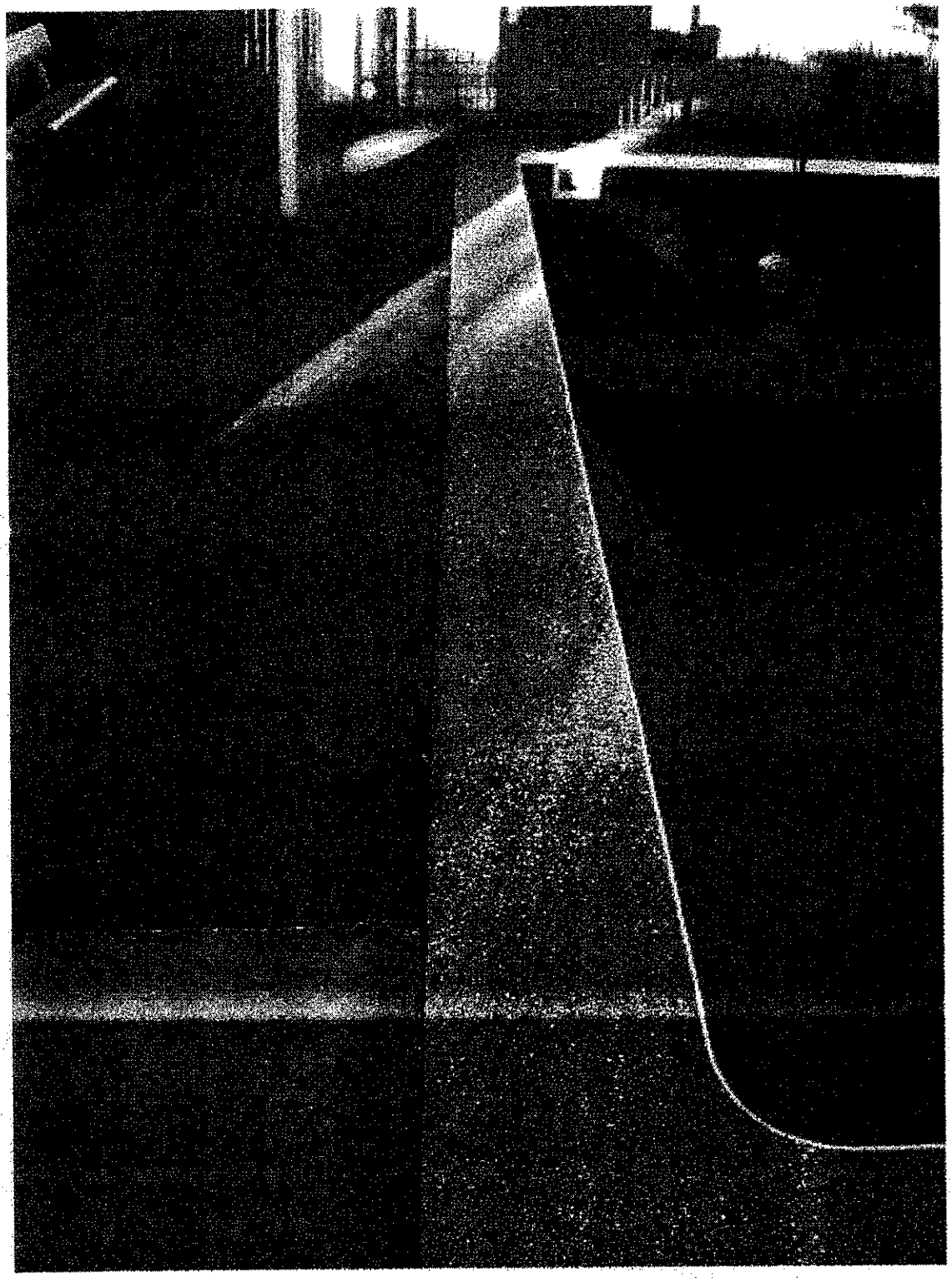
Type: Resulting Damage
Description: 2. Damage to the bonded pool liner



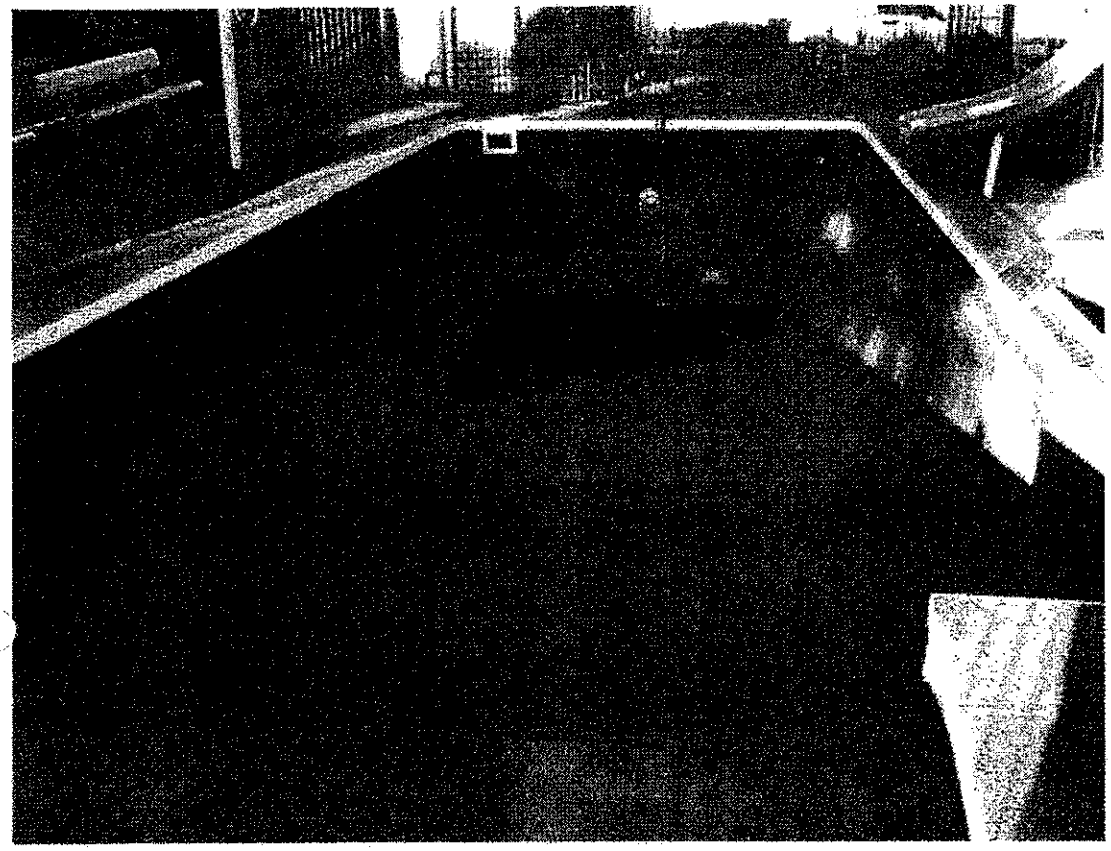
Type: Resulting Damage
Description: 3. Water removed by policy holder



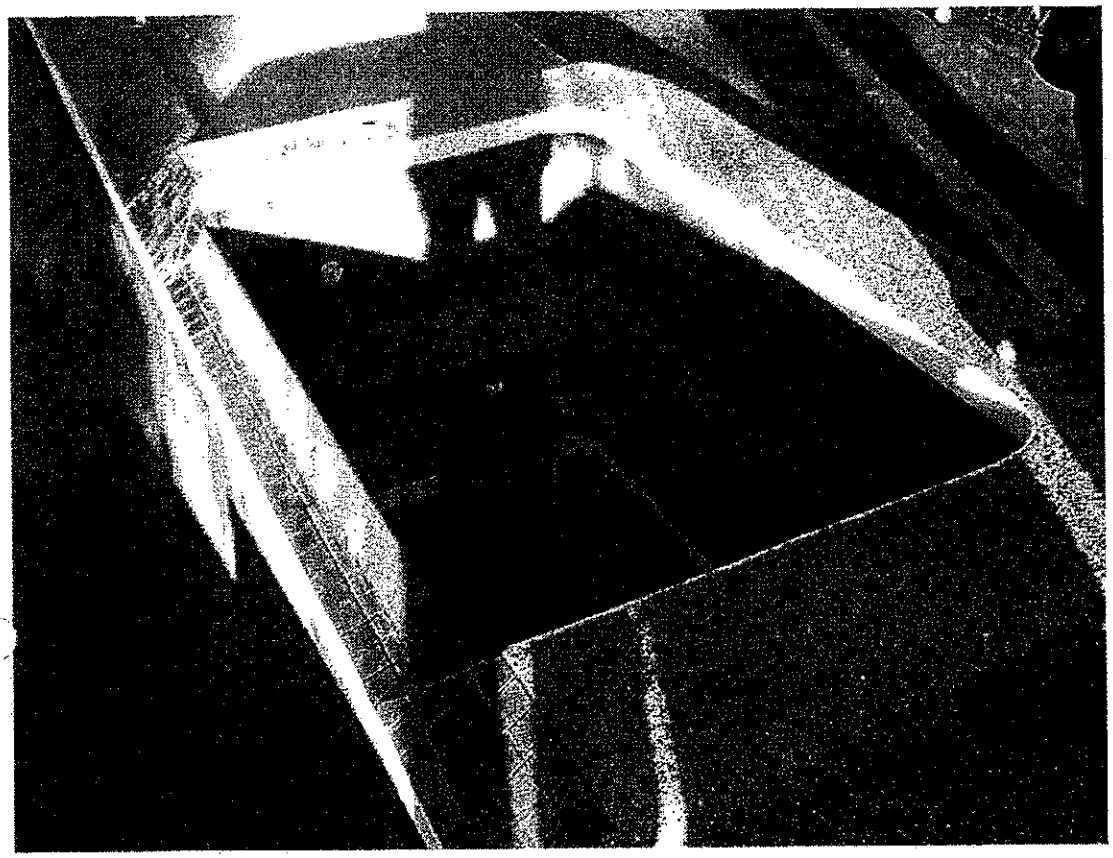
Type: Resulting Damage
Description: 4. Damage to the spa liner



Type: Resulting Damage
Description: 5. Pre-existing damage to pool coping



Type: Resulting Damage
Description: 6. Damage to the Blakeway brand swimming pool



Type: Resulting Damage
Description: 7. Damage to the Blakeway brand spa

Suncorp Metway Ltd
ABN 66 010 631 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3773
Facsimile: (07) 3031 2111

[redacted]

18 March 2011

[redacted]
Norman Park QLD 4170

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your water ingress claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and am writing to advise that the decision to decline the claim has been maintained.

Suncorp will not cover you for loss or damage as a result of seepage of water through the earth.

During the dispute process, you advised that the reason for the decline of your claim was that Suncorp will not provide cover for buildings that do not comply with building regulations. It was further advised that the house was built in approximately in 1958, and that you had purchased it approximately 15 years ago. As such, you stated that there was no way you could have possibly been aware that the cellar did not comply with regulations.

It was also advised that, as Suncorp are willing to insure the property each year, there should have been an inspection at some stage by Suncorp to ensure the building was acceptable.

Please be advised that I have considered your concerns, as outlined above, however I cannot agree that your cellar should be covered.

It has been confirmed in the repairers report from Unique Building Services that the damage to your cellar was caused by water seepage through the soil. They have noted that the structure has been built into the side of the hill, with no retaining walls built. It has also been noted that the bare frame work of the walls is facing the soil.

A copy of this report is attached for your records.

Although the cellar may not comply with council regulations, it was built long before you purchased the house, and I accept that you could not have known that it was non compliant. I disagree with the recommendation to decline the claim on this basis, and apologise for any undue stress or inconvenience this may have caused.

However, the bare frame work of the structure faces the soil, and consequently has been subjected to water seepage through the earth.

As such, I agree with the decision to decline the claim, albeit on the basis that Suncorp does not provide cover for damage as a result of seepage of water through the earth.

We must inform you that the problem identified with your cellar must be rectified by you or any future claims resulting from this issue will not be accepted.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Product Disclosure Statement Page 2

This product disclosure statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

Your Other Responsibilities Page 16

You Must:

- keep the home, unit and contents in good condition. This includes:
    - maintaining locks or alarms in good working condition, especially if we relied on security being installed when accepting your insurance
    - repairing faults or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and conditions set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

Not Meeting Your Responsibilities

If you do not meet your responsibilities outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or reduce the amount we pay or cancel your policy.

What is Not Covered Under Any Part of Your Policy Page 44

Seepage of Water Through the Earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against the home
- down the sides or underneath swimming pools or spas causing them
- to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack.

Important Terms Explained Pages 7-14

Insured Events
The insured events 1 to 12 on pages 22 to 28.

Policy
Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

Product Disclosure Statement (PDS)
PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

Retaining Wall
A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- Email: info@fos.org.au

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

Our Ref: [redacted]

14 June 2011

[redacted]
Yeronga QLD 4104

Dear [redacted]

HOME CLAIM - [redacted]

I refer to your recent contact, in which you expressed concern regarding Suncorp's decision to decline your pontoon and retaining wall.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you the decision to decline your retaining wall and pontoon has been maintained..

Suncorp will not cover loss or damage to retaining walls or pontoons as a result of flood.

During the dispute review process you advised that your neighbour was insured with Suncorp and that we accepted coverage for his pontoon. Further, you confirmed that your policy excludes loss or damage to retaining walls however, you requested that the Claim Department's decision to deny this aspect of your claim, be investigated. In addition to this, you requested that an investigation be conducted to confirm whether Suncorp were accepting the damage which occurred to your gangway and its attached accessories, the winch attached to your pontoon, your rear deck and costs which you incurred to tow your pontoon from the marina to your home.

Whilst I am unable to comment on your neighbour's insurance, please be advised that your policy clearly and unambiguously excludes loss or damage to pontoons as a result of flood and as such, I agree with the Claim Department's decision to decline your pontoon.

Further, my review has confirmed that the boulders at the rear of your property act as a retaining wall as their purpose is to hold back earth. I can confirm that your policy also excludes loss or damage to retaining walls as a result of flood and as such, agree with the Claim Department's decision to decline the damage to the retaining walls.

Based on the Macquarie dictionary definition of a pontoon, I agree that the gangway and all of its attached accessories including the water, intercom and 3-phase power services will be accepted under your claim. However, I believe that the winch attached to your pontoon falls under the definition of pontoon and accordingly, will not be accepted under

your claim. As your pontoon will not be accepted under this claim we will not cover consequential loss associated with the pontoon, and as such, Suncorp will not cover the costs which you incurred to tow your pontoon back to your home.

Our records indicate that R & S Trading Pty Ltd attended your property on 19 April 2011. They reported: "The boulder retaining wall above appeared to have lost 1-2m2 of retained soil and the timber deck on this retained area looked to have sunk in 2 corners." ... "On inspection the damage appeared consistent with the described events." (sic)

Please be advised that Suncorp will cover the costs to reinstate the rear deck and the soil which supported it as your policy responds to this loss.

Please see the following extracts from your Product Disclosure Statement that relate to the outcome of my review:

Insured events 1 to 12 Page 19

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and flood

We cover
Loss and damage caused by storm and flood e.g. rain, wind, hail, storm and damage caused by flooding from rivers, streets and canals.

We do not cover
- ...
- retaining walls, garden borders and free standing walls
- ...
- wharf, jetty, pontoon or sea wall
- ...

What you are not covered for Page 45

This section details what is not covered under any part of your policy.

We do not cover loss or damage:

Erosion or subsidence
Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover subsidence damage to your home if it is caused by:

- insured event 2 (burst pipes, leaks and overflows)
- contents items insured by portable cover
- these insured events if the damage occurs within 72 hours of the event happening:
  - insured event 1 (storm and flood)
  - insured event 8 (explosion)
  - insured event 11 (earthquake and tsunami).

Terms explained Page 74-76

flood

Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:

- naturally occurring or man made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:

- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

policy

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

product disclosure statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

retaining wall

A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

18 August 2011

[redacted]
Oxley QLD 4075

Dear [redacted]

HOME & CONTENTS CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your building claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that your building claim has been accepted.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

03350 06/05/05 C

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4Fl048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

4 February 2011

[redacted]
Cedar Creek QLD 4520

Dear [redacted]

INVESTOR HOME CLAIM - [redacted]

I refer to your recent contact, in which you expressed concern regarding the decline of your contents claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your contents claim has been maintained.

Suncorp does not cover loss or damage to your Contents unless you have the appropriate cover selected on your Certificate of Insurance.

During the dispute review process you advised that your Renewal Certificate stated Home and Contents along the top. Further to this you advised your Certificate of Insurance did not clearly state whether you were covered for Contents or not. As such, you advised that the documents sent to you were misleading and you requested Suncorp accept your Contents claim.

Your Certificate of Insurance confirms the type of cover on your policy as Investor Home cover not Investor Home and Contents cover. Please find attached a copy of your latest Certificate of Insurance.

All customers have a responsibility to read their Certificate of Insurance and Product Disclosure Statement to ensure that it meets their needs. I have been unable to locate any evidence that you have called us to advise your Certificate of Insurance is incorrect or to make an alteration to your cover.

As such I agree with the Claim Department's decision to decline your claim as the appropriate cover was not taken out on your policy.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Investor Home and Contents Insurance Page 2

Product Disclosure Statement

This product disclosure statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

Important terms explained Page 7

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

Your responsibilities Page 15

When you buy insurance from us, you are responsible for keeping your details up to date with us and providing correct information to us.

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your certificate of insurance are incorrect or have changed...

Types of cover you can choose Page 18

This policy lets you insure the home and contents or just home or contents. You decide which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your certificate of insurance.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

2010 - 2011 Renewal Certificate of Insurance

Enquiries 13 11 55
Claims 13 25 24
suncorp.com.au/insurance

You have a Duty of Disclosure in renewing this insurance. Important information about your Duty of Disclosure and a number of questions in relation to it are outlined on the last page of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could impact on your insurance.

Insurance Details

Your policy number: [redacted]
The insured:
Mobile phone:
Daytime phone:

Cover details

Period of insurance:	From 4pm 9 June 2010 until 4pm 9 June 2011
Type of cover:	Investor Home cover
Legal liability cover:	$20 million

Optional cover details

Home options

Accidental damage at the home option:	Not selected
Motor burnout option:	Selected
Safety net home protection option:	Not selected

Insured address details

5 BINNS ST SOUTH TOOWOOMBA 4350

Is owned by you and occupied by tenants

Home sum insured details

Home sum insured: $249,000

Excess details

Home excess:	$200
Earthquake and tsunami excess:	$300

R1047/S5146

Insurance is issued by Suncorp Metway Insurance Limited ABN 82 075 695 966

2010 - 2011 Renewal Certificate of Insurance

Finance details

ST GEORGE BANK LIMITED (1st mortgagee)

Property management details

Bond:	You collect a bond
Managed by:	Your property is self-managed

Home construction details

Description of your home:	Freestanding Home on Foundations
Year of construction:	1960
Construction type:	The walls are constructed primarily of wood
Roof type:	The roof is constructed primarily of iron/steel

Home security details

Key-operated double cylinder deadlocks fitted to all external hinged doors
Key-operated locks or patio bolts fitted to all external sliding doors and french doors

Insurance history details

You have told us that:

- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

(If any of the above information is incorrect please contact us)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

2010 - 2011 Renewal Certificate of Insurance

Important Information

Your Duty of Disclosure

You have a Duty of Disclosure under the Insurance **Contracts Act 1984** that requires you to tell us certain things.

What must you tell us?

You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

What you do not need to tell us?

You do not need to tell us of anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you do not tell us something?

If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

R1047/SS147

QUESTIONS YOU MUST ANSWER

For all policies

1. Is any of the information on this Certificate of Insurance incorrect or incomplete?
2. In the past 12 months:
   - has any of the information on this Certificate of insurance changed?
   - have you or anyone to be insured under this policy, committed any criminal acts in relation to fraud, theft or burglary, drugs, arson, or criminal, malicious or wilful damage?
   - have you or anyone to be insured, had any insurance policy or proposal declined, cancelled, voided, renewal refused or special conditions imposed or had a claim declined?

For motor vehicle and boat insurance policies
In the past 12 months:

- have any drivers to be insured under this policy had their driving licence suspended, cancelled or restricted for any reason?
- have any drivers to be insured under this policy driven without the appropriate licence or whilst their licence was suspended, cancelled or restricted?

What to do next?

If you answered 'Yes' to ANY of the above questions, you must give us full details before renewing this policy by writing to us or calling us on 13 11 55.

If you have answered 'No' to all of the above questions, and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No' to all of the above questions, but pay your premium by the month, you don't need to do anything. We will automatically renew your policy by processing the Monthly amount from your nominated account.

Insurance Fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the resources of our community. This means it affects everyone. We're encouraging the community to help prevent insurance fraud. You can help - report any suspected insurance fraud to our hotline on 1300 881 725.

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: 07 3259 3769
Facsimile: (07) 3031 2111

[redacted]

12 July 2011

[redacted]
Wollongong NSW 2500

Dear Mr Turner

BUILDING CLAIM – [redacted]

I refer to your recent contact, in which you requested that your client's claim be reviewed by our internal dispute resolution process.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to confirm that our settlement offer for this claim is $171038.00. The settlement offer has been determined as follows:

Repair cost:	$160918.00
Loss of rent: 10/01/2011 – 10/10/2011:	$ 9200.00 (already paid)
Loss of rent: 10/10/2011 – 07/11/2011:	$ 920.00 (to be paid)
Total settlement:	$171038.00

We acknowledge the issues that you have raised in your correspondence dated 11 July 2011. I have responded to them below in the order in which you have raised them.

1. *The damage to her home is extensive and the repair costs are close to the insured value.*

Whilst we agree that there is significant damage to the insured property, we do not deem it to be an economical total loss.

2. *The shortage of contractors to do any work required makes it likely that the house will be uninhabitable for an extended period. During this period our client may not receive any rental income.*

It is our position that the policy does cover for loss of rent whilst rebuilding takes place, this has been taken into account and an amount to cover loss of rent has been included in our settlement offer. Please note that the policy entitlement for loss of rent is 52 weeks lost rent or 10% of the home sum insured, whichever is less.

3. *Our client has significant concerns for the safety of any occupants living in the dwelling. An occupant of the house two doors from my client's residence in Harris Street, Grantham died in the flood event. This resident's house was higher than our clients and presumably at less risk of damage. Our client does not does not wish to endanger the lives of any future owners or renters of this dwelling.*

Whilst we agree that any loss of life is tragic, it is our position that whilst the home may be subject to a higher risk of flooding, there is no provision in the policy to declare an insured property to be a total loss based on this.

4. *It is our understandings that these serious safety concerns resulted in a land swap offer by Lockyer Valley Regional Council, and our client is eligible to participate. Our client will only be able to do this if she receives the full insured sum to enable her to discharge the mortgage and pay for rebuilding. By settling this claim by payment for this amount Suncorp will;*

    - *Discharge its responsibilities as a good corporate citizen;*
    - *Avoid negative publicity that will result if further damage or loss of life occurs;*
    - *Enable our client to participate in the land swap and thereby avoid the need to make any further payments for flood damage at this address. I note that the home remains insured with Suncorp and that the damage from any future flood event will far exceed the difference between the insured amount and estimated repair costs.*

We appreciate that your client has financial commitments such as the mortgage currently held over the insured property; however the policy does not provide extra funds to cover this nor does it cover the costs of rebuilding on another site if that is the insured's intention.

5. *I note in relation to this issue that is possible that Suncorp and/or any other insurer may avoid liability for future flood events by imposing flood exclusion, with the result that the insured would be totally exposed to the losses resulting from any further event. This possibility, in conjunction with Suncorp's obligation to act in good faith, is a further reason for Suncorp to settle this claim as requested.*

In relation to your supposition that Suncorp or any other insurer could seek to impose flood exclusion, I am not able to speculate on future underwriting decisions of Suncorp or any other insurer. Furthermore I feel it pertinent to point out that the purpose of an insurance contract is to be able to place the insured into the position they were in before the loss.

After careful consideration of the material available to me I believe that Suncorp has fulfilled its obligation under the policy.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

How we settle your claim Page 134

We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to your home, contents or landlord's fixtures and fittings, we will decide if we will:

– repair damage new for old or
– replace home or contents new for old or
– pay you what it would cost us to repair or replace home or contents new for old.

The meaning of new for old is defined on the next page.

We will not:

– pay extra to replace your home, contents or landlord's fixtures and fittings to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' on the next page
– fix a fault that existed before the loss or damage occurred.

Loss of rent* 91 – 92

Complete details for this feature

We cover

When you have home cover

If an insured incident damages your home to the extent it cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the home so it can be lived in again.

When you have contents cover

If an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

The most we will pay for this feature is
– 52 weeks lost rent
– 10% of the home sum insured for a home claim
– 10% of the contents sum insured for a contents claim whichever is less.

We will pay this in addition to the sum insured for the home and contents.

Home claims (continued) Page 147

Choosing to rebuild on another site

If your home is to be rebuilt after an insured incident you can choose to have your home rebuilt on another site providing you pay any extra costs involved.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: 07 359 3371
Facsimile: (07) 3031 2111

[redacted]

15 July 2011

[redacted]

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent contact with Legal Aid Queensland, in which you expressed concern about your claim regarding the decision to decline to cover you for this loss.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns surrounding the decision to decline the claim and wish to advise that the original claim decision has been maintained.

Suncorp is unable to accept your claim as you did not have a current policy at the date of the loss.

It has been confirmed that Suncorp issued a Renewal Notice and Certificate of Insurance to you on 19 March 2010. This document advised payment of your premium was required before 21 April 2010 in order for you to be insured. A further notice was sent on 21 April 2010 advising that the payment of your insurance premium had not been received. This correspondence was sent to the correct mailing address as listed on your policy.

A copy of these documents is attached for your information. A copy of this letter and the attached documents has also been sent to Loretta Kreet at Legal Aid.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic home & contents Insurance Page 1

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

03350 06/05/05 C

Paying your premium Page 27

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date.

Paying premiums annually

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

What happens with cancellations? Page 30

Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and non-refundable government charges.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

4 May 2011

[redacted]
Gailes QLD 4300

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent contact, in which you expressed concern regarding the decline of the pool portion of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your pool has been maintained.

During the dispute review process you advised that prior to the flood you had a fully functioning pool and since the flood the pool is damaged. As Suncorp cover flood damage you believe that we should accept your claim.

Please be advised that I have considered the above concerns, however, I am unable to agree that we should accept the damage to your pool in this instance.

I can confirm that you provided a report from Springfield Pool and Spa Supplies Pty Ltd which confirms 'a sudden surge in ground water levels, such as those experienced after the heavy rains, has caused the Hydrostatic Relief Valve (HRV) to open and allow for the equalization of the ground water pressure. In this case though, when the HRV opened, ground water pressure was much higher than the pool water pressure for this device to manage, therefore causing the pool to lift out of the ground." (sic)

During our discussion you advised that you received your Certificate of Insurance and Product Disclosure Statement. It is your responsibility to read and understand your level of cover. The Product Disclosure Statement clearly and unambiguously states that damage caused by water seeping or running down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves.

Whilst Suncorp does provide cover for a number of Insured Events including storm and flood, the Product Disclosure Statement does include a list of general exclusions which are not covered under any circumstance.

As the damage as reported by your pool specialist is a general exclusion within your policy I agree with the decision by the Claims Department to decline the pool portion of your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The basics of home and contents cover Page 9 -10

What we do not cover

There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

What is not covered under any part of your policy Page 121

Seepage of water through the earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
- through or down the sides of earth or earth fill that is up against your home
- down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
- against or through retaining walls and forcing them to move or crack.

Terms explained Page 154

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

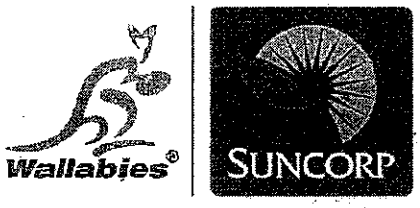
Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: info@fos.org.au

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims



Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

21 February 2011

[redacted]
Graceville QLD 4075

Dear [redacted]

HOME & CONTENTS CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe that you should be covered for this claim. I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp will not cover you for loss or damage caused by a flood occurring within the first 72 hours from the start of your insurance cover.

Your policy was incepted via an online application at 11.37pm on 10 January 2011, as such the 72 hour restriction period expired at 11.37pm on 13 January 2011. It has been confirmed by the Bureau of Meteorology that the Brisbane River peaked at 4.46 metres at 4am on 13 January 2011.

It has been confirmed that the damage to your home caused by the flood which occurred within this 72 hour restriction period.

During my review you advised that the flood water inundated your home on 12 January 2011. Subsequently, it is evident that the flood damage occurred within the 72 hour restriction period and that this issue is not in dispute.

During the interview with your wife she advised that she remembered seeing the 72 hour restriction in the online version of the Product Disclosure Statement. She also advised that she was aware that the flood damage occurred within that 72 hour restriction period.

As part of the online application process that your wife completed a screen is displayed advising of Important Information. It is noted that this screen displays the following: "**Please Note** that there is NO cover for bushfires, storms or floods for the first 72 hours from the start of cover. Some limited exceptions apply so read the Product Disclosure Statement for full details."

To move to the next step of incepting the policy you were required to read the important information and tick two boxes at the bottom of the screen and click next to proceed to the next step.

During the interview with you, you confirmed that you were aware of the 72 hour restriction period but believed that as you had a current policy with NRMA that you would be covered.

The Product Disclosure Statement advises that there is no cover for bushfires, storms or floods in the first 72 hours of cover unless the policy began on the same day that another policy covering the home and contents expired. You have confirmed that you had a policy with NRMA for which you had received a renewal notice. It has been confirmed by you that the NRMA policy did not expire the day that you incepted the policy with Suncorp but expired on 5 February 2011. You further advised that your policy with NRMA Insurance was not cancelled by you and was allowed to remain in force until 5 February 2011.

You have advised that when you contacted Suncorp on 14 January 2011 to lodge the claim for the flood damage you were advised that you would be covered. It has been confirmed with the Consultant who lodged your claim that you advised him that you had full Home and Contents Insurance with NRMA Insurance and that you incepted the policy with Suncorp when that policy was expiring. As you did not have a copy of the NRMA renewal Certificate of Insurance you were unable to advise him the policy number or expiry date.

The Consultant has advised that he informed you of the 72 hour exclusion period and that the claim would be reviewed by the Investigations Department as there was not enough information about your policy with NRMA Insurance. He has advised that he did not say that the claim would definitely be accepted as there was not enough information to make that determination when the claim was lodged. I have been unable to find any evidence to support your claim that you were advised by the Consultant that your claim would be accepted.

Based on the information available to me during my review the decision to decline your claim has been maintained.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic Home & Contents Insurance (page 3)

Why is this document important?
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place. The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**.We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

We do not cover loss or damage: (page 46)

Bushfires, storms or floods in the first 72 hours of cover
Caused by a bushfire, storm or flood occurring within the first **72** hours from the start of this insurance cover, **but we will cover** these events if this policy began on the same day:
– you bought your home
– that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first **72** hours).

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

[redacted]

24 March 2011

[redacted]
Runaway Bay QLD 4216

Dear [redacted]

CONTENTS CLAIM – [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the decline of your contents claim.

My role as a Dispute Resolution Officer is to ensure decisions made by GIO employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your contents claim has been maintained.

GIO will not cover your contents for an insured event whilst they are stored in a storage container.

It has been confirmed that you contents were in a storage container when they were damaged by flood.

During the dispute review process, you advised that you were in the process of moving and as you were on holidays you moved your contents into a storage facility. Additionally, you confirmed that you received your Certificate of Insurance and Product Disclosure Statement. Further to this, you advise that at claim lodgement you were informed that the claim was a technical decline but were advised to lodge a claim and take photographs for review.

You have advised that you spent many hours collecting information based on the above advice and when you phoned to advise that you would be sending in the information you were informed that the claim was declined. As such, you request that your claim be paid based on the time it took you to collect information for a claim that should have been declined at claim lodgement and also based on your tenure.

Please be advised that I have considered the above request, however, I am unable to agree that cover extends to your contents in this instance.

I apologise on behalf of Suncorp that you were not informed of the decline of your claim at claim lodgement and for any undue stress and inconvenience this may have caused.

03350 06/05/05 C

Please be advised that I am unable to accept your claim based on the service you received or due to you tenure.

Your Product Disclosure Statement clearly and unambiguously states that we do not cover contents in a furniture storage building. Similarly you are only covered for fire, flood and collision of the removalist vehicle when moving under the additional feature moving to a new address in Australia.

It is your responsibility to read and understand the terms and conditions as outlined in your policy. Our records do not indicate that you contact us to question or query your level of cover.

As such, I agree with the decision by the Claims Department to decline your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

What we cover Page 9

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we do not cover Page 10

There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

Additional Features Page 87 – 88

8. Moving to a new home address in Australia

We cover

When you have contents cover and you are moving to a new address in Australia, we will cover your contents while they are being moved, for loss or damage by:
– fire
– flood
– collision or overturning of the vehicle carrying them.

9. Contents temporarily removed from your home

We do not cover

– ... ...
– contents in a furniture warehouse or furniture storage building
– ... ...

Terms explained Page 154

at the home or at the insured address

For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or occupy.

For a non-strata residential flat, it means in the flat you occupy.

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

RE058
GPO Box 1453
BRISBANE QLD 4001

Telephone: (07) 3362 1222

Direct Line: 07 3259 3770
Direct Fax: 1300 767 337

[redacted]

1 July 2011

[redacted]
Yeronga QLD 4104

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent telephone call, in which you expressed concern about your claim regarding cover for your contents and building repairs.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that your claim has been partially accepted.

Suncorp provides cover for your contents which means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

With regard to your building repairs, I wish to advise that the decision to decline your claim for building repairs has been maintained.

Suncorp does not cover loss or damage to your building unless you have the appropriate cover selected on your Certificate of Insurance.

All customers have a responsibility to ensure that they have the coverage that is appropriate to their needs. I have confirmed that you did not have Building cover on the date of loss.

During the dispute review process you advised that you had read the Product Disclosure Statement and were of the view that contents included

"fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation"[sic]

On this basis, you believed that your building repairs which included 'fixtures and fittings' were covered under your contents policy. However, during our discussion I explained that this extract relied upon state regulation and advised that the example given related to units located in New South Wales, hence was not applicable in Queensland. Following this, you advised that you had misinterpreted the wording and would give further consideration to your concerns.

The terms of your policy are clear, Suncorp does not provide cover for loss or damage to your building unless the appropriate cover is selected on your Certificate of Insurance therefore, the decision to decline your claim for building repairs has been maintained.

03350 06/05/05.C

A member of the Claims Processing team will be in contact with you to finalise your contents claim.

Please see the following extracts from your Product Disclosure Statement that relates to this cover:

Introduction Page 2

Welcome to GIO Classic Home & Contents Insurance

Why is this document important?
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

About your cover Page 8

What we cover as your home
Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:
—fixed wall coverings such as paint, wallpaper and wall tiles
— fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
—dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
— fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
— electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
—fixed swimming pools and spas and their accessories
—service pipes or cables you own or are legally responsible for
—garden borders, paths and paving
—boat jetties and pontoons
—driveway or road surfaced with bitumen (limits apply)
—walls, gates and fencing (limits apply)
—unfixed home building materials and uninstalled home fittings (limits apply).

What we cover as your contents Page 10

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:
—carpet and rugs (fixed and unfixed)
—internal blinds and curtains
—wheelchairs and mobility scooters
— household tools and gardening equipment including ride-on mowers

—mobile dishwashers

—plants in pots

—food and medicines

— inflatable or portable swimming pools and portable spas and their accessories

— surfboards, sailboards, canoes, kayaks and non-motorised surf skis

—remote-controlled model or toy:

- motor vehicles
- aircraft with a wing span up to 1.5 metres
- watercraft

— items that you are legally responsible to insure under a written contract (e.g.a hire agreement but not a tenancy rental agreement)

— your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

— wall paint and paper if your unit is located in NSW

—lino if it is not stuck down

— floating wooden floors paid for by you after the building was built

— air conditioners and spas for the sole use of the unit owner or occupier

— fixtures owned by you as a tenant which will be removed when vacating.

Terms explained Page 74

The following list explains the meaning of terms used in this PDS.When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

fixed - Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

product disclosure statement (PDS) - PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- Email: info@fos.org.au

Yours sincerely

[redacted]

Internal Disputes Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

10 June 2011

[redacted]
Mackay QLD 4740

Dear [redacted]

INVESTOR HOME CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about the partial decline your claim.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that the majority of your claim has been accepted. All damage with the exception of the retaining wall damage has now been accepted.

The claim for the retaining wall has been declined correctly as the policy excludes retaining walls under the Insured Event of Storm and Flood.

As discussed the engineer's recommendation is to remove the retaining wall and the block wall supporting the home which sits on soil retained by the retaining wall and install one continuous wall rather than two separate walls which currently exist. As Suncorp does not cover the retaining wall we are unable to replace or repair it. However, given the recommendation of the engineer to replace both walls with one continuous wall, Suncorp will settle you the cost to replace 50% of both walls on the basis that this 50% is the cost to replace the block wall which was also damaged by the event.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Important terms explained (pages 7 – 14)

The following table defines and explains the meaning of some terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown below.

term	meaning
retaining wall	A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

03350 06/05/05 C

Insured Events 1 to 12 (page 24)

6 Storm and flood

We do NOT cover

× ... ...
× retaining walls, garden borders and free standing walls

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: info@fos.org.au

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3773
Facsimile: (07) 3031 2111

[redacted]

9 March 2011

[redacted]
Buderim QLD 4556

Dear [redacted]

SAFETRAK CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your Safetrak storage claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and am writing to advise that the decision to decline your flood claim has been maintained.

Suncorp is unable to accept your claim as you did not have a current policy at the time of loss.

It has been confirmed that Suncorp issued a Certificate of Insurance on January 11, 2010. This document advised that your period of insurance began January 9, 2010 and ended February 9, 2010.

During the dispute process, you advised that when you incepted the policy, you explained that you were going overseas and, as such, requested a 13 month policy. You further advised that the consultant you were speaking to did not make you aware of the fact that you had only purchased one month's worth of storage cover.

It was further explained that you felt the price you were quoted reflected a 13 month policy and, if you had known it was only one month, you would certainly have requested a longer period. Additionally, you are disputing the classification of the event as a flash flood, as you felt it was a flood. You mentioned that you received your Certificate of Insurance and Product Disclosure Statement, yet you failed to read these documents.

Please be advised that I have considered your concerns, as outlined above, however I am unable to agree that you should be covered.

The review of your claim has confirmed that Suncorp issued a Certificate of Insurance on January 11, 2010. This notice advised that the period of insurance was from January 9, 2010 until February 9, 2010. Further to this, Suncorp only offers Safetrak storage cover on a 12 month basis.

The date of loss occurred more than 12 months after the inception date. In the event that an annual policy was selected, the policy would still not have been in force on the date of loss.

Although you felt that the price you paid reflected a 13 month policy, please note that a 12 month policy would have generated a premium of $976.50. Please note that Suncorp does not offer Safetrak Insurance with a term of longer that 12 months and does not offer renewal of these policies. Should you wish to be covered from January 2010 to February 2011 you would need to incept a 12 month policy and at the expiration of that cover incept a new one month policy. It is not possible to incept 13 months cover.

The Product Disclosure Statement that accompanied your Certificate of Insurance outlines your level of cover in relation to flooding. It is your responsibility to read these documents and understand your level of cover.

Please be advised that, although you believe this area was affected by flooding (as opposed to flash flooding), flood is not an insured event. In response to your concerns about the decision to classify this event as a flood, I have obtained a list of areas affected during the Brisbane flooding.

Our records indicate that the storage facility containing your contents was situated on Musgrave Road, Coopers Plains. The following is a list of streets affected by flooding in Coopers Plains. This information has been sourced from Brisbane City Council.

Oban Street	Beaudesert Road	Alton Street
Edith Street	Norbury Street	Deal Street
Musgrave Road		

As outlined above, your policy was not active on the date of loss for your claim of January 13, 2011. If the policy was in force, the event you are claiming is not an insured event. Accordingly, I agree with the decision by the Claims Department to decline your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome Page 2

This Product Disclosure Statement (PDS) is an important legal document that contains details of your SafeTrak insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your Certificate of Insurance, in a safe place.

Summary of Covers Page 5

Fire
Malicious damage
Storm, flash flood or rainwater run-off
Theft by forced entry to a storage facility

Your Responsibilities Page 10

Keeping details up to date and providing information
When you buy insurance from us, you are responsible for keeping your details up to date and providing correct information. You need to tell us immediately if:

- any details on your Certificate of Insurance are incorrect or have changed

- you become aware of any new potential threats or risks to the insured property that could increase the risk of loss or damage occurring in the past 5 years
- you or anyone to be insured under this policy has committed any criminal acts whether charged or convicted in relation to: fraud, theft or burglary, drugs, arson, criminal damage, malicious damage or wilful damage.

Not a renewable policy
This policy is not a renewable contract. This means that if you need cover after the period of insurance ends, you will need to apply for a new SafeTrak policy. If we accept your application, you could be asked to pay an increased premium and be offered different terms of cover.

Types of Cover Pages 13-14

Storage Cover
When you choose Storage cover, the insured property is covered for loss or damage in the period of insurance that:

- is caused by any of the following Storage insured events and
- happens while the insured property is in the storage facility at the situation shown on your Certificate of Insurance

Storage Insured Events
Fire
Malicious damage
Storm, flash flood or rainwater run-off
Theft by forced entry to a storage facility

When We Will Not Pay a Claim Pages 16-18

We do NOT cover loss or damage caused by Flood, but we WILL cover Flash Flood, Rainwater Runoff.

Important Terms Explained Pages 5-9

Certificate of Insurance
The Certificate of Insurance we have given you for the period of insurance. It is an important document as it shows the cover you have chosen and other policy details.

Flash Flood
Flood or a combination of flood mixed with rainwater run-off, caused by rain falling in the **24 hours** immediately before the insured property is damaged by the flash flood. It does not mean water from the sea.

Flood
The covering of normally dry land by water escaping, overflowing or being released from the normal confines of a:

- river, creek or any other natural watercourse whether or not it has been altered or modified
- canal or channel
- lake or
- reservoir or dam.

A flood is not water from:

- the sea
- tsunami
- a burst or leaking water main or fire hydrant or
- a burst or leaking pipe or water tank.

Period of Insurance
The time you are covered by this insurance. It is shown on your Certificate of Insurance.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

Our Ref: H005554615

8 June 2011

[redacted]
Montville QLD 4560

Dear [redacted]

HOME CLAIM - [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the decline of your home claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp does not cover the cost to reinstate loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber, but we will pay the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home. Additionally, we do not cover damage caused to a retaining wall as a result of storm or flood.

During the dispute review process you advised that you believe that we should cover the cost to reinstate the earth around the slab which holds your water tanks as this soil was washed away due to heavy rain.

Please be advised that I have considered the above concerns, however, I am unable to agree that Suncorp should accept your claim.

Suncorp appointed Censeo Engineers to inspect the damage at your property. Censeo have confirmed:

> *'The Insured's main concern is that some land has slipped away from the homes foundations exposing a concrete pier which supports a slab that holds the water tanks.*
>
> *Also he is concerned that if there is more rain the damage will become much worse so obviously wants this claim resolved asap so the remedial works can be completed before the next wet season.' (sic)*

03350 06/05/05 C

In addition to this, Censeo have concluded:

> *'The erosion and landslip at the property has resulted in a steep unsafe drop on the face of the land. Given the surface is unstable and is cracking already, we believe this will progressive lead to further land slips particularly if there is more rain fall.*
>
> *The house footing plans revealed that the footings are at least 4.50m deep and have a 350mm diameter and the house frame is imbedded 600mm. Given this the house is not currently under threat structurally.*
>
> *Although there is no immediate danger to the insured dwelling, it is important that the land around the concrete pier is back filled to it formed state. The land must be retained to ensure that this cannot reoccur in the future and pose any structural dangers. If the land continues to move away from the footings then the home will become more vulnerable to movement and therefore possible structural damages in the future. Particularly as the house plans also state that the soil of the property is classified as 'P' for 'Problem site' due to the presence of fill, which may not be fully compacted.' (sic)*

Censeo have concluded that there is no structurally damage to your home, however, possible structural damage may occur if you do not back fill the land around the concrete pier.

The Product Disclosure Statement clearly and unambiguously advises that loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber is not considered part of the home or contents. Additionally, we will only pay to reinstate soil or earth to the extent necessary to repair insured damage. As there is no insured damage to your home we are unable to reinstate the soil or earth required to prevent damage occurring in the future.

We must inform you that the issues identified by the engineer required to prevent future damage must be rectified by you or any future claims resulting from this issue will not be accepted.

Further to this, retaining walls are clearly excluded for any storm or flood damage. In addition to this, Suncorp does not cover lawns, trees, shrubs, plants or hedges under Suncorp Classic Home or Contents Insurance.

As such, I agree with the decision by the Claims Department to decline your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

<u>What we do not cover as your home</u> Page 9

Home does not include:

- ... ...
- lawns, trees, shrubs, plants, hedges
- ... ...
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g.sand on tennis courts or gravel driveways), **but we will pay** the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home.

What we do not cover as your contents Page 11

Contents does not include:

- ... ...
- lawns, trees, shrubs, hedges
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g.sand on tennis courts or gravel driveways)
- ... ...

What you are covered for Page 19

Insured events 1 to 12

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1.Storm and flood

We do not cover

- ... ...
- retaining walls, garden borders and free standing walls
- ... ...

Terms explained Page 73

contents

Your contents shown as insured on page 10.

home

Your home shown as insured on page 8.For 'at the home or at the insured address' see page 73.

insured events

The insured events 1 to 12 on pages 19 to 26.

product disclosure statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover.It should be read together with your certificate of insurance.If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

retaining wall

A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email[redacted]

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

4 August 2011

[redacted]
Bardon QLD 3065

Dear [redacted]

INVESTOR HOME CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim for the garage.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believed that the damage to the garage was as a result of the flood, however you accept the advice of Censeo that the flood did not cause any damage. You now believe that a claim exists for impact damage to the shed from a nearby tree.

Suncorp will only cover you for loss or damage caused by an Insured Event.

It has been confirmed in the report from Censeo that the damage to your shed was not as a result of impact. Within their report they advised:

"The garage appears to be built on stumps and originally had a timber floor.

Over the years the timber floor has been removed and the base filled with a compactable metal course.

The metal comes up and over the bottom plate of the framing and partially covers the bottom weather boards.

There were weather boards missing, rotting to bottom plates and studs and rotting also to weather boards.

The garage had been seriously neglected with any maintenance for a long period of time.

The garage has a definite lean to it towards the left; we note that the base appeared not to have moved despite the obvious rotting to this area.

There are several large trees around the property and one of these is very close and is touching against the garage.

The sheets of iron have buckled where the tree is against the garage."

In conclusion they advised:

"We believe a number of issues exist to the garage but none are as claimed by the Customer to have occurred from flood waters.

We believe that the primary cause of the lean to the garage is the tree growing in very close proximity which is now pushing against the structure. In times of strong wind the movement of the tree will exponentially increase the load being applied to the garage support structure.

In conclusion we believe that there is no major structural damage to the insured's premises as a result of flood waters or any storm event, we believe that the tree is causing the damage and the lack of preventative maintenance contributing to the current condition and damage to the property identified above."

A copy of the Censeo report is attached for you. Please note that pages 5 to 12 are not related to your claim, they have been attached to the report in error.

You have advised that you believe that a claim exists under the insured event of impact as the tree has impacted the garage causing it to lean. The advice of Censeo is that there is a tree in very close proximity to the garage, approximately half a metre, which is touching the garage. They have noted that the sheets of iron of the garage have buckled where the tree is against the garage. They have further noted that the tree is pushing against the structure and in strong winds it pushes on the structure with more force.

From all the available evidence it is apparent that the tree has been growing against the garage for some time and that the weight of the tree leaning on the garage has caused the garage to lean. This weight is increased during times of strong winds. The Macquarie dictionary defines impact as the striking of one body against another. I am unable to agree that the tree has impacted the garage as the evidence shows that it has been in contact with the garage for a sometime and it is the weight of the tree that has caused the leaning of the garage. Accordingly I agree that the decision to decline your claim is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Your other responsibilities (page 16)

You must:

- ... ...
- repairing faults or fixing defects such as roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and conditions set out in your policy
- ... ...

Not meeting your responsibilities

If you do not meet your responsibilities outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or reduce the amount we pay or cancel your policy.

If fraud is involved, we can treat your policy as if it never existed.

Types of cover you can choose (page 18)

This policy lets you insure the home and contents or just home or contents. You decide which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover
When we insure the home, we will cover it for loss or damage which:
- is caused by an insured event and
- happens in the period of insurance.

What is not covered under any part of your policy (pages 45 - 47)

failing to take care of the home or contents
We will NOT cover loss or damage
× caused by, or as a result of, your failure to:
  - take reasonable care of the home and contents
  - keep the home and contents in good condition and well maintained
  - fix faults and defects as soon as you become aware of them.

failing to establish an insured incident
We will NOT cover loss or damage
× loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

wear, tear, rust, mould
We do NOT cover the cost of repairing, replacing or fixing
× loss or damage caused by wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot
unless this is covered under:
  ✓ storm and flood (insured event 6)
  ✓ burst pipes, leaks and overflows (insured event 7).

How claims are paid (page 48)

Home and contents claims
... ...

We will not:
× ... ...
× fix a fault that existed before the loss or damage occurred

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: info@fos.org.au

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

| ENGINEERS
| BUILDING CONSULTANTS
| PROJECT MANAGERS

censeo

29 March 2011

Suncorp Metway Insurance
GPO Box 1145
Brisbane
QLD 4001

Attention: [redacted]

CONSULTANT'S REPORT

INSURED:	[redacted]
PROPERTY LOCATION:	[redacted] Milton QLD 4064
CLAIM REFERENCE:	[redacted]
PURPOSE OF REPORT:	Flood water has entered the timber garage to a height of 400mm that garage is set on concrete piers and appears to not have moved The garage Is old & and showing signs of wear tear and deterioration and is leaning to one side. The assessor feels the garage as not been affected by the flood water but by a tree that is directly adjacent to the garage. We cannot allocate the extemal assessors report, therefore can you please also submit a scope of work that needs to be carried out by our repairers.
PREPARED FOR:	Suncorp Metway Insurance
CENSEO REFERENCE:	[redacted]
CONSULTANT:	[redacted] Building Consultant

censeo

INTRODUCTION:

We have been requested by Regan New of Suncorp Metway Insurance Limited to attend the insured's property and comment on the cause of damage to the structural integrity of the insured property following recent Brisbane flooding.

An inspection was undertaken of the Insured's premises on the 25th March, 2011. The inspection was undertaken without the presence of the property owner's however the tenants gave access.

Weather conditions at the time of our inspection were considered fine and sunny.

The following observations, comments and recommendations are made as a result of our inspection.

BACKGROUND INFORMATION:

The Customer claims the property sustained damage to the stand alone single garage as a result of flood waters damage during the mid January 2011 event.

PREMISES:

The insured's premises was built circa 80 years ago and as the owners were not present we are unable to comment on how long it has been in their possession, we can advise the property is currently tenanted. The current tenants were not residing at the property prior to this event and were unable to provide any further information

The insured's premise is a single level with raised timber stumps with bearer and joist subfloor, timber weather board and timber frame and hand cut rafter construction with corrugated iron roofing. The house has a detached single garage to the side of the property which has a metal chip top course floor.

The premise is located on the comer of Heussler Terrace and Issac Street on a rectangular shaped block.
The property slopes from right to left 3m and from front to rear by up to 1m, the premises is built on what is considered a large gently contoured block. Generally the property and surrounding grounds have been maintained in an untidy condition with respect of its age and type of construction.

INSPECTION:

We began our inspection to the single detached garage as this was the item being claimed.

Single Detached Garage:

The insured's garage is located at the rear left hand comer.
The garage is of 75mm x 45mm timber frame and hand cut rafter's with a 150mm timber weather board cladding and corrugate iron roof, there is a single roller type garage door and there is no guttering.
The garage appears to be built on stumps and originally had a timber floor.

Over the years the timber floor has been removed and the base filled with a compactable metal course.
The metal comes up and over the bottom plate of the framing and partially covers the bottom weather boards.
There were weather boards missing, rotting to bottom plates and studs and rotting also to weather boards.

The garage had been seriously neglected with any maintenance for a long period of time.

The garage has a definite lean to it towards the left; we note that the base appeared not to have moved despite the obvious rotting to this area.

There are several large trees around the property and one of these is very close and is touching against the garage.

The sheets of iron have buckled where the tree is against the garage.

The tree rooting does not appear to have impacted on the foundation however we note that the Commonwealth Scientific and Industrial Research Organisation [CSIRO] recommends that trees should not be located closer to residential foundations than a distance equivalent to 1.0 times their mature height.

The trees in this claim are in excess of 10m high and are .500m from the garage so it is expected that although undetected the tree roots will most likely be impacting on the garage foundation.

As stated above there is no guttering installed to the roof, this will allow storm water to concentrate and fall to the base of the garage wall predominantly where the foundations are and also the tree.

We did not observe any evidence of flood waters flowing through or around the garage.

CONCLUSIONS:

We believe a number of issues exist to the garage but none are as claimed by the Customer to have occurred from flood waters.

We believe that the primary cause of the lean to the garage is the tree growing in very close proximity which is now pushing against the structure. In times of strong wind the movement of the tree will exponentially increase the load being applied to the garage support structure.

In conclusion we believe that there is no major structural damage to the insured's premises as a result of flood waters or any storm event, we believe that the tree is causing the damage and the lack of preventative maintenance contributing to the current condition and damage to the property identified above.

RECOMMENDATIONS:

We have considered the current position and condition of the garage and make the following two recommendations:

- That the existing garage be demolished and a new garage be erected on the site;
- That the tree be removed, its roots be chemically treated and the garage be re-plumbed and braced and remedial repairs made.

Should you wish to discuss any of the matters raised above, or require further information, please do not hesitate to contact the undersigned.

We thank you for your instruction and we attach our invoice for services rendered.

Yours faithfully,

[redacted]

Building Consultant Inc Project Management

Censeo Pty Ltd

Building Consultants, Engineers, Construction Management

QLD License 1110874

P: 1300 799 125

F: 1300 799 126

[redacted]

Enclosures: Photographs, scope of works
Censeo Invoice

censeo

SCOPE OF WORK

NO	DESCRIPTION	UNIT	QTY
	PRELIMINARIES		
1	Allowance for QLD BSA insurance		
2	Allowance for waste bin;	Item	1
	External Works		
3	Remove and replace one section of 2.4m x 600mm fc cement board inc pvc jointers	m2	1.44
4	Remove tv antenna and fascia board, nog between truss tails and replace fascia board patch repair 200mm x 100mm as replacement board may not be available	Item	1
5	refix tv antenna with coach screws through to nog	item	1
6	Bleed seal water stained section [2m2] of soffit prepare and paint 10m2 of fc soffit to match existing or similar;	m2	10
7	Replace powder coat aluminium insect screen, 1.200m x 1.400m to match as close as possible to existing	m2	1.7
8	Replace 2 x weatherboards, Customer has boards available	lm	5
9	Prepare and paint south elevation wall where weather boards replaced to match as closer as possible to existing	m2	24
10	Reinstate downpipes to gutter, 3 x new droppers required	each	4
11	replace broken glass to slider window 1.2 x 1.4	each	1
	Solar tube		
12	Reinstate solar tube to ceiling	each	1
	ON COMPLETION		
14	Remove all trade waste from site on completion of works.	Item	1

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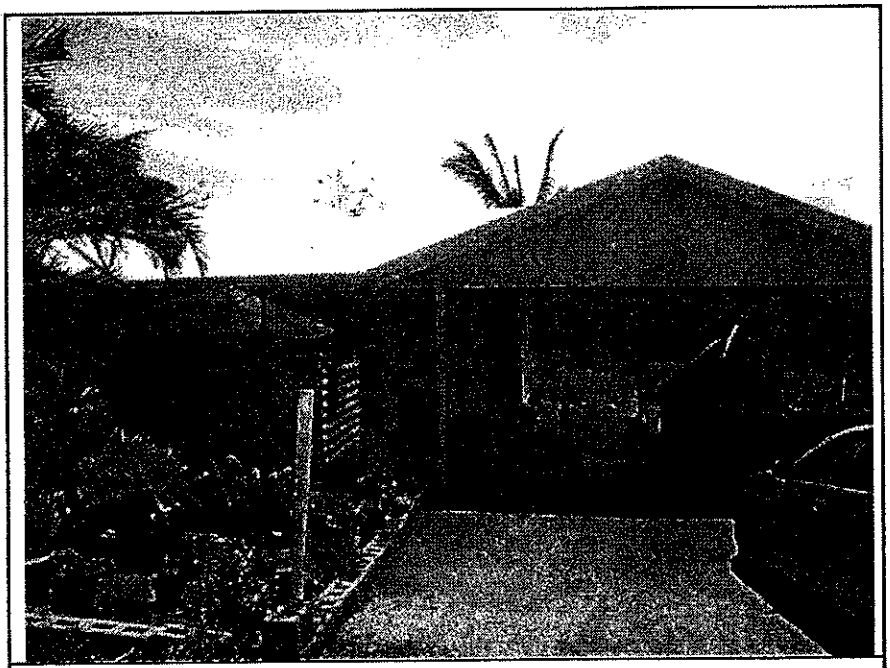
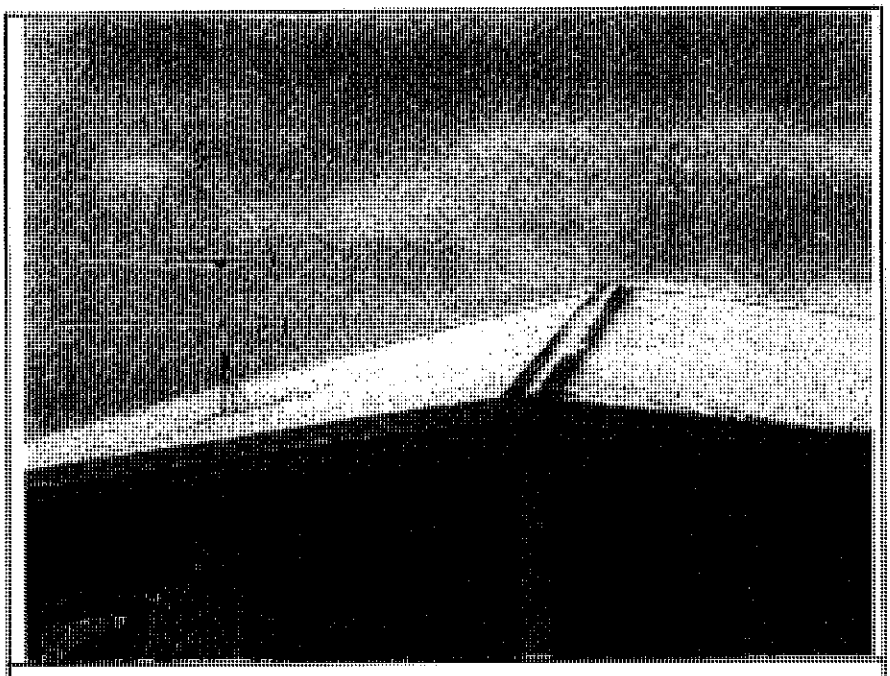
PHOTOGRAPH TEMPLATE

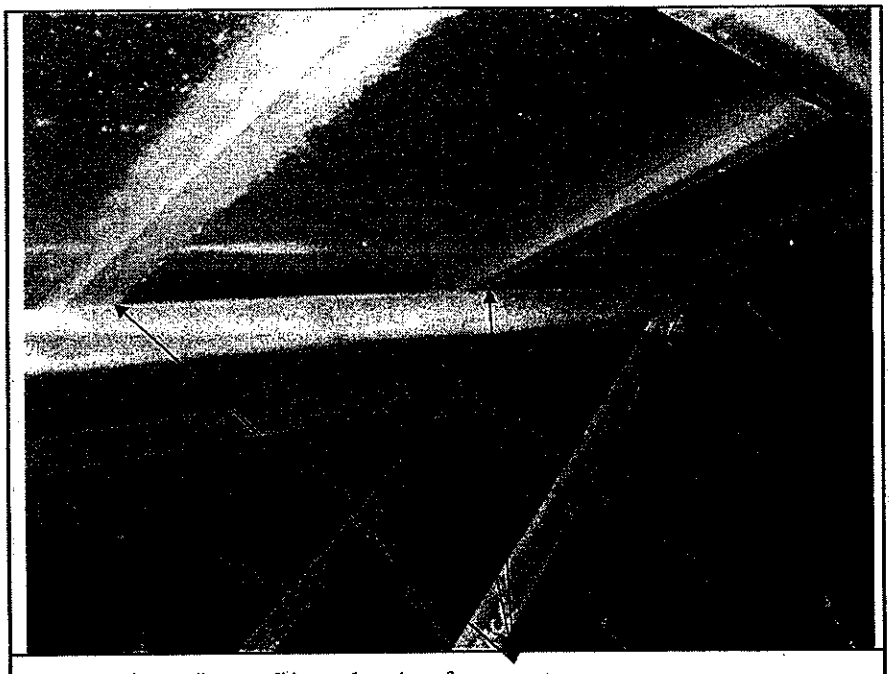


Front elevation of insured property

All roof plains level and even, no undulation to soffit or guttering lines

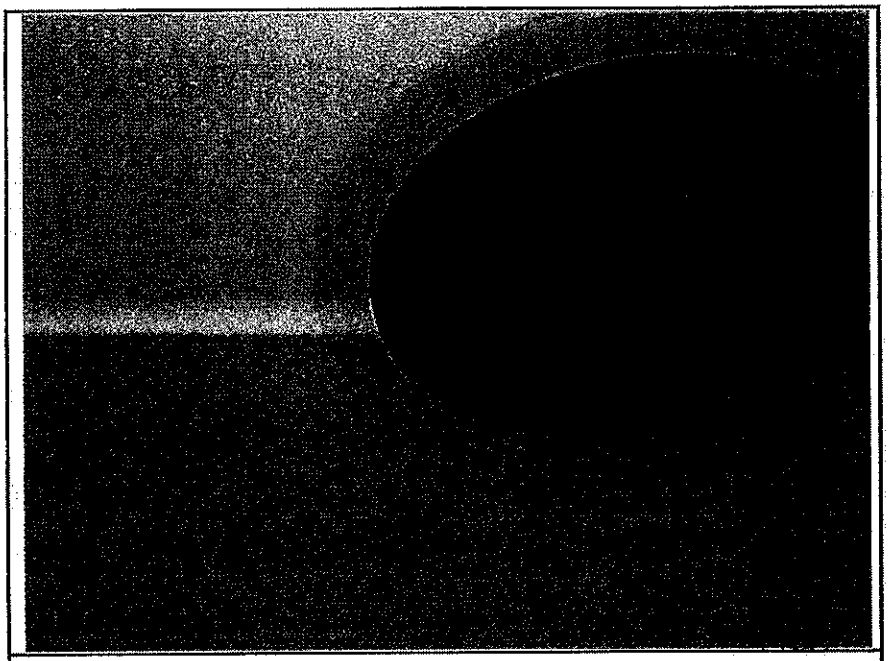


All roof planes level and even, no undulation to soffit or guttering lines

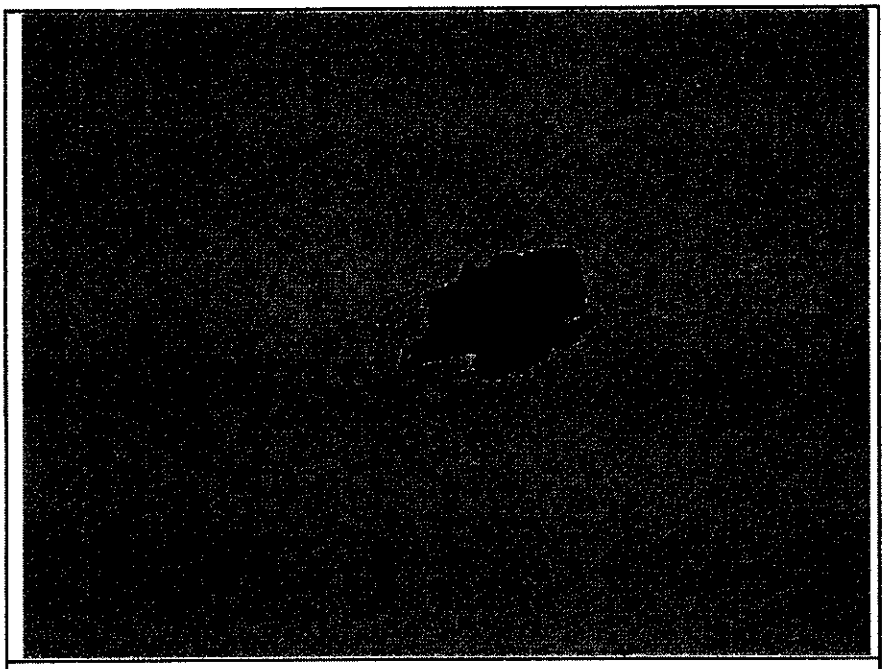


Roof frame in excellent condition and no sign of movement

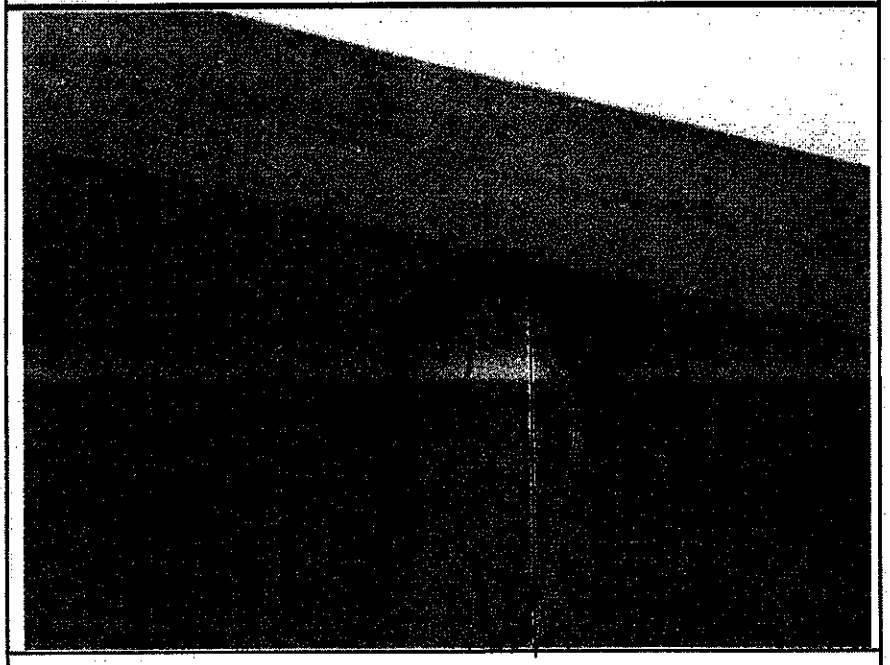
Roof frame in excellent condition and no sign of movement



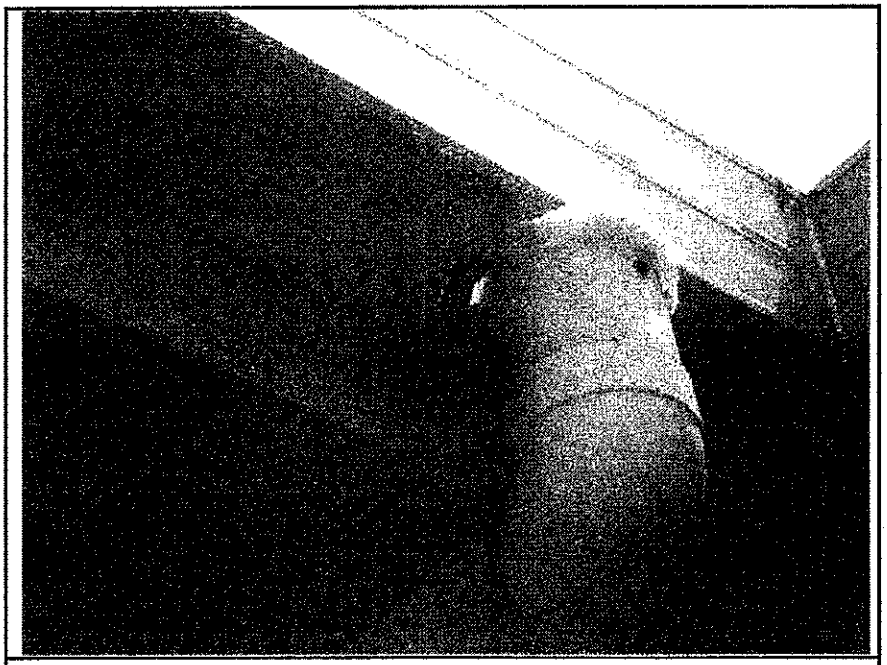
Solar tube detached from ceiling



Hole to 2 x weatherboard damaged by flying table top



Downpipe detached from gutter, note rusting and silicone from previous repairs



Downpipe detached from gutter, note silicone from previous repair

Broken window from impact

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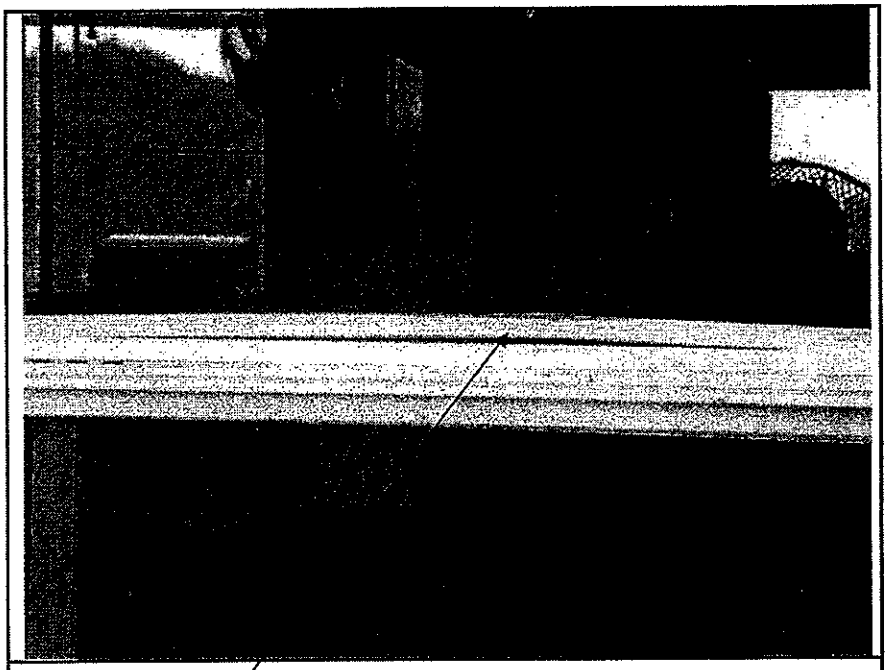
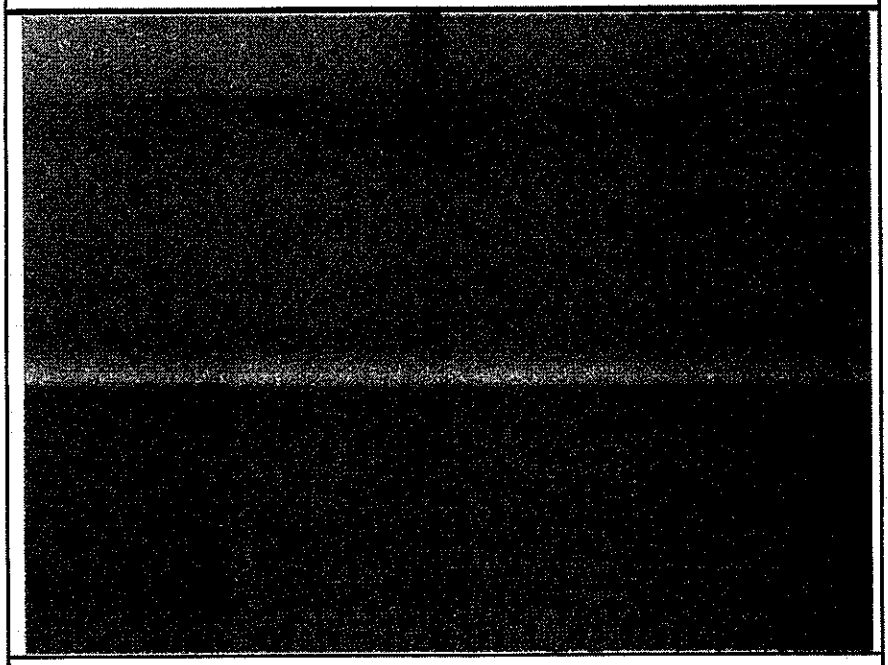
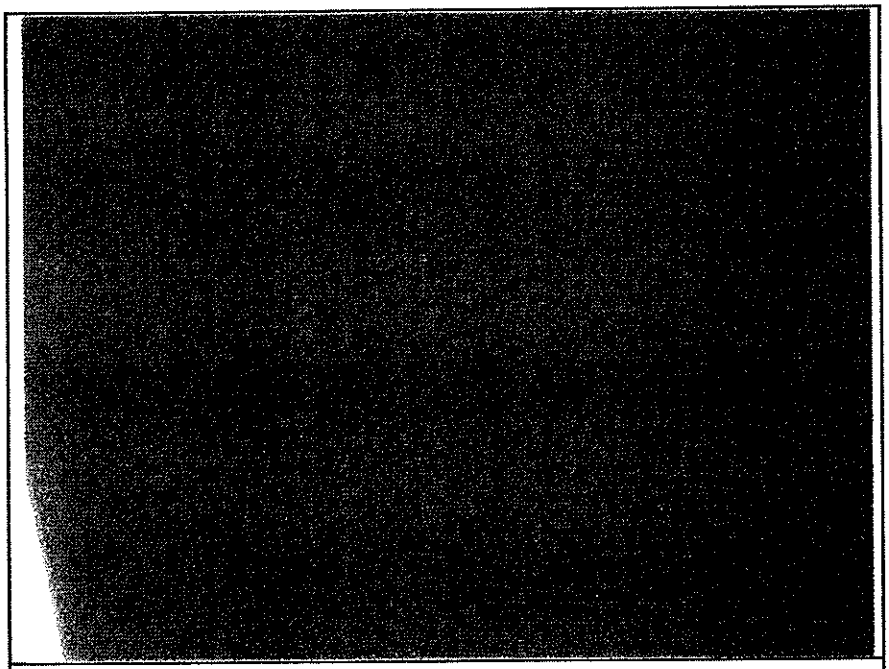


Buckled insect screen



Soffit and portion of fascia board broken away by tv antenna



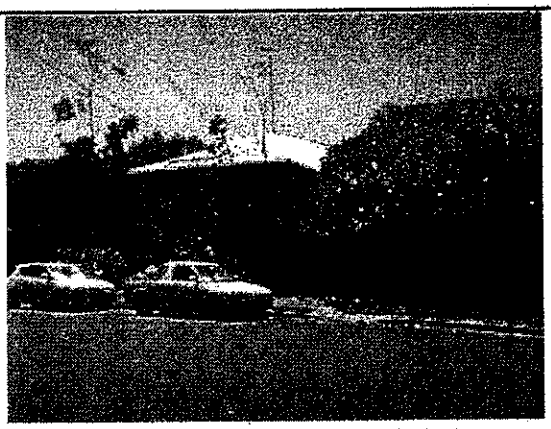
Staining to soffit to soffit

| ENGINEERS
| BUILDING CONSULTANTS
| PROJECT MANAGERS

censeo

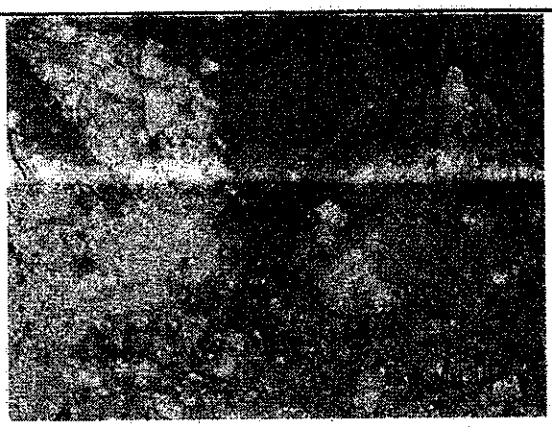
PHOTOGRAPHS

INSURED:	[redacted]
PROPERTY LOCATION:	[redacted] Milton,



Front elevation

Looking down drive to garage at rear



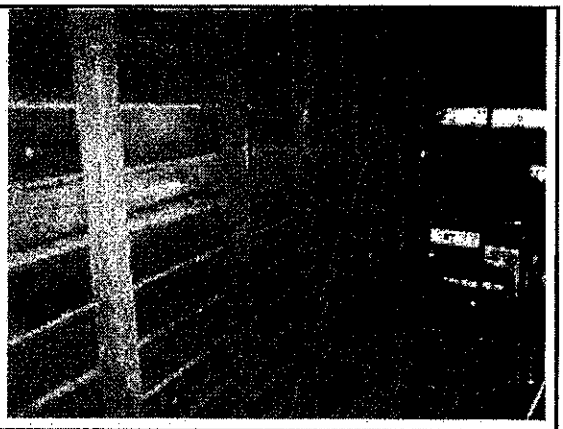
Metal floor of garage covers bottom plate and is rotting stud

Floor of garage, note previous floor joist now covered with a metal base course

Censeo Pty Ltd - ABN 59 122 368 398

QLD Licence Number 1110874

PO Box 4317 Eight Mile Plains QLD 4113
Telephone 1300 799 125 - Facsimile 1300 799 126
www.censeo.com.au

Tree growing against the garage structure	Tree growing against the garage structure
	
Tree growing against the garage structure, note buckled iron sheet	General condition of garage below standard and requiring substantial maintenance

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

Our Ref: [redacted]

9 May 2011

[redacted]
Sinnamon Park QLD 4073

Dear [redacted]

CONTENTS CLAIM – [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the decline of your building fixtures and fittings claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your building fixtures and fittings claim has been maintained.

Suncorp does not cover loss or damage to your building unless you have the appropriate cover selected on your Certificate of Insurance. All customers have a responsibility to make certain that they have the coverage that is appropriate to their needs. It has been confirmed that you did not have building cover on the date of loss.

Additionally, Suncorp will only cover you for those items insured as your contents. The building fixtures and fittings are not included in what is insured as your Contents.

During the dispute review process you advised that your Body Corporate insurer has declined your building claim for flood damage to your investment property. As such, you believe that you Product Disclosure Statement outlines that your contents includes building fixtures and fittings which are not covered by your body corporate building insurance.

Further to this, you advised that you were informed by a consultant at renewal that Suncorp cover flood damage and also include fixtures and fittings under your Investor Contents policy. As such, you believe that Suncorp should cover you claim based on the above and due to your loyal customer history.

Please be advised that I have considered the above concerns, however, I am unable to agree that you claim should be accepted based on your tenure alone.

While we certainly value your loyal customer history, we are unable to accept your claim based on this alone.

I can confirm that I have completed a review of your claim and I have been unable to locate any evidence that you were informed by a consultant that we cover your building fixtures and fittings under contents cover. As such, I cannot agree that you have been misinformed on your policy.

It has been confirmed that your building fixtures and fittings were damaged as a result of the Queensland flood event. While Suncorp understands the devastating effect of this event, we are unable to accept your claim as your investor contents policy does not cover loss or damage to building fixtures and fittings.

The Investor Home and Contents Product Disclosure Statement clearly and unambiguously outlines what are insured under your contents. The Product Disclosure Statement advises that contents also include your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation.

My review has confirmed that unit building fixtures and fittings are insured under Body Corporate insurance in Queensland. Unfortunately, your insurer has advised you that they exclude all damage caused to your building by flood.

Whilst your Body Corporate insurer may decline cover in this instance due to the exclusion this is not evidence that they do not insure building fixtures and fittings under their cover. It is evident that they do insure building fixtures and fittings under your body corporate insurance product, and as such the Product Disclosure Statement reference that you refer to within the Suncorp Investor Home and Contents policy does not respond.

Accordingly I agree with the decision by the Claims Department to decline your claim for building fixtures and fittings.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

<u>What we cover as your contents</u> Page 10

Your contents means unfixed household goods and furnishings that you own.

Contents also includes:

- carpet and rugs (fixed and unfixed)
- internal blinds and curtains
- ... ...

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier.

<u>What we do not cover as your contents</u> Page 11

Contents does not include:

- ... ...
- any item forming part of the home for insurance purposes or which is legally part of a home unit building

Terms explained Page 58

certificate of insurance

The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

contents

Your contents shown as insured on page 10.

policy

Your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

unit building

The strata or unit title building where you own a unit and insure contents in that unit under this policy.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3773
Facsimile: (07) 3031 2111

[redacted]

20 June, 2011

[redacted]
Fairfield QLD 4103

Dear [redacted]

HOME CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your pontoon claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns, and I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp will not cover you for loss or damage to your wharf, jetty, pontoon or sea wall as a result of Storm or Flood.

During the dispute review process, you advised that the Product Disclosure Statement (PDS) is laden with contradictions. It was pointed out that the definition of Home includes 'boat jetties and pontoons'. As the home is covered for flood damage under the policy, and a pontoon is defined as a part of the home, you concluded that pontoons must be covered.

Furthermore, you advised that the policy wording is inconsistent, and therefore refers to different entities. The Home definition includes 'boat jetties and pontoons' (sic), whereas the flood exclusion refers to a 'wharf, jetty, pontoon or sea wall' (sic). It was explained that the former definition refers to floating structures, yet the latter exclusion specifically relates to fixed structures. As such, you felt that, despite the word 'pontoon' appearing twice, these definitions related to different types of structures (floating and fixed).

Please be advised that I have considered you concerns, as outlined above, however I am unable to agree with your interpretation of the PDS.

The section entitled 'What We Cover as Your Home' simply defines the parts of your property that would be considered your Home if an event was to occur. This section does not explain what exclusions will apply. For example, a pontoon can potentially be claimed in an event, whereas a lawn is not considered part of the Home and cannot be claimed in any circumstances.

In the section entitled 'Insured Events 1 to 12', the Storm and Flood event states that 'we do not cover [loss and damage to your] wharf, jetty, pontoon or sea wall' (sic). Please note that this is not a contradiction, it is a policy exclusion. Although the pontoon is considered part of the Home, cover for the pontoon is clearly excluded under the details for the Storm and Flood event. Please note that the pontoon would be covered in an Event where the exclusion did not apply, eg: Fire.

Furthermore, I am unable to agree that the definitions relate to different types of pontoons. The Macquarie Encyclopaedic Dictionary defines pontoon as "a floating construction serving as a temporary dock or a floating bridge" (sic). The PDS refers to both fixed and floating structures when examining pontoons, and the Storm and Flood event clearly excludes these structures.

As such, I agree with the decision by the Claims Department to decline the cover for your pontoon.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic Home & Contents Insurance Page 1

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

What We Cover as Your Home Page 37

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

— ...
— boat jetties and pontoons
— ...

Insured Events 1 to 12 Pages 57-71

1. Storm and Flood

...

We do not cover

— ...
— wharf, jetty, pontoon or sea wall
— ...

Terms Explained Pages 155-164

Certificate of Insurance
The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Fixed
Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

Insured Events
The insured events 1 to 12 on pages 55 to 72.

Policy
Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

Product Disclosure Statement (PDS)
PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

Our Ref: H005506892

18 February 2011

[redacted]
Toowong QLD 4066

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent contact, in which you expressed concern regarding the decline of your recent claim for flood damage.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and completed my investigation into this matter and can now advise your claim will be accepted, subject to the terms and conditions of your policy.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

03350 06/05/05 A

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

Our Ref: H005467103

31 August 2011

[redacted]
Nanango QLD 4615

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe your claim for soil should be accepted, as it was your neighbour's dam that overflowed onto your property and caused the damage. I am writing to advise you that your claim has been partially accepted.

Suncorp will only cover you for those items insured as your Home or Contents. Soil is not included in what is insured as your Home or Contents.

MYI Freemans attended your property on 8 March 2011 to inspect the damage from the overflow of your neighbour's dam. They noted that your claim was for soil that had been washed away from around the base of the concrete stump supports and from the gully infill. As they did not note any damage to your home or contents, the claim was declined.

I have however noted in your correspondence that your side fence was damaged in the overflow. Fences are included in what is insured as your home; accordingly, I accept that you have suffered damage to your home as a result of the dam overflow.

Whilst the policy specifically excludes soil, the cost to restore soil to the extent that it is necessary to repair insured damage to your home is covered. As such the cost to restore the soil (to the extent required to repair the fence) will be covered.

A member of the Claims Processing team will be in contact with you to finalise this claim.

The cost to restore soil to the rest of your property however is not covered by the policy, as there is no other damage to your home.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The basics of home and contents cover (page 9)

The type of cover
You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

What we cover
We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we cover as your home (page 37)

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:
– ... ...
– walls, gates and fencing (limits apply)

What we do not cover as your home

Home does not include:
– ... ...
– loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or a gravel driveway)
but we will pay
the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home

Limits on home cover (page 39)

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in the table below. You cannot increase the limits.

Fixed limits apply to:	**Limit for any one insured incident**
Fencing	up to 2 kilometres

What we do not cover as your contents (page 44)

Contents does not include:
– ... ...
– loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways)

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme

approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: [redacted]
Facsimile: (07) 3031 2111

Our Ref: [redacted]

3 March 2011

[redacted]
Yeronga QLD 4104

Dear [redacted]

HOME AND CONTENTS CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your home and contents claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and am writing to advise that the decision to decline this claim has been maintained.

The review of your claim has confirmed that Suncorp issued notice to you on March 3, 2010 advising that payment of your insurance premium was overdue. This notice advised that if the policy remained unpaid then Suncorp may refuse to pay a claim. It also states that your policy premium would need to be paid by March 24, 2010 to restore cover. This correspondence was sent to the correct mailing address as listed on your policy.

The review of your claim has also confirmed however, that after you contacted Suncorp on March 3 2010 to make an alteration to your policy, Suncorp issued you an amended Certificate of Insurance advising that your premium payment due date was 31st March 2010. As your outstanding premium amount remained unpaid 14 days after this due date however, your policy was cancelled on the 13th April 2010.

As a result of the above, your policy was not active on the date of loss for your claim of 12th January 2011. Accordingly, I agree with the decision by the claims department to decline your claim.

During the dispute process, you advised that upon renewal, you had called to remove a property from your policy. This change had altered the due date, delaying it by approximately two weeks. You further advised that in the meantime, you had forgotten to pay the new renewal amount and the policy had consequently lapsed. You mentioned to me that, as a former staff member, you place a high value on insurance and would have no reason to neglect cover. You also explained that Suncorp had the wrong phone number listed on file, and felt that this oversight contributed to the lapse of your policy.

Please be advised that I have considered your concerns, as outlined above, however I am unable to accept your request for your claim to be accepted based on this.

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During our discussions, you acknowledged that you had forgotten to pay your premium. You also explained that you did not receive any correspondence or documentation from Suncorp regarding your policy after the 3rd March 2010 when you altered your policy. You have however, confirmed to me that 407 Brisbane Corso, Yeronga QLD 4104 is your correct mailing address. Our records indicate that we have provided you with a Certificate of Insurance and Overdue Account notice at your correct address. Please find enclosed a copy of the relevant documentation sent.

Please be advised that all Suncorp customers have a responsibility to ensure that their premium is paid and that all details on their policy are correct. Our Customer Service call centre can be contacted 24 hours a day, 7 days a week to update details and make policy payments if necessary.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic home & contents insurance Page 1 - 2

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

You must also:

- Follow all the terms and responsibilities set out in your policy

Not meeting your responsibilities

If you do not meet your responsibilities, it may lead to us:

- Reducing or refusing to pay your claim
- Cancelling your insurance policy

What is a premium? Page 25

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charge and fire services levy that applies.

When you apply for this insurance you must pay us the premium to be covered by this policy. You must pay your renewal premium by the due date to renew your policy.

Paying your Premium Page 27

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date.

Paying premiums annually

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

What Happens with Cancellations? Page 30

Cancellation by us

We can cancel your cover at any time according to law.

If you pay your premium annually, we can cancel your cover if you do not pay the premium by the due date.

Important Terms Explained Page 156 - 161

Certificate of Insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

premium

The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

14 June 2011

[redacted]
St Lucia QLD 4067

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about the partial decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that whilst you do not dispute that the motor vehicle accessories and wall paint are not covered under your contents policy, you believe that ex-gratia consideration should be given due to your loyalty as a Suncorp Insurance and Banking customer. I am writing to advise that the decision to decline your claim for the motor vehicle accessories and wall paint to the garage of your unit has been maintained.

Suncorp does not cover you for loss or damage to motor vehicle or motor cycle accessories or wall paint under your contents policy.

You have advised that you do not dispute that the decision to decline these items is correct but you feel that they should be accepted under the claim due to the fact that you are a loyal and long standing Suncorp customer and I have considered this advice during the review process. While we certainly appreciate your business and loyalty as a Suncorp customer, we are however unable to accept your request based on this alone.

Accordingly, I agree that the decision to decline your request for the motor vehicle and motor cycle accessories and the wall paint is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

What we cover as your home (page 37)

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:
– fixed wall coverings such as paint, wallpaper and wall tiles

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What we cover as your contents (page 43)

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

If contents are insured in a unit
Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:
– wall paint and paper if your unit is located in NSW

What we do not cover as your contents
Contents does not include:
– ... ...
– motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12

Additional features (page 75)

When we cover your home or contents, we will provide the cover shown under these additional features if the incident that results in a claim happens in the period of insurance.

12. Accessories and spare parts of vehicles and craft (page 93)

Complete details for this feature
We cover
When you have contents cover we will cover the spare parts and accessories for the following vehicles and craft at the insured address:
– motor vehicles, motor cycles, mini-motor cycles or trailers
– motorised scooters or motorised bicycles
– aircraft or watercraft (but not outboard motors).

We will only cover loss or damage caused by insured event 3 (fire) or insured event 5 (theft and damage caused by thieves) resulting from forced entry into your home or unit.

The limit is $500 for any incident resulting in a claim.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

[redacted]
Yeronga QLD 4104

Dear [redacted]

PLATINUM HOME CLAIM [redacted]

I refer to your recent contact, in which you expressed concern regarding Suncorp's decision to decline your pontoon claim.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that your pontoon claim has been accepted.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

03350 06/05/05 A

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

[redacted]

1 March 2011

[redacted]
Warwick QLD 4370

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent contact, in which you expressed concern regarding the service you have received on your contents claim.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns. This review has determined that an excess is applicable to all claims you lodge. However in view of the service you have received during the claim process, we would like to advise that you excess has been waived on a 'without prejudice' and ex-gratia basis, on this claim only.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

03350-0605/05 A

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: 07 3259 3769
Facsimile: (07) 3031 2111

[redacted]

5 July 2011

[redacted]
Lota QLD 4179

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent telephone call, in which you expressed regarding the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to inform you that the decision to decline your claim has been maintained.

Suncorp can reduce or refuse to pay a claim if you do not comply with the conditions set out in your Product Disclosure Statement. It has been confirmed that you discarded your damage dryer and refrigerator without obtaining a written repair report. We are unable to accept your claim as we cannot confirm the cause of damage to your claimed items.

We acknowledge your complaint in which you have stated that you were advised to dispose of your damaged contents items and were not asked to provide any proof of damage or ownership at the time you lodged your claim. I have investigated your complaint and have not been able to confirm that you were given any incorrect information with regard to your claim. Accordingly, I agree that the decision by the Claims Department to decline your claim is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Making a claim Page 129 – 130

What you must not do

- do not get rid of damaged parts of your home or contents without our consent

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

03350.06/05/05 C

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely

[redacted]
Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

Our Ref: [redacted]

20 April 2011

[redacted]
Lota QLD 4179

Dear Mrs Green

INVESTOR CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns. This review has determined that the loss of rent is not covered by your policy. However in view of the incorrect advice provided to you we would like to offer you cover under the loss of rent feature 1 b on a 'without prejudice' and ex-gratia basis, in full and final settlement of your claim.

A member of the Claims Department will be in contact to arrange the settlement of your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Additional features (page 29)

When you insure the home or contents under this policy, we will provide the cover shown under these additional features, if the incident that results in a claim happens in the period of insurance (any limits shown include GST).

1 (a) Loss of rent caused by an insured incident

When you have contents cover if an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

We do NOT cover
Loss of rent:
× ... ...
× If the reason for the loss of rent is damage to the unit building

1 (b) Loss of rent caused by damage to a nearby building preventing access

If the home or your contents in a unit are insured under this policy and you lose rent because a nearby building is so damaged that your tenant cannot access the home or unit, then we will pay
✓ the amount of rent lost for the time the tenant cannot access the home or unit.

03350 06/05/05 C

Nearby means within **500** metres of the insured address.

The most we will pay for this feature is:
- up to **14** weeks lost rent or
- **$4,000**

whichever is less.

We will pay this in addition to the sum insured for the home and contents.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

10 February 2011

[redacted]
Carina QLD 4152

Dear [redacted]

CONTENTS CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that when you changed your policy you advised the consultant that the contents would be kept in two locations. I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp does not cover loss or damage to your contents unless you have the appropriate cover selected on your Certificate of Insurance.

All customers have a responsibility to make certain that they have the coverage that is appropriate to their needs. I have confirmed that you spoke with a Suncorp consultant on 17 May 2010 and removed the home and contents cover from 26 Viminal Hill Crescent in Seven Hills and added contents only cover at 12 Koolatah Street in Carina. A Certificate of Insurance was sent to you reflecting this change. Our records indicate that no contact was received asking that we amend or change any of the details on your Certificate of Insurance.

I have also confirmed that a renewal Certificate of Insurance was issued to you on 27 August 2010 noting that the insured address for the contents only policy was 12 Koolatah Street in Carina. Our records indicate that no contact was received asking that we amend or change any of the details on your Certificate of Insurance.

Copies of both Certificates of Insurance are attached for you.

You have advised that when you changed your policy you advised the consultant that some of the contents would be at 12 Koolatah Street in Carina and some of the contents would be at a storage facility. I have been unable to find any evidence to support this. I have contacted the consultant and discussed this further with her. She has advised that she does not recall the exact conversation but advised that she would not have advised you that the contents would be covered at both addresses and separate insurance is required for each insured address. She has further advised that had she been advised that some contents would be kept in storage she would have offered a Suncorp Safetrak Transit and Storage insurance policy.

As your policy only covered the contents at 12 Koolatah Street in Carina I am unable to agree that the contents kept in the storage facility can be covered by this claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic home & contents insurance (page 1)

Why is this document important?
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

Who is this product designed for?
This insurance product is specially designed for the owners of a home if you live in it and your contents inside your home, unit, apartment or flat.

The basics of home and contents cover (page 9)

The type of cover
You can choose from home cover, contents cover or both:

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover

We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

Setting up your contents cover (page 41)

STANDARD COVER

Contents are covered at the home

This policy covers your contents at the home.

However, fixed and flexible limits apply to some items (eg. the most we will pay for jewellery is $1,000 per item).

You can increase cover for items and other valuables with flexible limits. See the next panel to learn how.

Where are contents covered?
At the home only.

Insured events 1 to 12 (page 57)

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

Terms explained (page 155)

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

at the home or at the insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or occupy.

For a non-strata residential flat, it means in the flat you occupy.

certificate of insurance
The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

insured address
For your home, it means within your home's domestic land boundaries located at the address shown on your certificate of insurance.

For a strata title unit, it means in the unit you own or live in.

For a non-strata residential flat, it means in the flat you live in.

policy
Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)
PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:
- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Policy Change - Insurance Advice

[redacted]
CARINA QLD 4152

Your policy number: [redacted]

Policy expiry date: **30th September 2010**

This is an advice to notify you of the recent change to your Suncorp insurance policy.

You should ensure that you have the correct amount of money available in your account each month as this will ensure your insurance cover remains effective. **Please do not pay any money now** as the amount below will be deducted from your account or charged to your credit card in accordance with this advice.

Account type	Insurance type	Description
Cancellation	Classic Home and Contents	[redacted] SEVEN HILLS 4170

Previous Monthly Amount Payable	$127.24
Change to Monthly Amount Payable	$86.46-
New Monthly Amount Payable	**$40.78**

Your new Monthly Amount Payable is $40.78 and will be drawn from your nominated account on the 1st June, 2010 and on the 1st day of every month.

R1150/S2857

Issue Date: 17th May 2010

General Insurance Products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact us for a copy.

More Choice

Home and Contents Insurance

With home and contents insurance we offer cover for a range of Insured Events and Additional features. You can add to our standard cover by selecting from our Optional Covers, including:

- Cover for Accidental Damage to your home or contents
- Cover for Motor Burnout
- Cover for Injury to Pet Dogs and Cats

And for those aged 55 years and over, we have 55Up home and contents insurance and for investors, we have investor home and contents insurance to suit your needs.

Motor Vehicle Insurance

We offer a choice of:

Comprehensive Cover
Our top level cover. This provides all the benefits of our Third Party Property Damage and Extra Cover, plus it gives you cover for accidental loss or damage to your vehicle.

Third Party Property Damage Cover
Gives you basic cover. It covers your legal obligation for damage to other people's property as a result of your vehicle being in an accident.

Extra Cover (Qld only)
Third Party Property Damage Cover plus cover for your vehicle for fire and theft.

Boat Insurance

We offer two levels of cover:

Comprehensive Cover
Provides all the features of Third Party Cover plus you're covered for accidental loss or damage to your boat.

For comprehensive policies, you can ask us to add an optional cover to your policy for an extra premium including water skier's liability cover for a power boat, or cover for sailing boats when racing.

Third Party Cover
Covers your legal obligation for accidents involving other people and/or their property.

Claims

Need to make a claim? We've got assistance when you need it.
If you need to make a claim simply call us on 13 25 24 any time and we'll be there for you. For quick repairs or replacement to motor vehicle glass you can call Windscreens O'Brien Glass direct on 1800 804 077. However, you are free to select a supplier of your choice for any glass repairs or replacement.

Policy Changes

Need to change any policy details?
If you need to change any policy details, please call us on **13 11 55** any time and we'll be there for you.

Refer to your Product Disclosure Statement (PDS) and/or any Supplementary PDS (SPDS) we may have given you for details.

Certificate of Insurance

[redacted]
CARINA QLD 4152

Enquiries 13 11 55
Claims 13 25 24
suncorp.com.au/insurance

The remaining details of your insurance, for the insurance type(s) affected by the cancellation are displayed on this Certificate of Insurance which forms part of your policy.

Insurance Details

Your policy number:
The insured:
Mobile phone:

[redacted]

Cover details

Period of insurance:	From 28 May 2010 until 4pm 30 September 2010
Type of cover:	Classic Contents cover
Legal liability cover:	$20 million

Optional cover details

Contents options:

Accidental damage at the home option:	Not selected
Motor burnout option:	Not selected
Bundled portable cover option:	Not selected
Listed portable cover option:	Not selected
Injury to pet dogs and cats option:	Not selected

Insured address details

12 Koolatah ST CARINA 4152

Is owned and occupied by you

Contents sum insured details

Contents

General contents:	$100,000
Total contents sum insured:	$100,000

R1150/S2856

Certificate of Insurance

Excess details

Contents excess:	$200
Earthquake and tsunami excess:	$300

Home construction details

Description of your home:	Freestanding Home on Foundations
Year of construction:	1975
Construction type:	The walls are constructed primarily of wood
Roof type:	The roof is constructed primarily of tiles

Home security details

Key-operated double cylinder deadlocks fitted to all external hinged doors
The home has no external sliding or french doors
The home has no accessible windows

Other policy details

The policy covers contents at the insured address which is the address of the insured's friend or relative.

Insurance history details

You have told us that:

- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

(If any of the above information is incorrect please contact us.)

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

Certificate of Insurance

IMPORTANT INFORMATION

Your Duty of Disclosure

You have a Duty of Disclosure under the **Insurance Contracts Act 1984** that requires you to tell us certain things.

What must you tell us?

You have a Duty of Disclosure to tell us everything you know or should know is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about either when you apply for a policy, or when you renew or alter your policy, and any other matters that you know or could reasonably be expected to know might affect whether we insure you, and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you or
- if special conditions will apply to your policy.

What you do not need to tell us?

You do not need to tell us anything which:

- reduces the chances of you making a claim
- is of common knowledge
- we should know about because of the business we are in or
- we tell you we do not want to know.

Who does the Duty of Disclosure apply to?

Everyone who is insured under each policy must comply with the duty. It is important that you understand that if you provide information about another insured, you do this on their behalf.

What happens if you don't tell us something?

If you are unsure it is better to tell us. If you do not tell us something that you know or should know is relevant, we may:

- cancel your policy
- reduce a claim
- refuse to pay a claim or
- if fraud is involved, treat the policy as if it had never existed.

READ THIS CERTIFICATE OF INSURANCE CAREFULLY

Is any of the information on this Certificato of Insurance incorrect or incomplete?

If you answered 'Yes' to the question above, you must give us full details by writing to us or calling us on 13 11 55 as soon as possible.

If you have answered 'No', and you pay your premium annually, please choose a payment method and make your payment by the due date.

If you have answered 'No', but pay your premium by the month, you don't need to do anything. We will automatically process the correct Monthly amount from your nominated account.

If you do not understand your Duty of Disclosure, please contact us on 13 11 55

Privacy

Suncorp is an Allfinanz group offering meny different categories of financial products and services in banking, insurance, investments, and advice on financial services.

We need to collect personal information from our customers so we can,

- set up and administer a product for the customer,
- determine a customer's requirements and provide the appropriate product or service,
- assess a claim made by a customer under one or more of our products,
- assess our customers and their needs,
- improve our financial products and services.

Without this information, we cannot provide the product or service.

Protecting the privacy of our customers is a key part of our normal operations.

As one of a number of companies that form the Suncorp group, we provide personal information about a customer to all the related companies within this group. We do not disclose personal information to any outside third party organisation, unless it is contracted to Suncorp to provide administrative services or activities on our behalf. In this case, we make sure that the third party is bound by the same privacy rules we follow.

Sometimes, Suncorp might use personal information to make product related material on a range of financial products and services available to our customers.

A customer may,

- change their mind at any time about receiving product related material,
- access the personal information that we hold about them,
- get more information about Suncorp,
- obtain a copy of our Privacy Policy,

by calling 13 11 55, or contacting us at suncorp.com.au or by visiting any of our branches.

R1150/S2059

Enquiries: 13 11 55
Claims: 13 25 24
suncorp.com.au/insurance

[redacted]
CARINA QLD 4152

Policy number:	[redacted]
The insured:	[redacted]
First instalment:	**1st October, 2010**
Subsequent instalments:	**1st day of each month thereafter**
Monthly amount payable:	**$41.17**

Contents Insurance Account

Your renewal

Dear MR W HARRISON

Issue date: 27th August 2010

Thank you for insuring your Contents with Suncorp. Your current policy expires at 4:00 pm on 30th September 2010.

Please find enclosed your Certificate of Insurance, showing policy details for the new period of insurance, and a copy of our Product Disclosure Statement (PDS) (and/or Supplementary Product Disclosure Statement). Please review this information and the Duty of Disclosure section at the end of your Certificate of Insurance carefully. If any of the details shown are incorrect or there is other information you need to tell us, please call us on 13 11 55.

We have also introduced a document called 'Your Guide to Premiums, Excesses, Discounts and Claim Payments'. For information about this guide, and a summary of changes to the PDS, please read the enclosed Important Information document.

Your monthly instalments will be deducted from your nominated account or payment card on the instalment dates shown. A 15% pay by the month fee is included in the monthly amount payable.

If you have any questions about your insurance, please call us on 13 11 55 at any time or visit your local Suncorp Bank branch.

Yours sincerely,

[redacted]
Executive Manager
Suncorp Insurance

We have made some changes to the discounts we offer

To simplify our discounts we have made it easier to qualify for our Multiple Policy Discount but we have removed our Combined Home and Contents discount.

These changes apply to this policy from your renewal date.

With our new Multiple Policy Discount if you have three or more eligible covers with Suncorp, you will qualify for a 15% discount off your next premium. Eligible covers include home, contents, motor vehicle, boat and CTP*.

If you qualify for our 15% Multiple Policy Discount, it will be mentioned on your insurance account.

For more information (including the Terms & Conditions that apply) visit www.suncorp.com.au/valuecomboconditions or call us on 13 11 55.

*Please note that CTP counts as an eligible cover but the premium cannot be discounted due to Queensland Government regulation.

General insurance products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding this product. Contact us for a copy.

R1770/S6848

Premium calculation breakdown

Insurance Type	Description	Amount
Classic Home and Contents	[redacted]	$417.84
	Plus GST:	$41.76
	Plus Stamp Duty:	$34.44
	Total Amount	$494.04
	New Monthly amount	**$41.17**

This includes your "Multiple Policy" discount.

As you pay your policy monthly, payments will be deducted from your nominated account on the instalment dates shown. If you would like to pay your renewal annually, please call us on 13 11 55.

Enquiries: 13 11 55
Claims: 13 25 24
suncorp.com.au/insurance

Policy Number: [redacted]

Policy number: [redacted]
The insured: [redacted]

[redacted]
CARINA QLD 4152

Certificate of Insurance

You have a Duty of Disclosure in renewing this insurance. Important information about your Duty of Disclosure and a number of questions in relation to it are outlined on the last page of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could impact on your insurance

Cover Details - Contents only (Classic)

Insured address: [redacted]

Type of home: **Freestanding Home on Foundations**
Is owned and occupied by you

Type of cover: **Classic Contents cover**

Period of insurance: **From 4pm 30 September 2010 until 4pm 30 September 2011**

Sum insured: **Legal Liability** **$20 million**
Contents **$100,000** (see table below for details of Contents cover)

Item	Where is it covered? at the home	Where is it covered? away from home *	Sum insured
General contents	✓	✗	$100,000
Total contents			**$100,000**

* cover away from home anywhere in Australia and New Zealand

R1770/S6849

Issued on: 27 August 2010

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Optional Covers

As you have requested, the following options indicated with a ✓ have been added to your policy. Options indicated with a ✗ have not been selected. Contact us to make any changes.

Contents options:

Accidental damage at the home	✗
Motor burnout	✗
Listed portable cover	✗
Bundled portable cover	✗
Injury to pet dogs and cats	✗

Excess Details

You may be able to reduce your premium if you choose a higher Home or Contents Basic excess.

Basic excess:	**Contents**	**$200**
Earthquake and tsunami excess:		**$300**

Home Details

You have told us the following about your home:

- It was built in 1975
- The walls are constructed primarily of wood
- The roof is constructed primarily of tiles
- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

Security Details

You have told us the following about the security of your home:

- Key-operated double cylinder deadlocks fitted to all external hinged doors
- The home has no external sliding or french doors
- The home has no accessible windows

Other Policy Details

The policy covers contents at the insured address which is the address of the insured's friend or relative.

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Enquiries: 13 11 55
Claims: 13 25 24
suncorp.com.au/insurance

Policy Number: [redacted]

Premium Details

Premium	$417.84	**GST**	$41.76
Stamp Duty	$34.44	**Total**	$494.04

(If any of the above information is incorrect, please contact us.)

Your Duty of Disclosure

You have a Duty of Disclosure under the **Insurance Contracts Act 1984** that requires you to tell us certain things.
What you must tell us: When your policy is renewed, varied, reinstated or extended you have a duty under law to tell us anything that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.
Who the duty applies to: It is important that you understand you are providing information to us on behalf of yourself and anyone else that you want to be covered by the policy.
What you do not need to tell us: You don't need to tell us anything that reduces the risk; that is of common knowledge; that we already know or, in the ordinary course of our business, ought to know; or we indicate that we don't want to know. If you are unsure it is better to tell us.
If you fail in your duty: If you do not tell us something that you know or should know is relevant, we may reduce or refuse to pay a claim, or cancel the policy. If your non-disclosure is fraudulent, we may refuse to pay a claim and treat the policy as never having existed.

Questions you must answer

This offer of renewal is based on the information you have previously given us. You need to tell us if, in the past 12 months, you or anyone to be insured under this policy:

- Committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- Had insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance

If you answered 'yes' to any of the above questions or if any details show on this Certificate of Insurance have changed or are incorrect you must call us on 13 11 55 to correct them, as this may affect our decision to insure you.

Other Important Information

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

If you would like confirmation of any transaction made on your policy, please contact us on 13 11 55.

R1770/S6850

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Suncorp Metway Insurance Ltd
ABN 83 075 695 966

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3773
Facsimile: (07) 3031 2111

[redacted]

1 August 2011

[redacted]
Graceville QLD 4075

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call and your letter dated 1 July 2011, in which you expressed concern about the repairs of your house.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the *Insurance Contracts Act* and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns, and I am writing to advise you that the decision not to raise your home above its former height has been maintained.

Suncorp will not replace an item to a better standard, specification or quality than it was before the loss.

During the dispute review process, you advised that flooding has always been a concern to you, and you decided to insure with Suncorp as you were impressed with the level of flood cover offered. It was further advised that, following the recent flooding, you believed Suncorp had an obligation to raise your home, as building regulations now require homes in flood prone areas to be elevated to a mandatory minimum height.

Furthermore, after receiving a decline letter from Suncorp stating that it is not mandatory to raise your house, you believe the PDS has omitted the word 'mandatory' from the feature 'extra costs to comply with the latest home building regulations'. As such, you felt this omission, and the consequential decline to raise your house, has led to the contravention of certain sections of the *Corporations Act 2001*.

Please be advised that I have considered your concerns, as outlined above, however I am unable to agree that Suncorp is liable for the cost of raising the height of your house.

During the dispute, I have been in contact with numerous agencies in regard to current home building regulations. These organisations included Building Codes Queensland, Building Services Authority, Brisbane City Council, Australian Institute of Building Surveyors, Department of Communities and the Department of Infrastructure and Planning.

There are no current building regulations or laws requiring the floor level of homes in flood prone areas to be raised to a minimum height.

03350 08/05/05 C

The Department of Infrastructure and Planning supplied me with a draft document dated July 2011 outlining proposed changes to minimum habitable levels for buildings in flood hazard areas. Please find the relevant extract included with this letter.

However, as this is a draft document discussing potential changes to the Building Code, , I am unable to agree that current building regulations require your home to be raised to a minimum height.

Corporations Act 2001

The Corporations Act states that the 'Product Disclosure Statement must include...the following information as a person would reasonably require for the purpose of making a decision, as a retail client, whether to acquire the financial product:

...

f) information about any other significant characteristics or features of the products or of the rights, terms, conditions and obligations attaching to the product; (sic)'

Further, you have also mentioned section 1013E, stating that 'a Product Disclosure Statement must also contain any other information that might reasonably be expected to have a material influence on the decision of a reasonable person, as a retail client, whether to acquire the product' (sic).

The PDS comprehensively outlines the terms of the policy and the responsibilities of the policyholder. Suncorp will pay extra to rebuild or repair damaged parts of your home so that they comply with the latest home building regulations and laws. I am unable to agree that the addition of the word 'mandatory' after the word "latest" would have a 'material influence on the decision of a reasonable person, as a retail client, whether to acquire the product'.

Consequently, I cannot agree that Suncorp's PDS has breached the Corporations Act 2001.

As such, I agree with the decision by the Claims Department to decline your request to elevate your home.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic Home & Contents Insurance Page 1

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

Settling a Claim Page 133

How We Settle Your Claim

We choose how your claim is settled
If we agree to pay a claim for loss, theft or damage to your home, contents or landlord's fixtures and fittings, we will decide if we will:
– repair damage new for old or
– replace home or contents new for old or

– pay you what it would cost us to repair or replace home or contents new for old.
The meaning of new for old is defined on the next page.

We will not:
– pay extra to replace your home, contents or landlord's fixtures and fittings to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' on the next page
– fix a fault that existed before the loss or damage occurred.

New for old means:

...
– same type, standard and specfication as when new
We replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:
– include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item or
– mean of a better standard, specification or quality than when new.

Terms Explained Pages 155-164

Certificate of Insurance
The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Limit
The most you can claim for any one incident. It includes GST.

Policy
Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

Sum Insured
The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on your home and contents includes any adjustment to which you are entitled under additional feature 3 (automatic adjustments to the sum insured).

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). GIO is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

Yours sincerely,

Internal Dispute Resolution
GI Claims

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3773
Facsimile: (07) 3031 2111

[redacted]

23 February 2011

[redacted]
Kenmore QLD 4069

Dear [redacted]

CONTENTS CLAIM – [redacted]

I refer to your recent telephone call, in which you expressed concern about the decline of your carpet claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and am writing to advise that the decision to decline your contents claim has been maintained.

Suncorp does not cover loss or damage to your contents unless you have the appropriate cover selected on your Certificate of Insurance.

Your damaged carpets, curtains and air conditioners are considered part of your contents.

During the dispute process, you advised that your old policy, numbered PCN22973U, had lapsed due to non payment, and consequently you called to incept a new policy. You further advised that you explained to the consultant that your new policy, numbered PDT42559N, needed to be exactly the same as the old policy. You also advised that you believed the wording on your Home and Contents policy is ambiguous, and should not be called a Home and Contents policy if both are not covered.

Our records indicate that the new policy was incepted on 8 July 2008 and we have provided you with a Certificate of Insurance and Product Disclosure Statement. These documents clearly advise you only hold Home Cover and not contents.

Please be advised that the name of the product is Investor Home and Contents Insurance. This does not indicate the insurance cover selected. Details of the cover selected are contained within the Certificate of Insurance.

Since the inception of the policy on 8 July 2008 the policy has renewed twice. Our records indicate that no contact was received from you asking that we amend any of these details.

Should you choose to request it, contents cover is available on your policy for an additional premium. This cover needs to be selected and shown as covered on your Certificate of Insurance prior to an event occurring. Our records indicate that this cover was not selected on your policy on the date of loss.

As such, I agree with the decision by the Claims Department to decline your claim for the damaged contents.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome Page 2

This product disclosure statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

This insurance product is specially designed to provide quality insurance cover for investment homes and units that are tenanted. Depending on the type of investment property you own, you can choose a policy with these covers:

You Own An Unfurnished Home	You Own a Furnished Home
Home Cover Plus	Home Cover Plus
Contents Cover on basic furnishings you own, eg: • Carpets • Curtains • Blinds	Contents cover on the furnishings you own.

Important Terms Explained Page 7

Certificate of Insurance
The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Contents
Your contents shown as insured on page 20.

Limit
The most you can claim for any one incident. It includes GST.

Policy
Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

Product Disclosure Statement (PDS)
PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

Your Responsibilities Page 15

When you buy insurance from us, you are responsible for keeping your details up to date with us and providing correct information to us.

Your duty of disclosure
You must comply with your duty of disclosure when you apply for insurance with us and each time you renew or alter your cover (See page 8 for details).

Keeping details up to date and providing information
You need to tell us immediately if:
- any details on your certificate of insurance are incorrect or have changed
- ... ...

Making Sure Your Sum Insured is Adequate
Under-insurance can expose you to serious financial loss if a claim occurs. Make sure the home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

You should insure the home for what it costs to rebuild the home at any time using new materials. This amount should be the home sum insured.

Unless you recently built the home, it can be difficult to work out what it would cost to rebuild the home. You can use our free online home building costs calculator as a guide (suncorp.com.au) or you can choose the services of a quantity surveyor or builder for an expert opinion. Remember to include the cost of replacing garages, garden sheds, fencing, driveways, your in-ground pools, patios, pergolas and other fixtures.

If using a loan valuation for the home sum insured, make sure it shows what it costs to rebuild the home as new. Loan valuations that only show the depreciated value of the buildings along with land value may not be sufficient. You need to know the new rebuilding cost.

<u>Types of Cover You Can Choose</u> Page 18

This policy lets you insure the home and contents or just home or contents. You decide which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover

When we insure the home, we will cover it for loss or damage which:
- **is caused by an insured event and**
- **happens in the period of insurance.**

What we cover as the home
'Home' means the residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

NOT covered as the home
- ... ...
- carpets (fixed or unfixed) or floor rugs

Contents cover

When we insure your contents we will cover them while they are at the home or unit at the insured address for loss or damage which:
- **is caused by an insured event and**
- **happens in the period of insurance.**

What we cover as your contents
'Contents' means unfixed household goods and furnishings that you own.
Contents also includes:
- ... ...
- carpets and rugs (fixed and unfixed)

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

[redacted]

1 June 2011

[redacted]
St Lucia QLD 4067

Dea[redacted]

HOME CLAIM - [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you did not know that you were required to disclose the use of the property and that you believe that the property is a residential property and not a commercial property. As such you request we accept your claim. I am writing to advise you that the decision to decline your claim has been maintained.

All customers have a Duty of Disclosure which requires them to tell us any information that may affect our decision to insure them.

We have confirmed that your property would not have met Suncorp's underwriting guidelines. Investor Home Insurance would not have been offered had the following information been disclosed accurately at the time of policy renewal on 21 December 2009 or 21 December 2010:

- The home is used for business, trade or professional use

A Product Disclosure Statement was issued to you along with your Certificate of Insurance on 14 November 2008. This Product Disclosure Statement was relevant for the insurance periods of 21 December 2008 to 21 December 2009 and 21 December 2009 to 21 December 2010. Additionally, a new Product Disclosure Statement was issued to you prior to the renewal of the policy on 21 December 2010 along with your renewal Certificate of Insurance for the insurance period of 21 December 2010 to 21 December 2011.

The Product Disclosure Statements clearly and unambiguously advise that you must contact Suncorp if the occupancy or use of the home changes from a residence to include any business activity. When you contact us we will re-evaluate your policy.

We may decide to:

- continue cover with no changes to your policy **or**
- offer to continue cover with an additional excess, charge an additional premium or special condition to your policy **or**
- cancel your policy.

As you have failed in your responsibility to advise us that the property changed from a residence to include business activity, this has prejudiced our ability to decide to offer you insurance. Had you contacted Suncorp to advise that the property was being used for business purposes Suncorp would not have offered insurance.

Regardless of whether the property was built as a residential or commercial property, this has not impact on whether or not your claim is one for acceptance under the policy. It is the use of the property that determines if the policy will respond.

We have confirmed that you were aware that the property was being used for business purposes by your tenant. The Product Disclosure Statement clearly outlines that you are to contact us when the home changes to include any business activity.

As such, I agree with the decision by the Investigation Department to decline your claim.

Please see the following extracts from your Product Disclosure Statements that relate to this decision:

Suncorp Investor Home & Contents Insurance Product Disclosure Statement active 01 July 2008

Investor Home and Contents Insurance Page 2

Product Disclosure Statement

This product disclosure statement (PDS) is an important legal document that contains details of your home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

Important terms explained Page 7

business activity

A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of the home or unit.

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

duty of disclosure

You have a duty of disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved we can treat the policy as if it had never existed.

home office

A room or part of the home used as an office for business activities.

period of insurance

When this insurance cover starts to when it ends. It is shown on your certificate of insurance.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

Your responsibilities Page 15 - 16

When you buy insurance from us, you are responsible for keeping your details up to date with us and providing correct information to us.

Your duty of disclosure

You must comply with your duty of disclosure when you apply for insurance with us and each time you renew or alter your cover (See page 8 for details).

Keeping details up to date and providing information

You need to tell us immediately if:

- ... ...
- the occupancy or use of the home or unit changes from a residence to include any business activity, or ceases to be tenanted
- ... ...

Not meeting your responsibilities

If you do not meet your responsibilities outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or reduce the amount we pay or cancel your policy.

If fraud is involved, we can treat your policy as if it never existed.

Suncorp Investor Home & Contents Insurance Product Disclosure Statement active 13 September 2010

Welcome to Suncorp Investor Home & Contents Insurance Page 3

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of the home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

Other Important Information Page 56

Your responsibilities

You must:

- ... ...
- follow all the terms and responsibilities set out in your policy

Not meeting your responsibilities

If you do not meet your responsibilities we may:

- reduce or refuse to pay your claim
- cancel your insurance policy
- reduce your cover to what we would have accepted had we known correct facts.

If fraud is involved, we can treat your policy as if it never existed.

You must also contact us when:

- .....
- the occupancy or use of the home or unit changes from a residence to include any business activity, or ceases to be tenanted

What we will do when you contact us

We will re-evaluate your policy. We might decide to:
- continue cover with no changes to your policy **or**
- offer to continue cover with an additional excess, charge an additional premium or special condition to your policy **or**
- cancel your policy.

We will advise you of our decision in writing.

Terms explained Page 58

business activity

A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of the home or unit.

certificate of insurance

The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

duty of disclosure

You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:
- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:
- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.

home office

A room or part of the home used as an office for business activities.

period of insurance

The time you are covered by insurance. It is shown on your certificate of insurance.

Policy

Your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

Please see the following extracts from your Insurance Contracts Act that relate to this decision:

Part IV—Disclosures and misrepresentations

Division 1—The duty of disclosure

21 The insured's duty of disclosure

(1) Subject to this Act, an insured has a duty to disclose to the insurer, before the relevant contract of insurance is entered into, every matter that is known to the insured, being a matter that:
  (a) the insured knows to be a matter relevant to the decision of the insurer whether to accept the risk and, if so, on what terms; or
  (b) a reasonable person in the circumstances could be expected to know to be a matter so relevant.

(2) The duty of disclosure does not require the disclosure of a matter:
  (a) that diminishes the risk;
  (b) that is of common knowledge;
  (c) that the insurer knows or in the ordinary course of the insurer's business as an insurer ought to know; or
  (d) as to which compliance with the duty of disclosure is waived by the insurer.

(3) Where a person:
  (a) failed to answer; or
  (b) gave an obviously incomplete or irrelevant answer to;
a question included in a proposal form about a matter, the insurer shall be deemed to have waived compliance with the duty of disclosure in relation to the matter.

22 Insurer to inform of duty of disclosure

(1) The insurer shall, before a contract of insurance is entered into, clearly inform the insured in writing of the general nature and effect of the duty of disclosure and, if section 21A applies to the contract, also clearly inform the insured in writing of the general nature and effect of section 21A.

(2) If the regulations prescribe a form of writing to be used for informing an insured of the matters referred to in subsection (1), the writing to be used may be in accordance with the form so prescribed.

(3) An insurer who has not complied with subsection (1) may not exercise a right in respect of a failure to comply with the duty of disclosure unless that failure was fraudulent.

Division 3—Remedies for non-disclosure and misrepresentation

28 General insurance

(1) This section applies where the person who became the insured under a contract of general insurance upon the contract being entered into:

(a) failed to comply with the duty of disclosure; or

(b) made a misrepresentation to the insurer before the contract was entered into;

but does not apply where the insurer would have entered into the contract, for the same premium and on the same terms and conditions, even if the insured had not failed to comply with the duty of disclosure or had not made the misrepresentation before the contract was entered into.

(2) If the failure was fraudulent or the misrepresentation was made fraudulently, the insurer may avoid the contract.

(3) If the insurer is not entitled to avoid the contract or, being entitled to avoid the contract (whether under subsection (2) or otherwise) has not done so, the liability of the insurer in respect of a claim is reduced to the amount that would place the insurer in a position in which the insurer would have been if the failure had not occurred or the misrepresentation had not been made.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

Our Ref: [redacted]

7 July 2011

[redacted]
Parkinson QLD 4115

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you were told to dispose of the couch prior to being told that the claim was not one for acceptance. I am writing to advise that the decision to decline your claim has been maintained.

Suncorp will not cover you for loss or damage as a result of or caused by mould unless it is a result of bursting, leaking or overflowing of water or liquid at the insured address from water containers (eg. a pipe bursting).

You contacted Suncorp on 4 March 2011 to lodge a claim for damage done to your couch as a result of the flood event that occurred in Brisbane in January 2011. Your contents were being stored temporarily in a storage facility whilst you were moving to a new home.

Network Restorers were appointed to inspect the damaged couch. They provided the following advice:

"Cause of loss: Furniture [two x three seater lounge suites]in off site storage facility - mould evident on fabric covering when taken out of storage

Observations 1]Furniture was in off site storage facility [1st floor]from October 2010 to February 2011 2]Storage facility ground floor was flooded in January 2011 - items not wet by flood water however the storage area was an environment of high humidity; minimal air flow and dark; three environmental factors neccessary for the proliferation of mould growth

Conclusions The surface mould can be cleaned however the entire lounge suites including the frame has the potential to be covered in mould spores - the insured's son

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has respiratory health issues and we cannot guarantee full removal of all mould spores from these units." (sic)

During the dispute process you advised that your main concern was that you were advised to dispose of the couch prior to being advised that the claim was not one for acceptance.

Based on the information available to me during my review I accept that your couch was not damaged as a result of the flood event. It is evident that the atmospheric conditions within the storage facility were such that mould developed on your couch. Your policy provides cover for loss or damage caused by mould only if the mould is as a result of bursting, leaking or overflowing of water or liquid at the insured address from water containers. I cannot agree that this has occurred to cause the mould damage to the couch.

Further, it is the advice of Network Restorers was that your couch could not be successfully restored due to the mould and that no guarantees could be provided regarding the full removal of all mould spores. Given this advice it is evident that the couch could not be successfully restored and required replacement.

Accordingly, as the couch required replacement regardless of any advice provided by Suncorp I cannot agree that you have suffered a prejudice as a result of advice to dispose of the couch.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Contents cover (page 16)

When we insure your contents:
✓ **we will cover them for accidental loss or damage or theft which happens:**
- **in the period of insurance and**
- **in the 3 locations shown in 'where your contents are covered' on page 18.**

'Accidental loss or damage' includes loss or damage from incidents you did not intend to happen, eg. accidentally staining carpets, breaking glass table tops or damage to a painting accidentally falling off a wall. It also includes loss or damage from incidents such as:

- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:
- as 'not insured' in additional features and optional covers on pages 23 to 47 of the PDS and
- as 'what is not insured' on pages 48 to 56 of the PDS.

Where your contents are covered (page 18)

The table below shows the cover we provide in different locations.

1. At the insured address
✓ We will cover your contents at the insured address.

2. Elsewhere in Australia and New Zealand
✓We will cover your contents anywhere in Australia or New Zealand for up to **185** days when they are temporarily away from the insured address
but we will not cover
× the items shown on page 19.

What is not insured under this policy (page 49)

mould, rising damp, rust, corrosion

We do NOT cover
× loss or damage caused by mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot
unless it is caused by:
✓ bursting, leaking or overflowing of water or liquid at the insured address from water containers (eg. a pipe bursting).

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: info@fos.org.au

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4F1048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

29 June 2011

[redacted]
Sherwood QLD 4075

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the partial decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe that the cost to re-apply the termite barrier should be covered by the claim. You have provided an email, dated 7 June 2011, outlining the reasons for this belief. Further you advised that there was some confusion around which Product Disclosure Statement was applicable at the date of loss. I am writing to advise that the decision not to cover the cost of re-applying the termite barrier has been maintained.

Suncorp does not cover you for loss or damage to chemicals or pesticides that have been used or applied.

Chemicals, fertilisers and pesticides are specifically excluded by the policy. They are not covered as either home or contents.

The policy further excludes the cost of replacing or reapplying pest control chemicals and baits in or around your home.

You have advised that currently the most effective termite barrier is a reticulated system. Installation of such a system involves digging a trench around the home and installing a perforated pipe. Chemicals are then introduced to the pipe and the chemical disperses into the surrounding soils from the pipe.

The termite barrier you advise that you had in place was an organic chlorine barrier. This was a chemical barrier which was applied around the home to the soil. Due to the toxicity of this chemical it was banned for use in Australia in 1995.

Whilst the most effective termite barrier is currently a reticulated system there are a number of other chemical termite barriers available which do not involve the installation of a perforated pipe around the home. Your home is not required to have a reticulated system.

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You have advised that you believe that the exclusion of chemicals, fertilisers and pesticides that have been used or applied relates to chemicals or pesticides that have been sprayed around the home as opposed to a termite barrier which is a structural issue.

The policy advises that chemicals, fertilisers and pesticides that have been used or applied are not covered. It does not provide any exceptions to this exclusion. Further I am unable to agree that a termite barrier is a structural issue. Chemical termite barriers as you had are just that, a chemical barrier to prevent termite infestations occurring. Similarly the reticulated system is not a physical barrier preventing a termite infestation, it is merely the system used to disperse the chemicals that form the barrier that prevents termite infestation.

Regarding which Product Disclosure Statement (PDS) was applicable to your claim. Your policy renewed on 16 April 2010 for the period 16 April 2010 until 16 April 2011. The PDS applicable at renewal was 12314 28/01/08 A. This PDS applies until the renewal of the policy on 16 April 2011 when the new PDS, 12314 13/09/10 B becomes the PDS applicable to the policy. Whilst the new PDS has an effective date of 13 September 2010 it does not come into affect for your policy until the renewal date.

As your policy does not cover chemicals, pesticides or the cost to replace or reapply pest control chemicals and baits in or around your home I agree that the decision is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The basics of home and contents cover (page 9)

The type of cover
You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover
We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

We include additional features with your cover
When you buy this insurance from us, we also provide additional features at no extra cost. Features include removal of debris from your home and temporary accommodation. For the full range of additional features, see page 73.

What we do not cover
There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

What we cover as your home (page 37)

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

What we do not cover as your home (page 38)

Home does not include:
– ... ...
– chemicals, fertilisers and pesticides that have been used or applied

What we cover as your contents (page 43)

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

What we do not cover as your contents (page 44)

Contents does not include:
– ... ...
– chemicals, fertilisers and pesticides that have been used or applied

What is not covered under any part of your policy (pages 119 – 126)

We do not cover

Extra costs following an insured incident
Consequential losses or extra costs following an insured incident including:
– ... ...
– cost of replacing or reapplying pest control chemicals and baits in or around your home
– ... ...

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3773
Facsimile: (07) 3031 2111

Our Ref [redacted]

8 April 2011

[redacted]
Corinda QLD 4075

Dear [redacted]

HOME CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your claim for your contents has been maintained.

Suncorp does not cover loss or damage to your Contents unless you have the appropriate cover selected on your Certificate of Insurance.

All customers have a responsibility to make certain that they have the coverage that is appropriate to their needs. It has been confirmed that you did not have Contents cover on the date of loss.

During the dispute review process, you confirmed that you received your renewal Certificate of Insurance and that you believed that you were covered for your contents, as the Certificate of Insurance notes Home and Contents Insurance. Accordingly, you believe that your Certificate of Insurance is misleading. Additionally, you advised that you believe that it is Suncorp's responsibility to make sure that your cover is correct and up to date. It was further advised that you believed your policy originally contained a contents cover, which has since been removed by Suncorp. As such, you request Suncorp accept your contents claim.

Please be advised that I have considered the above concerns, however, I am unable to agree that Suncorp has been misleading regarding your level of cover.

I have reviewed your policy and can confirm that, since the 2008 renewal, there have been no contents insured. I am unable to view any documents prior to this date, as they have been archived on our system. However, there have been three renewals sent since 2008, with each renewal clearly outlining your level of cover.

I have attached these documents for your consideration.

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Your renewal account that was issued to you advises that the product you hold is Classic home and contents. This does not advise the cover you have; but advises the product you have selected. The level of cover is advised on the Certificate of Insurance. You can hold building only, contents only or both under the Classic Home and Contents product.

Furthermore, your renewal Certificate of Insurance clearly and unambiguously outlines your level of cover. The cover you have selected is Classic Home Insurance with a building sum insured of $336,900.00.

In addition to this, your policy clearly outlines your home building basic excess of $300.00. Your Certificate of Insurance does not reference any information relating to contents cover.

Your Product Disclosure Statement clearly and unambiguously advises that it is your responsibility to read and understand your level of cover. We have no record that you have contacted Suncorp to question or query your policy cover.

I have confirmed that all the Certificates of Insurance were sent to the correct mailing address as noted on your policy.

Based on my review of your claim I am unable to agree that your claim for contents should be accepted, as you did not hold a contents insurance policy with Suncorp on the date of the loss.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic home & contents Insurance Page 1

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The type of cover Page 9

You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover
We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

Home cover Page 37

What we cover as your home
Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:
- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings but not carpets or rugs
  (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet
  (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems
  (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home

Home does not include:
- any domestic outbuilding occupied as a residence with its own electric metering
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants, hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- inflatable swimming pools or portable spas
- water in tanks, swimming pools, spas or any other water container
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber
  (eg. sand on tennis courts or a gravel driveway)
  but we will pay
  the cost to restore soil or earth to the extent that it is necessary to repair insured damage to your home
- carpets (fixed or unfixed) or floor rugs.

Standard Contents Cover Page 43

What we cover as your contents
Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:
- carpets and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines

– inflatable or portable swimming pools and portable spas and their accessories
– surfboards, sailboards, canoes, kayaks and non-motorised surf skis
– remote-controlled model or toy:
  • motor vehicles
  • aircraft with a wing span up to 1.5 metres
  • watercraft
– items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)
– your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:
– wall paint and paper if your unit is located in NSW
– lino if it is not stuck down
– floating wooden floors paid for by you after the building was built
– air conditioners and spas for the sole use of the unit owner or occupier
– fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:
– electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
– air conditioners that leave a hole in a wall if removed
– dishwashers housed in a cabinet
– chemicals, fertilisers and pesticides that have been used or applied
– plants not in a pot
– lawns, trees, shrubs, hedges
– fixed swimming pools or spas and their accessories
– water in tanks, swimming pools, spas or any other water container
– animals including fish, reptiles, pets and livestock
– stock for a past, present or future business activity
– travel or other tickets, coupons or gift vouchers
– unfixed home building materials and uninstalled home fixtures or fittings
– loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (eg. sand on tennis courts or gravel driveways)
– motor vehicles, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
– caravans, mobile homes or any of their contents
– trailers, horse floats or horse-drawn carriages
– aircraft other than remote controlled models or toys with a wing span less than 1.5 metres
– watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surfskis.

Terms explained Page 154

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

11 August 2011

[redacted]
Graceville QLD 4075

Dear [redacted]

CONTENTS CLAIM – [redacted]

I refer to your recent telephone in which you expressed concern about the partial decline of your recent claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe that your claim for the damage to the kitchen and bathroom should be accepted based on information provided to you by Suncorp. I am writing to advise you that the decision to partially decline your claim has been maintained.

Suncorp will only cover you for those items insured as your Contents.

I have confirmed that as of the date of loss Suncorp held a contents only policy for you. Your Product Disclosure Statement (PDS) clearly advises what is covered as your contents. The kitchen and bathroom are not included in what is insured as your Contents. Your unit was insured with Zurich Australian Insurance Limited under a Strata Insurance policy that covered the building and common contents.

A claim for flood damage to your unit was lodged with Zurich however, they declined the claim as their policy specifically excludes damage as a result of flood.

You have advised that prior to moving overseas, you contacted Suncorp to cancel your contents insurance policy as you intended renting the unit whilst away. You further advised that you discussed with the consultant as to whether or not you should keep the policy given these circumstances. You have advised that the consultant advised that your contents policy did not cover the building itself but that it would cover fixtures such as carpets, light fittings and blinds as well has improvement works that you had done to the kitchen and bathroom.

I have been unable to locate any evidence to support your assertions that you contacted Suncorp and were provided this advice. The renovations you had done to your unit fall outside the scope of cover provided by the contents policy you held. I have noted that the Zurich Strata Insurance policy covers you for loss or damage to your building or common

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contents. Within the definition of building they note that structural improvements, stoves, ovens, hotplates, hot water systems, built-in cupboards and bathroom fittings are included as being covered as part of the building.

I have noted that Colleen was advised that a claim for the damage could be considered if the Strata Policy did not cover the items. It has been confirmed that the Zurich Strata Insurance policy covers the items under their policy but has relied on a policy exclusion to decline the claim. Accordingly the claim for the kitchen and bathroom was declined.

I have confirmed that Suncorp has settled you $9,670.99 for your contents that were damaged by the flood event.

Based on the available evidence I agree that the decision to decline your claim for damage to the kitchen and bathroom is correct pursuant to the terms and conditions of the policy.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Welcome to Suncorp Classic home & contents Insurance (page 1)

Who is this product designed for?
This insurance product is specially designed for the owners of a home if you live in it and your contents inside your home, unit, apartment or flat.

For new customers, this policy is not suitable for covering your investment home or unit let out to your tenants. Please ask us about our investor home and contents insurance policy. Your policy continues if your investment home is currently insured under this policy.

The basics of home and contents cover (page 9)

The type of cover
You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover

We cover loss or damage caused by insured events 1 to 12
When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we do not cover
There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

What we cover as your contents (page 43)

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:
- carpets and rugs (fixed and unfixed)
- internal blinds and curtains
- wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- mobile dishwashers
- plants in pots
- food and medicines
- inflatable or portable swimming pools and portable spas and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.

If contents are insured in a unit
Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:
- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier
- fixtures owned by you as a tenant which will be removed when vacating.

What we do not cover as your contents

Contents does not include:
- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply

Terms explained (pages 155 – 164)

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

certificate of insurance
The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

contents
Your contents shown as insured on page 43.

product disclosure statement (PDS)
PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: 07 3259 3769
Facsimile: (07) 3031 2111

Our Ref: [redacted]

18 August 2011

[redacted]
Neutral Bay NSW 2089

Dear [redacted]

BUILDING CLAIM - [redacted]

I refer to your recent contact, in which you expressed concern regarding the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns. I am writing to advise you that the decision to decline your claim has been maintained.

Suncorp does not cover you for loss or damage from bushfires, storms or floods if the loss or damage occurs in the first 72 hours of cover.

Your policy was incepted via a telephone application at 7:59pm on 10 January 2011; as such the 72 hour restriction period expired at 7:59pm on 13 July 2011. Monica Downie contacted Suncorp on 14 January 2011 at 12.17pm to report that flood water had reached the window line of the property and may have caused structural damage.

The consultant who incepted your policy has provided a statement to confirm that when the policy was incepted that they advised that there may be restrictions under the policy for the first 72 hours against bushfire, storm or flood. They further advised that they asked if you had any further questions about the insurance.

Suncorp appointed Arup who provided a report from a flood engineer which confirms the following: *"It is estimated that the 86 Lancelot Street, Tennyson property started to be affected by the Brisbane River flood backing up in the Oxley Creek floodplain on Wednesday 12 January 2011 at 03:32:09 (am) when water levels reached the site's lowest ground level. Based on the local planning habitable floor level, inundation to the premises would have occurred from Wednesday 12 January 2011 at 12:51:03 (pm)."*

I have enclosed a copy of the report for your reference.

Based on the information available to me during my review it is evident that the damage occurred within the first 72 hours following the inception of the policy. I am unable to

agree that the consultant did not advise you of the restriction of cover for the first 72 hours against flood. Accordingly I agree that the decision to decline your claim is correct.

Policy refund

With regard to your insurance policy refund, in good faith I have requested that further premium from four days after the date of loss until the actual policy cancellation date of 14 March 2011 be refunded to you. This refund will be sent by cheque.

Policy cancellation

As the condition of your home no longer met Suncorp acceptance criteria, this meant Suncorp was no longer able to offer insurance for your home. Suncorp extended cover for five (5) days so that you could arrange alternative cover. Suncorp cover stopped at 4:00pm on March 14 2011.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

We do not cover loss or damage: Page 46

Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover, but we will cover these events if this policy began on the same day:

– you bought your home

– that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours).

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

4 August 2011

[redacted]
Sumner QLD 4074

Dear [redacted]

HOME & CONTENTS CLAIM - [redacted]

I refer to your recent telephone call in which you expressed concern about your claim.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you require a complete copy of the Scope of Works to be provided to you. I am pleased to advise that your request has been accepted.

Please find attached a copy of the Scope of Works as per your request.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

03350 06/05/05 C

Lend Lease

SUNCORP

BUILDER'S PRICING SCHEDULE - SUNCORP QLD FLOODS RECOVERY PROJECT

CLAIM DETAILS		BUILDER'S DETAILS	
INSURED NAME:	[redacted]	COMPANY NAME:	[redacted]
INSURED ADDRESS:		ADDRESS	[redacted]
INSURED CONTACT NO:		CONTACT	[redacted]
INSURANCE CO:	suncorp	CONTACT NO:	[redacted]
CLAIM NO:	[redacted]	BUILDER'S REF:	PMB - 039
DATE CLAIMED FROM SUNCORP:	16/03/2011	DATE OF ISSUE:	26/02/2011
	BUILDERS QUOTATION		

CLAIM STATUS

CATEGORY A (Immediate alternate accommodation required)	☑
CATEGORY B (Liveable, alternate accomodation required during remedial works).	☑
CATEGORY C (Liveable now and during remedial works, no alternate accomodation required).	☐

Please tick either A, B or C (one only) to confirm status.

BUILDING CONTRACT DETAILS

BUILDING CONTRACT START DATE:	04/04/2011	
BUILDING CONTRACT COMPLETION DATE:	18/06/2011	
DURATION	76	DURATION (CALENDAR DAYS):
CONTRACT VALUE	$71,590	

Note: The above information must be provided

GENERAL DESCRIPTION OF CLAIM DAMAGE

Due to the recent heavy rain in January Brisbane has been flooded.
The insured property has been inundated by approx 2.7 meters of flood waters causing damage to Floors, Walls, Kitchen & Bathrooms ect.
The home is a High set timber style home sitting appxor 2.7m off the ground Flood waters ented the property to approx 75mm to the upper level.
We find the above claim consistent with the event.

PLEASE ENSURE THAT ALL QUOTED COSTS ARE EXCLUSIVE OF GST AS THIS IS ADDED AS A LAST ITEM ON THIS PRICING SCHEDULE

Signed by Insured: ..... Name: ..... Date: ..... / 2011

Signed by Builder: ..... Name: ..... Date: ..... / ..... / 2011

								PROGRESS CLAIM		
REP	TRADE ITEM	TRADE DESCRIPTION:	Qty	Unit	Rate	Amount	Trade Sub-Total	% Complete	Invoice Amount	ADDITIONAL COMMENTS (As Required)
1: DEMOLITION:										
1.1	Labour	Includes - removal of skirting, , wall linings (including prep of wall lining join if required) joinery, includes removal of all hardwood strip flooring and ply underlay base.	63.0	Hours	65	$4,095		0%	$0	Note when removing 75mm plaster strip to bottom of walls if extra damage is found to plaster walls 1/2 strip out will have to be completed as a Variation.
1.2	Rubbish Disposal	Includes removal of all demolition spoil from site to an approved waste station.	12.0	m3	80	$960		0%	$0	
				SUB-TOTAL			$5,055			

REF	TRADE ITEM	TRADE DESCRIPTION:	Qty	Unit	Rate	Amount	Trade Sub Total	PROGRESS CLAIM % Complete	PROGRESS CLAIM Invoice Amount	ADDITIONAL COMMENTS (As Required)
A: PROVISIONAL SUMS-										
A.1	Electrical	Disconnect and make safe all fittings and hard wired appliances.	1.0	Quote	500	$500		0%	$0	Provisional Sum
A.2	Joinery	Kitchens - Base Cupboards move & store, new Kickers, End panels & seen ends all care taken with stone tops remove and replace existing.	1.0	Item	1500	$1,500		0%	$0	Provisional Sum- note if tops break chip or scrach they will require to be replaced
A.5	Sanitisation		1.0	Item	750	$750			$0	Provisional Sum
A.6	Wet Areas/ Plumbing	Disconnect and make safe all fixtures and fittings and plumbed in refrigerators. & Re-conect when required.	1.0	Quote	1200	$1,200		0%	$0	Provisional Sum
A.8	Garage	sectional panel garage door services & report	1.0	Item	500	$500		0%	$0	Provisional Sum
A.11	Water tank	Supply and install new Polly 3,000 lt water tank & pump	1.0	quote	2500	$2,500				Provisional Sum
A.11	Floor	Supply & Install new Hardwood strip floor on 12mm ply base to match existing- supply cost of flooring $60m2 allowance covered in total Rate.	84.0	m2	165	$13,860				Provisional Sum
		Floor sand & polish	84.0	m2	45	$3,780				Provisional Sum
				SUB-TOTAL			$24,590			Provisional Sum
B: SPECIFIC SAFETY AND / OR PROTECTION ITEMS-										
B.1	Bin Hire & Tip Fees	Rebbish removal for during re- build	6.0	m3	80	$480		0%	$0	
B.2	Scaffold	required for replacement of out side cladding for sanitize & painting	1.0	Item	250	$250				
B.3	Clean	final builders clean	1.0	item	500	$500				
				SUB-TOTAL			$1,230			
C: EXTERNAL REPAIRS			RECORD ROOF PLAN AREA (m^2)					out side of home 9m x20m = 180m2 walls = 139m2		
C.2	Wall Cladding	Removal & replace shadow cladding so internal cavity can be sanitized	4.0	hr	80	$320				
		Reinstall new shadow clad external wall cladding	4.0	hr	80	$320		0%	$0	
		Painting to external wall to shadow clad	24.0	m2	27	$648				
C.3	Entry stairs	Re-oil steps to entry front	10.0	Item	35	$350				
		Re oil porch entry	5.0	m2	36	$180				
		repaint hand rail balustrade	5.4	lm	55	$297				
				SUB-TOTAL			$2,115			
D: Rear Veranda deck			RECORD WALL CLADDING AREA (m^2)					11m x12m = 132m2 area aroun pool & inc Pool.		
D.1	Decking	re oil to timber decking	40.0	m2	36	$1,440		0%	$0	
		re oil to stairs & landing	23.0	item	35	$575				
D.2	Bi Fold Doors	services running gear & clean	1.0	Item	120	$120				
		Reseal timber bi flod doors	3.0	Item	120	$360		0%	$0	
		reseal door frame	1.0	Item	90	$90				
D.3	Sliding door	services running gear & clean	1.0	Item	120	$120				
		Reseal timber sliding door	1.0	Item	120	$120				
		reseal door frame	1.0	Item	90	$90				
				SUB-TOTAL			$2,915			
E: ENTRY AND COMMON HALLWAYS & CORRIDORS-			RECORD SIZE & HEIGHT OF ROOM (m^2)					10m x1m & 2.5m x2m 15m2		
E.1	Archs and skirting	Supply, fix new skirtings	23.0	lm	15	$345		0%	$0	
E.3	Re-instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 90mm strip new 90mm skirting to cover	23.0	lm	12	$276		0%	$0	90mm strip to bottom
E.3	Doors	remove clean & rehang existing door entry	1.0	Item	90	$90				
		remove clean & rehang existing door sliding	2.0	Item	90	$180				
E.7	Painting	Internal Walls	62.0	m2	24	$1,488		0%	$0	All painting includes to match new and old incl all skirts,archs, reveals, etc.

REF	TRADE ITEM	TRADE DESCRIPTION:	Qty	Unit	Rate	Amount	Trade Sub-Total	PROGRESS CLAIM % Complete	Invoice Amount	ADDITIONAL COMMENTS (As Required)
		Doors	3.0	item	120	$360		0%	$0	All painting includes for 1 primer coat, 1 under coat and 1 enamel top coat - in selected colours
				SUB-TOTAL			$2,739			
F	KITCHEN, MEALS,FAMILY, LOUNGE ROOM		RECORD SIZE & HEIGHT OF ROOM (m^2)					4.5m x16.3m = 74m2		
F.1	Archs and skirting	Supply, fix and paint new skirtings	42.0	lm	15	$630		0%	$0	
F.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 90mm strip new 90mm skirting to cover	42.0	lm	12	$504		0%	$0	
F.3	Painting	Internal Walls	113.0	m2	24	$2,712		0%	$0	All painting includes to match new and old incl all skirt,arch.reveals, etc.
F.4	Joinery	labour to move for new floor and re install island bench	6.0	hr	65	$390		0%	$0	
F.5	Internal Stair	sand & reseal stair	13.0	item	35	$455				
				SUB-TOTAL			$4,691			

G	BATHROOM		RECORD SIZE & HEIGHT OF ROOM (m^2)					2m x2.8m =7m2		
G.2	sanitize	flood seal sanitize bathroom	1.0	item	250	$250		0%	$0	
G.3	Clean	Clean all tiles & fixtures & fittings	1.0	item	225	$225		0%	$0	
G.4	Paint	Door re seal clear	1.0	item	120	$120				
				SUB-TOTAL			$595			

REF	TRADE ITEM	TRADE DESCRIPTION:	Qty	Unit	Rate	Amount	Trade Sub-Total	PROGRESS CLAIM % Complete	Invoice Amount	ADDITIONAL COMMENTS (As Required)
H	BEDROOM 4		RECORD SIZE & HEIGHT OF ROOM (m^2)							3.6m x2.6m= 10m2
H.1	Archs and skirting	Supply, fix and paint new skirtings	14.0	lm	15	$210		0%	$0	
H.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 80mm strip new 90mm skirting to cover	14.0	lm	12	$168		0%	$0	
H.6	Painting	Internal Walls	38.0	m2	24	$912		0%	$0	All painting includes to match new and old incl all skirt,arch.reveals, etc.
	door	Door re-seal clear	1.0	item	120	$120		0%	$0	
			0.0		0	$0		0%	$0	
				SUB-TOTAL			$1,410			

I	BEDROOM 3		RECORD SIZE & HEIGHT OF ROOM (m^2)							2.8m x3.6m = 10m2
I.1	Archs and skirting	Supply, fix and paint new skirtings	16.0	lm	15	$240		0%	$0	
I.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 80mm strip new 90mm skirting to cover	16.0	lm	12	$192		0%	$0	
I.6	Painting	Internal Walls	43.0	m2	24	$1,032		0%	$0	All painting includes to match new and old incl all skirt,arch reveals, etc.
		Door re seal clear	1.0	item	120	$120		0%	$0	Provisional Sum allowance for supply of strip flooring only @ $60.00/m2
			0.0		0	$0		0%	$0	
				SUB-TOTAL			$1,584			
J	STUDY NOOK & LINEN		RECORD SIZE & HEIGHT OF ROOM (m^2)							2m x1.5m = 3m2
J.1	Archs and skirting	Supply, fix and paint new skirtings	10.0	lm	15	$150		0%	$0	
J.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 80mm strip new 90mm skirting to cover	10.0	lm	12	$120		0%	$0	
J.3	Painting	Internal Walls	27.0	m2	24	$648		0%	$0	All painting includes to match new and old incl all skirt,arch.reveals, etc.
		Door re seal clear	1.0	item	120	$120		0%	$0	Provisional Sum allowance for supply of strip flooring only @ $60.00/m2
J.4	Linen	clean & sanitize, services running gear	1.0	Item	75	$75		0%	$0	
				SUB-TOTAL			$1,113			

REF	TRADE ITEM	TRADE DESCRIPTION:	Qty	Unit	Rate	Amount	Trade Sub-Total	PROGRESS CLAIM % Complete	Invoice Amount	ADDITIONAL COMMENTS (As Required)
K: BEDROOM 2-			RECORD SIZE & HEIGHT OF ROOM (m^2)							3m x 3.8m = 12m2
K.1	Archs and skirting	Supply, fix and paint new skirtings	15.0	lm	15	$225		0%	$0	
K.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 80mm strip new 90mm skirting to cover	15.0	lm	12	$180		0%	$0	
K.6	Painting	Internal Walls	41.0	m2	24	$984		0%	$0	All painting includes to match new and old incl all skirt,arch.reveals, etc.
		Door re seal clear	1.0	item	120	$120		0%	$0	All painting includes for 1 primer coat, 1 under coat and 1 enamel top coat - in selected colours
				SUB-TOTAL			$1,509			
L: MASTERBED ROOM-			RECORD SIZE & HEIGHT OF ROOM (m^2)							3.5m x5.5m = 20m2
L.1	Archs and skirting	Supply, fix and paint new skirtings	22.0	lm	15	$330		0%	$0	
L.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 80mm strip new 90mm skirting to cover	22.0	lm	12	$264		0%	$0	
L.3	Painting	Internal Walls	80.0	m2	24	$1,440		0%	$0	All painting includes to match new and old incl all skirt,arch.reveals, etc.
		Door re seal clear	1.0	item	75	$75		0%	$0	
				SUB-TOTAL			$2,109			
M: ENSUIT-			RECORD SIZE & HEIGHT OF ROOM (m^2)							2m x2.2m =4.5m2
M.1	sanitize	flood seal sanitize bathroom	1.0	item	250	$250		0%	$0	
M.2	Clean	Clean all tiles & fixtures & fittings	1.0	item	225	$225		0%	$0	
M.3	Painting	Door re seal clear	1.0	item	120	$120		0%	$0	
				SUB-TOTAL			$595			
N: WIR-			RECORD SIZE & HEIGHT OF ROOM (m^2)							2.2m x2m = 4.5m2
N.1	Archs and skirting	Supply, fix and paint new skirtings	9.0	lm	15	$135		0%	$0	
N.2	Re-Instate Wall Linings	Supply, fix and set 10mm Plasterboard to Walls 80mm strip new 90mm skirting to cover	9.0	m2	12	$108				
N.7	Painting	Internal Walls	25.0	m2	24	$600		0%	$0	All painting includes to match new and old incl all skirt,arch.reveals, etc.
		Door re seal clear	1.0	item	120	$120		0%	$0	All painting includes for 1 primer coat, 1 under coat and 1 enamel top coat - in selected colours
				SUB-TOTAL			$963			
Q: PRELIMINARIES										
		Supervision	32.0	hrs	80		$2,560	0%	$0	
		Addimin Fee	1.0	item	300		$300	0%	$0	
			0.0	item	0		$0	0%	$0	
		SUB-TOTAL OF ALL PRELIMS AND TRADE COSTS					$56,073		$0	
		MARGIN ON ALL TRADE COSTS	15%			Sub-Total	$410.95	0%	$0	
						TOTAL Excluding GST	$64,484		$0	
						PLUS GST @ 10 %	$6,448		$0	
						PLUS BSA (HOME WARRANTY) INSURANCE	$658	0%	$0	
						TOTAL Including GST	$71,590		$0	

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053

Facsimile: (07) 3031 2111

[redacted]

3 February 2011

[redacted]
Oxley QLD 4075

Dear [redacted]

HOME CLAIM - [redacted]

I refer to your recent telephone call, in which you expressed concern about your claim regarding the decision to decline the claim due to the policy not being in force at the time of the loss.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns surrounding the decline of the claim and advise that the original decision to decline the claim has been maintained.

Suncorp is unable to accept your claim as you did not have a current policy at the date of the loss.

The review of your claim has confirmed that Suncorp issued notice to you on 12 October 2010 advising that payment of your insurance premium which was due on 4 October 2010 had been unsuccessful. This notice advised that if an instalment remains unpaid for at least 14 days then Suncorp may refuse to pay a claim.

The notice also states that we would attempt to take $421.90, which is twice the monthly payment, on the next due date of 4 November 2010. A further notice was sent on 9 November 2010 advising this second attempt was also unsuccessful and that your policy has been cancelled. This correspondence was sent to the correct mailing address, as listed on your policy.

In light of this information and the fact that your policy was not in force at the time of the loss I have no alternative but to maintain the original decision to decline the claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Paying your premium fees & charges Page 27

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date...

03350.06/05/05 A

Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:
– refuse to pay a claim if payment is 14 days (or more) late and
– cancel your policy without notifying you if payment is 1 month (or more) late.
If you do not pay the premium and other charges in full, we will reduce the period of insurance so it is in line with the amount you paid.

What happens with cancellations? Page 30

Cancellation by us

We can cancel your cover at any time according to law.
If you pay your premium annually, we can cancel your cover if you do not pay the premium by the due date.
If you pay by monthly instalments and an instalment is unpaid for more than 1 month, we can cancel your cover without notifying you.
We will refund any money we owe you less any non-refundable government charges.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3769
Facsimile: (07) 3031 2111

[redacted]

28 February 2011

[redacted]
St Lucia QLD 4067

Dear [redacted]

CONTENTS CLAIM - [redacted]

I refer to your recent contact, in which you expressed concern regarding the decline of the above claim.

My role as a Dispute Resolution Officer is to ensure decisions made by GIO employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns regarding the decline of your claim and can now advise this decision has been maintained.

Suncorp is unable to accept your claim under policy PCA38094N as this policy was not current at the date of the loss.

It has been confirmed that Suncorp issued a Renewal Notice - Certificate of Insurance to you on 27 August 2010. This document advised payment of your premium was required before 4PM on 30 September 2010 in order for you to be insured.

A further notice was sent on 12 October 2010 advising that the payment of your insurance premium had not been received and requesting payment by 21 October 2010. This correspondence advised that if payment was not received by 21 October 2010 that you would need to contact Suncorp to obtain a new policy.

All correspondence was sent to the correct mailing address as listed on your policy. I have attached copies of this correspondence for your records.

Further, my review has confirmed that on 11 January 2011 you incepted a new policy, numbered PDY66528D. During the course of this review I have also sought to establish if coverage for this claim can be provided under this new policy.

Unfortunately, my review has confirmed that there can be no cover for this event under the policy PDY66528D as this policy contains a clause which excludes cover for flood for the first 72 hours of cover, except for two exceptions which do not apply to your circumstances.

03350 06/05/05 A

During the dispute process you advised that your son had advised you that the flood water had begun to enter the property on the morning on Wednesday 12 January 2011 and at this time he decided to evacuate the premises. Further, you advised that at the inception of policy PDY66528D you recall the Sales Consultant advising you that there were restrictions on cover for Storm, Flood and Bushfire within the first 72 hours.

As such, I am satisfied that there can be no cover for your claim under your new policy.

During our initial discussion you indicated that you agreed that the decision to decline cover for your claim based on the terms of your policy was correct, but you hoped that Suncorp might agree to cover the claim on an ex-gratia basis due to your good insurance history with us.

Please be advised, I have considered this request, however cannot authorise the acceptance of your claim on this basis. While Suncorp certainly empathise with all victims of the recent flooding and values each of our customer's tenure, we have a responsibility to all policy holders to only provide cover for claims which can be supported by the policy. My review of your claim has confirmed that this loss is outside the scope of your policy, and as such, I have determined the decision to decline the claim is correct.

Please see the following extracts from the Product Disclosure Statement that relates to policy PCA38094N and to this decision:

Paying your premium Page 27

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date.

Paying premiums annually

If you pay after the due date, we can reject your payment and your policy will cease from the due date. If we accept your late payment, we might re-commence your cover from the date of payment. If so, you will have no cover for the period from the due date until the date of payment. Unless we tell you, any payment reminder we send you does not change the expiry or due date.

What happens with cancellations? Page 30

Cancellation by us

We can cancel your cover at any time according to law.

If you pay your premium annually, we can cancel your cover if you do not pay the premium by the due date.

Additionally, please see the following extracts from the Product Disclosure Statement that relates to policy PDY66528D and to this decision:

Welcome to Suncorp Classic Home & Contents Insurance Page 3

Why is this document important?
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on 13 11 55.We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

We do not cover loss or damage: Page 46

Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first 72 hours from the start of this insurance cover, but we will cover these events if this policy began on the same day:

- you bought your home
- that another policy covering the home or contents expired, but only up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours).

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- Email: info@fos.org.au

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Enquiries: 13 11 55
Claims: 13 25 24
suncorp.com.au/insurance

[redacted]
ST LUCIA QLD 4067

Policy number:	[redacted]
The Insured:	[redacted]
Due date:	4pm on 30 September 2010
Amount due:	$697.83

Contents Insurance Account

Your renewal

Dea[redacted] Issue date: 27th August 2010

Thank you for insuring your Contents with Suncorp. Your current policy expires at 4:00 pm on 30th September 2010.

Please find enclosed your Certificate of Insurance, showing policy details for the new period of insurance, and a copy of our Product Disclosure Statement (PDS) (and/or Supplementary Product Disclosure Statement). Please review this information and the Duty of Disclosure section at the end of your Certificate of Insurance carefully. If any of the details shown are incorrect or there is other information you need to tell us, please call us on 13 11 55.

We have also introduced a document called 'Your Guide to Premiums, Excesses, Discounts and Claim Payments'. For information about this guide, and a summary of changes to the PDS, please read the enclosed Important Information document.

To get this insurance cover you must pay your premium by the due date. Our payment options are listed on the reverse side of this letter.

If you have any questions about your insurance, please call us on 13 11 55 at any time or visit your local Suncorp Bank branch.

Yours sincerely,

[redacted]
Executive Manager
Suncorp Insurance

We have made some changes to the discounts we offer

To simplify our discounts we have made it easier to qualify for our Multiple Policy Discount but we have removed our Combined Home and Contents discount.

These changes apply to this policy from your renewal date.

With our new Multiple Policy Discount if you have three or more eligible covers with Suncorp, you will qualify for a 15% discount off your next premium. Eligible covers include home, contents, motor vehicle, boat and CTP*.

If you qualify for our 15% Multiple Policy Discount, it will be mentioned on your insurance account.

For more information (including the Terms & Conditions that apply) visit www.suncorp.com.au/valuecomboconditions or call us on 13 11 55.

*Please note that CTP counts as an eligible cover but the premium cannot be discounted due to Queensland Government regulation.

General Insurance products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding this product. Contact us for a copy.

R1442/S5557

Premium calculation breakdown

Insurance Type	Description	Amount
Classic Home and Contents	[redacted]ST LUCIA 4067	$590.12
	Plus GST:	$59.02
	Plus Stamp Duty:	$48.69
	Total amount payable:	**$697.83**

This includes your "Multiple Policy" & "Over 55's" discounts.

BPAY: Make this payment via Internet or phone banking. [redacted]

Phone: To pay by Mastercard, VISA or American Express phone **1300 650 212**

Mail: Send this payment slip with your cheque made payable to: Suncorp Metway Insurance Limited, GPO Box 2610, Brisbane, QLD 4001

Internet: To pay by Mastercard, VISA or American Express visit: **suncorp.com.au/insurance**

In person: Visit any Suncorp Bank branch to pay by cash, card or cheque

Direct Debit: Call 13 11 55 to arrange automatic payment by monthly instalments. A 15% fee is included in the monthly amount payable.
Monthly amount payable: $66.88

Payment slip

Policy number

[redacted]

Amount due

$697.83

Enquiries: 13 11 55
Claims: 13 25 24
suncorp.com.au/insurance

Policy Number: [redacted]

Policy number: [redacted]
The insured: [redacted]

[redacted]
ST LUCIA QLD 4067

Certificate of Insurance

You have a Duty of Disclosure in renewing this insurance. Important information about your Duty of Disclosure and a number of questions in relation to it are outlined on the last page of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could impact on your insurance

Cover Details - Contents only (Classic)

Insured address: [redacted]

Type of home: **Unit Mid Floor**
Is owned and occupied by you

Type of cover: **Classic Contents cover**

Period of insurance: **From 4pm 30 September 2010 until 4pm 30 September 2011**

Sum insured: **Legal Liability** **$20 million**
Contents $115,700 (see table below for details of Contents cover)

Item	Where is it covered? at the home	Where is it covered? away from home *	Sum insured
General contents	✓	x	$107,700
Listed items - portable cover			
OMEGA LDS T/T AQUA TERRA BW WATCH LADIES	✓	✓	$4,000
Bundled portable cover (limit of $1,000 per item or set)	✓	✓	$4,000
Total contents			**$115,700**

* cover away from home anywhere in Australia and New Zealand

R1442/S5558

Issued on: 27 August 2010

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Optional Covers

As you have requested, the following options indicated with a ✓ have been added to your policy. Options indicated with a × have not been selected. Contact us to make any changes.

Contents options:

Accidental damage at the home	✓
Motor burnout	✓
Listed portable cover	✓
Bundled portable cover	✓
Injury to pet dogs and cats	×
Mortgagee's interest for unit owners with a mortgage	×

Excess Details

You may be able to reduce your premium if you choose a higher Home or Contents Basic excess.

Basic excess:	**Contents**	**$300**
Portable cover excess:		**$50**
Earthquake and tsunami excess:		**$300**

Home Details

You have told us the following about your home:

- It was built in 1991
- The walls are constructed primarily of brick
- The roof is constructed primarily of concrete
- NATIONAL AUSTRALIA BANK LIMITED (1st mortgagee) is listed as an interested party on the policy
- The building is not currently under construction, reconstruction, renovation or being relocated
- The building is in good condition and well maintained
- The building will not be unoccupied for more than 60 consecutive days

Security Details

You have told us the following about the security of your home:

- Key-operated double cylinder deadlocks fitted to all external hinged doors
- Key-operated locks or patio bolts fitted to all external sliding doors and french doors
- Key-operated window locks fitted to all accessible windows
- Security screens or grilles fitted to all accessible windows
- The home is in a secured complex with the following security features:
  - Key or card access to common access points

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Enquiries: 13 11 55
Claims: 13 25 24
suncorp.com.au/insurance

[redacted]

Premium Details

Premium	$590.12	GST	$59.02
Stamp Duty	$48.69	Total	$697.83

(If any of the above information is incorrect, please contact us.)

Your Duty of Disclosure

You have a Duty of Disclosure under the **Insurance Contracts Act 1984** that requires you to tell us certain things.
What you must tell us: When your policy is renewed, varied, reinstated or extended you have a duty under law to tell us anything that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.
Who the duty applies to: It is important that you understand you are providing information to us on behalf of yourself and anyone else that you want to be covered by the policy.
What you do not need to tell us: You don't need to tell us anything that reduces the risk; that is of common knowledge; that we already know or, in the ordinary course of our business, ought to know; or we indicate that we don't want to know. If you are unsure it is better to tell us.
If you fail in your duty: If you do not tell us something that you know or should know is relevant, we may reduce or refuse to pay a claim, or cancel the policy. If your non-disclosure is fraudulent, we may refuse to pay a claim and treat the policy as never having existed.

Questions you must answer

This offer of renewal is based on the information you have previously given us. You need to tell us if, in the past 12 months, you or anyone to be insured under this policy:

- Committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- Had insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance

If you answered 'yes' to any of the above questions or if any details show on this Certificate of Insurance have changed or are incorrect you must call us on 13 11 55 to correct them, as this may affect our decision to insure you.

Other Important Information

The terms and conditions contained in the relevant Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) that we have given you are subject to the details outlined above. Please refer to the PDS and/or SPDS for information regarding cover limits.

If you would like confirmation of any transaction made on your policy, please contact us on 13 11 55.

R1442/S5553

Insurance is issued by Suncorp Metway Insurance Limited ABN 83 075 695 966

Your Account is now overdue

[redacted]
ST LUCIA QLD 4067

Amount payable **$697.83**
Due date **30th September 2010**

Your policy number [redacted]

The Insured: [redacted]

Thank you for choosing Suncorp. We're pleased to have this opportunity to look after your insurance needs.

Our records indicate that your renewal premium has not been paid by the due date. To restore your insurance cover, you'll need to make your payment by 21st October 2010. If payment is not received by 21st October 2010, you will need to contact us to obtain a new policy. You will not be covered for a claim occurring during the period between 30th September 2010 and the time the payment is received by us.

If you have paid your premium prior to receiving this letter then please disregard this reminder.

See reverse for payment details

When you're covered by Suncorp's Home and Contents Insurance, you can relax knowing that if the unexpected happens, we'll be there to help you get things back on track.

Enjoy the flexibility and benefits of Suncorp Home and Contents Insurance including:
- New for old replacement on your home and its contents, regardless of age;
- A lifetime guarantee on the quality of materials and workmanship in home repairs that we authorise and arrange for your home*
- Access to 24/7 call centres.

*Does not apply to repairs you authorise or make yourself; to loss, damage or failure of any electrical or mechanical appliances or machines; to wear and tear consistent with normal gradual deterioration at your home; or where we agree with a repair quote and we give you or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

General Insurance Products are issued by Suncorp Metway Insurance Limited ABN 83 075 695 966. Please read the relevant Product Disclosure Statement before you make any decision regarding these products. Contact us for a copy.

Enquiries 13 11 55

What Do You Need To Do Now?

1. If you did not receive your first Account and Certificate of Insurance, contact us on 13 11 55.
2. Please make your payment immediately using the payment options listed below.

Call us on 13 11 55 for help with any of your insurance needs.

Your policy number: [redacted]
Reference Number:
Amount Payable: $697.83

How to Pay

Pay by Phone
Call **1300 656 212** anytime to arrange payment for the cost of a local call (mobiles excluded). Please have this account and your credit card details with you when you call. Accepted cards: VISA, MasterCard and American Express.

BPay
If your financial institution participates in BPay, you can make your **annual payment** directly through them.
Please talk to them about using this service [redacted]
Suncorp phone banking customers can phone 13 11 25.

Pay via the Internet
To arrange payment any time over the Internet via your credit card (VISA, MasterCard and American Express), simply log on to www.suncorp.com.au.

Paying Monthly
If you would like to pay monthly please phone 13 11 55 anytime or visit your local branch to provide your Account or Credit Card details.

Branch Payment
Pay in person at any Suncorp Branch, by cash, credit card or cheque.

Mailing your payment
Post in the "How to Pay" section with your cheque made payable to **Suncorp Metway Insurance Limited**, GPO Box 2610, Brisbane 4001.

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

18 February 2011

[redacted]
Yeronga QLD 4104

Dear [redacted]

HOME & CONTENTS CLAIM [redacted]

I refer to your recent contact, in which you expressed concern regarding the decline of your recent claim for flood damage to your home and contents.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and completed my investigation into this matter. During my review it has been discovered that the consultant who incepted your policy may not have adhered to Suncorp's standard business practice and subsequently, that the 72 hour restriction for storm, flood and bushfire may not have been explained to you in a clear and unambiguous manner. On this basis, as a gesture of good faith, Suncorp will accept the above claim, subject to the terms and conditions of your policy.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

03350 06/05/05 A

Suncorp Metway Insurance Ltd
ABN 83 075 695 966

4FI048
GPO Box 1453
Brisbane QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

Our Ref: [redacted]

20 July 2011

[redacted]
Karalee QLD 4306

Dear [redacted]

Your building insurance claim no. [redacted]

I refer to your recent correspondence received in my office yesterday.

I note you have requested Suncorp consider adjustments to the full and final settlement offered of $427,474.00. You assert based on your calculations of the benefits available under the terms of the Suncorp Classic Home and Contents Insurance Policy that an amount equal to $467,975.55 be paid.

I have discussed the matter with Suncorp who have agreed that you are entitled to payments representing the damaged power pole ($1,664.30) and solar heating ($2,500.00). In regard to your calculation of the pro-rata adjustment for contents and building, Suncorp maintain that these aspects of your settlement have been calculated correctly and in accordance with the terms of the policy. I am advised that the pro-rata adjustment for building is calculated as follows:

- The pro-rata period is 30th June 2010 being the last renewal to the date of loss being 12th January 2011 which is 196 days.
- The applicable percentage is 5%. To work out the daily percentage rate we divide 5% by 365 days = 0.0137%.
- To work out the percentage applied we multiply 0.0137% by 196 days which gives 2.68493% multiplied by $300,000 gives and adjustment figure of $8,055 for building (including rounding).

With the contents settlement the same formula was used, the amount being calculated as follows:

Contents sum insured	$50,000.00
Pro rata adjustment	$1,342.50
	$51,342.50
Plus 10% for removal of debris and storage	$5,134.25
	$56,476.25
Less excess	$300.00
Total amount	$56,176.25

03350 06/05/05 C

I accept that these calculations are in accordance with the policy conditions as are the other pro rata adjustments.

I can advise that upon further review, Suncorp also offer the entire benefit available for removal of debris/demolition for your building being an amount representing 15% of the total sum insured for the building including pro-rata adjustment, or $46,208.25. This amount has been established as 15% of the total building sum insured of $308,055.00 including the pro-rata adjustment.

In regard to your request that Suncorp contribute towards the future costs that you will incur engaging services such as land surveyors, architects and engineers, I refer you to page 29 of the Product Disclosure Statement (PDS) that clearly and unambiguously states such costs are only claimable when Suncorp agree to repair or rebuild your home. Consequently, there is no provision under the policy that will entitle you to claim for such costs if they are incurred at a later date.

To conclude, Suncorp is now prepared to offer a final settlement that will include the ***maximum*** claimable amounts for the benefits for which you are entitled that remained unpaid as follows:

Building:

Total sum insured including pro-rata adjustment (5%)	$308,055.00
Safety net calculation including pro-rata adjustment	$77,014.00
Power Pole quotation	$1,664.30
Solar Heating quotation	$2,500.00
Temporary accommodation	$9,900.00
Removal of debris maximum benefit	$46,208.25
Balance outstanding	**$445,341.55**

As set out previously, I confirm Suncorp will now settle the claim by payment to you of the full amount of the settlement on the basis that you will sign a release including a clause whereby you will indemnify Suncorp for any amount Suncorp is ordered to pay your bank (ANZ), Suncorp having first taken all reasonable steps to defend itself against the making of such an order.

Enclosed is a draft release for your consideration. If in order please sign the release and return it to my office, whereupon I will arrange for payment of the agreed settlement amount.

In regard to your request that Suncorp offer compensation or interest, I refer you to Daniel Lucht's letter dated 12 July 2011. I am satisfied Mr Lucht has considered this aspect of your dispute and I agree that there is no provision under the Suncorp Classic Home and Contents policy that entitles a customer to claim for such costs.

This represents Suncorp's final decision in relation to settlement of the claim. If you wish to pursue the complaint further, you are entitled to pursue the complaint with the Financial Ombudsman Service, as previously advised.

Yours sincerely,

[redacted]

Relationship and Reporting Manager
IDR – General Insurance Suncorp

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3770
Facsimile: (07) 3031 2111

Our Re[redacted]

29 June 2011

[redacted]
Emerald QLD 4720

Dear [redacted]

HOME AND CONTENTS CLAIM - [redacted]

I refer to your recent contact in which you expressed concern about your claim regarding travel expenses and the replacement of chemicals to your termite barrier.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns I am writing to advise that the decision to decline your claim for travel expenses and the replacement of chemicals to your termite barrier has been maintained.

Suncorp does not cover you for consequential losses or extra costs following an insured incident.

During the dispute review process you advised that you travelled from Bundaberg to Emerald via Brisbane to attend to your home that was under threat of flood. You advised that this prevented a further claim for contents that would have been destroyed had you not travelled to your home and as such, believe Suncorp should reimburse you for these costs.

When covered under your policy, your home and contents are insured for loss or damage at your insured address by any of the 12 insured events.
In addition, you advised that you had installed a termite control barrier and requested the chemicals be replaced as they had been washed away in the flood.

Suncorp does not cover the cost of replacing or reapplying pest control chemicals and baits in or around your home.

The terms of your policy are clear and unambiguous, Suncorp does not cover you for consequential loss and as such, the decision to decline your claim for travel expenses and the replacement of chemicals to your termite barrier has been maintained.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Why is this document important? Page 1

03350 06/05/05 C

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

What you are covered for Page 55

When you insure your home or contents they are covered for the insured events 1 to 12 in this section.

- Storm and flood
- Burst pipes leaks and overflows
- Fire
- Lightning
- Theft and damage caused by thieves
- Vandalism and malicious damage
- Riot or civil commotion
- Explosion
- Breakage of fixed glass
- Impact
- Earthquake and tsunami
- Damage by an animal

Insured events 1 to 12 Page 57

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

Extra costs following an insured incident Page 126

Consequential losses or extra costs following an insured incident including:
– loss of income or wages
– cost of your time to prove your loss or to help us assess your claim
– cost of hiring appliances after yours are lost, damaged or stolen
– professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
– cost of replacing or reapplying pest control chemicals and baits in or around your home
– loss of water from a bursting or leaking pipe or water container unless this is covered by an additional feature or option under this policy.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399

Website: www.fos.org.au
Email: [redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

RE058
GPO Box 1453
BRISBANE QLD 4001

Telephone: (07) 32593770

Direct Line: 1800 689 762
Direct Fax: 1300 767 337

Our Ref: H005484558

20 June 2011

[redacted]
St Lucia South QLD 4067

Dear [redacted]

CONTENTS CLAIM – [redacted]

I refer to your recent contact in which you expressed concern about your claim regarding cover for damage to your building.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise that the decision to decline your claim for cover for damage to your building has been maintained.

Suncorp will only cover you for those items insured as your contents. The damage caused to your building is not included in what is insured as your contents.

During the dispute review process you advised that you provided confirmation that your building was not covered for flood damage. And as such, you advised that you expected the damage to your building to be covered under your contents policy. You advised the assessor had requested you provide a quote for all your 'fixtures and fittings'. On this basis, you advised you were led to believe that Suncorp were going to cover the loss to your building under your contents policy.

Our records indicate that the assessor requested you provide a quote for fixtures and fittings in accordance with the terms set out in your policy.

Upon my review I have confirmed that you have requested cover for the following items:

- Built-in wardrobes and cupboards
- Mouldings and skirtings
- Paint on doors and walls

The terms of your policy are clear and unambiguous, Suncorp will only cover those items insured as your contents and as such, I cannot agree that Suncorp cover the damage outlined above under your contents policy. On this basis the decision to decline your claim for damage to the building has been maintained.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

<u>What is insured as your contents</u> Page 16

'Contents' means your unfixed household goods and valuables and personal effects that you own including:

- carpets – fixed and unfixed
- internal blinds and curtains
- furniture and furnishings
- electrical appliances such as TVs, stereos, computers (including software legally owned by you), washing machines, dryers, refrigerators, freezers, portable heaters, plug-in lamps
- wheelchairs and medical equipment including motorised wheelchairs and mobility scooters
- household tools and gardening equipment including ride-on mowers
- firearms legally registered and stored
- plants in pots
- portable and above-ground swimming pools and spas in a temporary site and their accessories
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis
- remote-control, model or toy:
- motor vehicles
- aircraft (with a wingspan up to 1.5 metres) and
- watercraft
- items that you are legally responsible to insure under a written contract (but not a tenancy rental agreement).

<u>Your fixtures and fittings in a unit</u>

If you insure contents in unit, contents includes fixtures and fittings in the unit that you own which are not legally part of the unit building for insurance purposes such as:
• heating and air conditioning units, light fittings, wall paint, wall paper, wall coverings, floor coverings eg. floating floors or lino. (Make sure your contents sum insured includes these fittings.)

Not insured as your contents

- electrical and gas appliances, light fittings, alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- dishwashers that are housed in a purpose built cupboard or bench
- lawns, trees, shrubs, plants, hedges
- unless covered under additional feature 14
- swimming pools or spas, in a permanent site
- water in tanks, swimming pools or any other water container
- pets, domestic animals and livestock
- stock previously used or intended to be used for a business activity
- travel or other tickets, coupons or gift vouchers
- unfixed home building materials and uninstalled home fixtures

- any item forming part of your home for insurance purposes
- floats and horse-drawn carriages
- soil, sand and gravel such as sand on arenas or tennis courts
- These vehicles or craft or any of their accessories or spare parts:
- motor vehicles or trailers unless they are
- remote-control models or toys
- motorcycles or mini-motorcycles
- motorised scooters or motorised bicycles
- caravans, mobile homes or any of their contents
- motorised watercraft or their outboard
- motors, sailing craft unless they are sailboards or remote-control models or toys
- aircraft unless they are remote-control models or toys, with a wingspan less than 1.5 metres
- tractors, back hoes, bobcats, earth dozers or front-end loaders or their accessories or spare parts.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Disputes Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3770
Facsimile: (07) 3031 2111

[redacted]

22 August 2011

[redacted]
Graceville QLD 4075

Dear [redacted]

HOME AND CONTENTS CLAIM – [redacted]

I refer to your recent contact in which you expressed concern about your claim regarding your late father's golf cart.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns I am writing to advise that the decision to decline your claim has been maintained.

Suncorp will only cover you for those items insured as your Home and Contents. The golf cart is not included in what is insured as your Home and Contents.

During the dispute review process you advised that the golf cart belonging to your father Donald Armstrong, was located in a storage facility at the Indoorpilly Golf Club. You advised that during the January 2011 floods, the gold club was inundated with water and the golf cart sustained significant damage.

Initially, your sister Louise Arvier corresponded with Suncorp and provided a quotation from Golf Car Parts & Repairs for the amount of $7,556.43. The repairer deemed the golf cart unsalvageable. During our discussion, you advised that Louise had become quite frustrated and exhausted dealing with what was now a dispute relating to cover of the golf cart. Consequently, you advised you appointed Redchip Lawyers to review your fathers policy and their findings were that the golf cart was covered under 'Contents in storage for up to 365 days'. On this basis you advised Suncorp had an obligation to your father and should be settling this part of his claim.

Upon review of the claim, I can confirm that the golf cart falls outside the scope of your fathers Home and Contents policy irrespective of whether or not it was stored at the golf club, a commercial storage facility or his home.

The terms of the policy are clear, the home and contents policy excludes cover for motor vehicles, motor cycles, aircraft and watercraft. Under 'terms explained' in the Product Disclosure Statement, motor vehicles defined as:

"A vehicle that moves by the power of its own motor" [sic]

Similarly, the MacQuarie Dictionary provides the following definition:

"a road vehicle driven by a motor, usually an internal-combustion engine, as a car, motorcycle, or the like." [sic]

While Suncorp acknowledges your late fathers history and tenure, I cannot agree that cover is extended under his home and contents policy and as such, the decision to decline your claim for the golf cart has been maintained.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Why is this document important? Page 4

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

What we cover as your home Page 9

Your home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

Home also includes:

– fixed wall coverings such as paint, wallpaper and wall tiles
– fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
– dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
– fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
– electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
– fixed swimming pools and spas and their accessories
– service pipes or cables you own or are legally responsible for
– garden borders, paths and paving
– boat jetties and pontoons
– driveway or road surfaced with bitumen (limits apply)
– walls, gates and fencing (limits apply)
– unfixed home building materials and uninstalled home fittings (limits apply).

What we do not cover as your home Page 10

Home does not include:

– any domestic outbuilding occupied as a residence with its own electric metering
– chemicals, fertilisers and pesticides that have been used or applied
– lawns, trees, shrubs, plants, hedges

– a caravan, **motor vehicle**, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft

... ...

What we cover as your contents Page 11

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:

– carpet and rugs (fixed and unfixed)
– internal blinds and curtains
– wheelchairs and mobility scooters
– household tools and gardening equipment including ride-on mowers
– mobile dishwashers
– plants in pots
– food and medicines
– inflatable or portable swimming pools and portable spas and their accessories
– surfboards, sailboards, canoes, kayaks and non-motorised surf skis
– remote-controlled model or toy:
• motor vehicles
• aircraft with a wing span up to **1.5** metres
• watercraft
– items that you are legally responsible to insure under a written contract (e.g. a hire agreement but not a tenancy rental agreement)
– your fixtures and fittings installed in a home that you rent.

What we do not cover as your contents Page 12

Contents does not include:

– electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
– air conditioners that leave a hole in a wall if removed
– dishwashers housed in a cabinet
– chemicals, fertilisers and pesticides that have been used or applied
– plants not in a pot
– lawns, trees, shrubs, hedges
– fixed swimming pools or spas and their accessories
– water in tanks, swimming pools, spas or any other water container
– animals including fish, reptiles, pets and livestock
– stock for a past, present or future business activity
– travel or other tickets, coupons or gift vouchers
– unfixed home building materials and uninstalled home fixtures or fittings
– loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)
– **motor vehicles**, motor cycles, mini-motor cycles or motorised bicycles and their accessories other than those covered under additional feature 12
– caravans, mobile homes or any of their contents
– trailers, horse floats or horse-drawn carriages
– aircraft other than remote controlled models or toys with a wing span less than **1.5** metres
– watercraft other than surfboards, sailboards, canoes, kayaks and non-motorised surf skis.

Terms explained Page 75

... ...

motor vehicle Page 77

A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:
– sedans, utilities, trucks, prime movers and trailers for any of these vehicles
– tractors, back hoes, bob-cats, earth dozers or front-end loaders
– quad bikes
– go-carts
– buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

18 August 2011

[redacted]
Karalee QLD 4306

Dear [redacted]

HOME & CONTENTS CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern about the temporary accommodation limit applicable to your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you were unaware that you had gone over the temporary accommodation limit. I am writing to advise that the decision to only pay for temporary accommodation up to the policy limit has been maintained.

Suncorp does not cover you for more than 10% under the Additional Feature of temporary accommodation costs when you have home cover.

I have confirmed that you had a building sum insured of $120,000.00. Accordingly the maximum payable under the additional feature of temporary accommodation costs when you have home cover is $12,000.00.

You contacted Suncorp on 14 January 2011 to lodge a claim for flood damage. It is noted that you were advised to find emergency accommodation. Your daughter contacted Suncorp on 16 January 2011 to advise that you had found temporary accommodation. You then contacted Suncorp on 24 January 2011 to advise that you could not live in the motel for much longer, the Claims Officer advised you that you could look for rental accommodation.

On 28 January 2011 you contacted Suncorp to query if the 10% payable under the additional feature was part of the total sum insured or if it was on top of the total sum insured. The Claims Manager advised that it was on top of the total sum insured for the building. It is noted that you expressed concern that you would run out of money and have nowhere to live. A further call was made by you on 1 February 2011 in which you advised that you did not want to sign a 6 month lease for a rental property in case your home was repaired within this time and you would be liable for the remaining rent.

A cash settlement payment was made to you on 23 March 2011 in the amount of $10,820.64 for the temporary accommodation costs incurred for the period 15 January 2011 to 20 March 2011.

On 11 April 2011 you contacted Suncorp to advise that you were required to stay for a further two months. It is noted that the Claims Manager requested that you obtain a quotation for this further accommodation, you confirmed that you would obtain this.

You contacted Suncorp again on 27 May 2011 to request that a further payment be made for temporary accommodation, it is noted that the Claims Manager advised that a quote had not yet been received from you, it is further noted that you advised that you would have the provider of the temporary accommodation send a quote in. That same day the provider sent a tax invoice for the temporary accommodation for the period 21 March 2011 to 26 May 2011 in the amount of $8,675.16. The Claims Manager reviewed the tax invoice and contacted you to advise that the policy only covered up to 10% of the building sum insured.

The decision to apply the policy limit of 10% of the building sum insured under the additional feature of temporary accommodation costs was reviewed by a Team Leader and maintained.

As your request for additional payment of temporary accommodation costs above the policy limit of 10% of the building sum insured is outside of the terms and conditions of the policy it has been considered on an ex-gratia basis. I am however unable to agree that an ex-gratia payment is warranted in this instance.

Based on the information available to me it is evident that you were made aware of maximum amount payable under the additional feature of temporary accommodation costs shortly after lodging of the claim. Further the cash settlement of $10,820.64 for temporary accommodation was made directly to you. Accordingly I believe the decision to apply the policy limit of 10% for temporary accommodation costs is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

<u>Introduction</u> (page 3)

Welcome to Suncorp Classic Home & Contents Insurance

Why is this document important?
This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**.We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

<u>About your sum insured</u> (page 5)

What is a sum insured?
The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 3 (automatic adjustments to the sum insured) on page 30.

Make sure your sum insured is adequate
Underinsurance can expose you to serious financial loss if a claim occurs. Make sure your home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

Review your sum insured regularly
To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.

New replacement prices are constantly changing, especially for jewellery, valuables, photographic, computer, audio and visual electronic goods.

If you upgrade the size and standard of your home, it may increase the cost to rebuild your home. Your sum insured will need to reflect these types of changes.

If you over-insure
We will not pay more than it costs us to rebuild, repair or replace.
We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

Goods and Services Tax (GST)
Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

Additional features (page 27)

When we accept a claim under your policy for an insured incident that happens in the period of insurance, you may also be entitled to these additional features.

1a.Temporary accommodation costs when you have home cover

We cover
When you have home cover and an insured incident damages your home to the extent you cannot live there, we will pay for your temporary accommodation costs for the time it takes to repair or rebuild your home to a liveable condition.We will pay:
— up to **2** weeks in short term accommodation agreed to by us (e.g.standard rates for a hotel, motel or serviced apartment), then if necessary:
— up to another **50** weeks in residential accommodation of a similar standard to your home. The amount we will pay is based on the weekly rent you would receive for your home had it not been damaged. We will ask a licensed local property manager to assess this amount.

The limit for temporary accommodation is **10%** of your home sum insured and the longest period you can claim for is **52** weeks. We will pay this in addition to the sum insured for your home.

We do not cover
Temporary accommodation costs:
—if damage to the contents is the reason why you cannot live there
—if you do not need to pay for temporary accommodation
—if you were not living in the home at the time of the loss or damage
— if you did not intend to live at your home during the repair period had your home not been damaged
—if you do not intend to repair or rebuild your home
— beyond the period it should reasonably take to replace or repair your home so you can live there again
—if before the insured incident, you had planned to demolish your home.

More details
For further details about how we pay claims under additional feature 1a.Temporary accommodation costs when you have home cover and additional feature 17.Legal liability cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide

available at www.suncorp.com.au/moredetails.A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

Terms explained (page 73)

The following list explains the meaning of terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

certificate of insurance The latest certificate of insurance we have given you.It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

Policy Your insurance contract. It consists of this PDS and any SPDS we have given you, and your latest certificate of insurance.

product disclosure statement (PDS) PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

Please also see the following extracts from our Premiums, Excesses, Discounts and Claim Payments Guide that relate to this decision:

Example 5 – Partial loss home (page 8)

Your home has a sum insured of $470, 000. Your basic excess is $500. A severe storm with gusty winds results in a tree falling onto your roof and damaging it significantly.

We assess that your home is not liveable until repairs are completed and you and your family move into temporary accommodation for 4 weeks while repairs are undertaken. This accommodation costs $2,000.

We assess the repairs to the roof will cost $89,000.

How much we pay		**Additional information**
Cost to repair your home	$89, 000	We pay this amount directly to the builder.
Temporary Accommodation costs	$2,000	We pay temporary accommodation costs up to 10% of your home sum insured of $470,000. So, the maximum cover under this feature is $47,000. This is paid in addition to the sum insured. We normally reimburse you for these costs.
Total amount of claim	$91,000	
Less Excess	-$500.00	We deduct this from the total amount of the claim.
Total claim	$90,500	

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the

Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

[redacted]

15 June 2011

[redacted]
Burpengary QLD 4505

Dear [redacted]

HOME AND CONTENTS CLAIM – [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you the outcome of my review.

Suncorp will not cover any part of the home used for any business activity or any contents kept in this area.

During the dispute review process, you advised that the shed is used for personal use only and that all the contents within the shed are personal use items. As such, you request that we accept your claim.

During our discussion, you confirmed that you use the tools and shed to maintain your vehicles including your cars and trucks. The use of these tools and shed on maintaining your business vehicles indicates that they are used in conjunction with your business activity. Accordingly, I believe that the shed falls within the business activity definition as defined in your Product Disclosure Statement.

Regardless of whether the items within your shed are personal or business use, your policy clearly and unambiguously advises that we do not cover any loss or damage to any contents kept within an area of the home used for any business activity.

As such, the decision to decline your shed as advised by the Claims Department is correct. Additionally, we will not cover any loss or damage to any contents items stored in your shed.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

What you are not covered for Page 45

This section details what is not covered under any part of your policy.

We do not cover loss or damage:

Any business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area **except when the business activity is:**

- Letting up to **2** bedrooms to paying guests or boarders (e.g bed and breakfast accommodation)
- Using a part of your home as a home office
- One you told us about and we agreed to continue cover and this is noted on your certificate of insurance

Terms explained Page 73

business activity

A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office.A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money.It does not mean the tenancy of your home or receiving income from bed-and-breakfast guests or boarders if no more than **2** bedrooms at the home or unit are let for this purpose.

certificate of insurance

The latest certificate of insurance we have given you.It includes your insurance account.It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

product disclosure statement (PDS)

PDS is the name of this document and contains some important terms of your insurance cover.It should be read together with your certificate of insurance.If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

Our Ref: H005505777

19 April 2011

[redacted]
Moranbah QLD 4744

Dear [redacted]

INVESTOR HOME CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the decline of your claim.

My role as a Dispute Resolution Officer is to ensure decisions made by GIO employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that whilst you accepted that the driveway was not covered you believe that the cost to reinstate the concrete culverts should be covered by the claim. I am pleased to advise that your claim for the cost to reinstate the concrete culverts has been accepted.

During the despite process you advised that you would be commencing the repairs yourself due to the severely restricted access to the home and the inconvenience to the current tenants. I advised you that this was acceptable as the claim had been declined but for you to retain all receipts and invoices regarding the works carried out in case the claims decision was changed.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399

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Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

4 May 2011

[redacted]
Nundah QLD 4012

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the decline of your flood drain and retaining wall.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to decline your flood drain and retaining wall has been maintained.

Suncorp does not cover you for loss or damage to retaining walls. It has been confirmed that your retaining wall was damaged as a result of heavy rain. Additionally, Suncorp does not cover you for loss or damage as a result of water seeping through the earth.

During the dispute review process you advised that the damage to your retaining wall should be accepted as you had a previous claim which Suncorp accepted the repair of your retaining wall. Further to this, you have requested that your flood drain also be accepted due to damage from storm water.

Please be advised that I have considered the above concerns however, I am unable to agree that your flood drain and retaining wall should be covered by Suncorp.

I can confirm that your retaining wall was repaired on claim number [redacted] in 2001. Although this claim was accepted by Suncorp previously, this decision has no bearing on your current claim. Your Product Disclosure Statement (PDS) clearly and unambiguously outlines your level of cover in relation to retaining walls. The PDS excludes loss or damage to a retaining wall caused by storm and flood.

A report has been received in relation to the damage to your flood drain. [redacted] from A Bout Town Concrete Services Pty Ltd along with our assessor [redacted] have both advised that the damage to the flood drain is that the wall which has collapsed.

[redacted] has not specifically advised what he believes to be the cause of damage to the flood drain wall.

Our assessor [redacted] confirms that he believes that the damage to the flood drain wall has been occurring over time and is not as a result of one single event. Additionally Mr Roos believes that the damage to the flood drain wall is a result of hydrostatic pressure. [redacted] has provided photographs of the flood drain and in particular the flood drain walls. These photographs clearly show that the walls act as a retaining wall and that they are designed to hold back or prevent the movement of earth.

As water seeping through the earth (hydrostatic pressure) is excluded by your policy and that retaining walls are excluded for damage caused by storm and flood I agree with the decision by the Claims Department to decline your claim.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The basics of home and contents cover Page 9

What we cover

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we do not cover

There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

Insured events 1 to 12 Page 57

When covered under this policy, your home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

1. Storm and flood

We do not cover
– ... ...
– retaining walls, garden borders and free standing walls
– ... ...

We do not cover loss or damage (continued): Page 121

Seepage of water through the earth

Caused by water seeping or running:
– through the earth (sometimes called hydrostatic water seepage)
– through or down the sides of earth or earth fill that is up against your home
– down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
– against or through retaining walls and forcing them to move or crack.

Terms explained Page 161

product disclosure statement (PDS)
PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

retaining wall

A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

16 May 2011

[redacted]
Karalee QLD 4306

Dear [redacted]

[redacted]

I refer to your recent telephone call in which you expressed concern about the partial decline of your claim.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that your claim for the loss of your pontoon has been accepted. The costs associated with returning the pontoon to your property and reinstating the gangway, including the earthworks and engineering has been accepted.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

I have noted that your repairer, Bayside Pontoon repairs Pty Ltd have noted two report items, the pontoon floatation modules and any unforseen damage to the pontoon. Any damage to the pontoon itself is not covered by the policy.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Types of cover you can choose (page 13)

You can choose to insure your home and contents or just home or contents under this policy. You decide which covers you need and the policy options you want to add.

If we agree to insure you and you pay us the premium, the cover or covers you have chosen will be shown on your certificate of insurance.

Home cover

When we insure your home:
✓ **we will cover it for accidental loss or damage which happens:**
- **at the insured address and**
- **in the period of insurance.**

'Accidental loss or damage' includes loss or damage from incidents you did not intend to

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happen, eg. accidentally breaking kitchen tiles, scorching a bench top or breaking a window.

It also includes loss or damage from incidents such as:
- fire
- storm and flood
- lightning
- earthquake and tsunami
- leaking or bursting of liquid from pipes or tanks
- theft and damage caused by thieves
- malicious damage, vandalism and riot
- explosion
- impact by motor vehicles, aircraft, trees and power poles.

There are some incidents we do not insure and these are shown:
- as 'not insured' in additional features and optional covers on pages 23 to 47 of this PDS and
- as 'what is not insured' on pages 48 to 56 of this PDS.

What is not insured under this policy (page 50)

not covered for storm or flood

We do NOT cover
- ✗ ... ...
- ✗ storm or flood damage to:
  - ✗ ... ...
  - ✗ a wharf, jetty, pontoon or sea wall
  - ✗ ... ...

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

17 June 2011

[redacted]
Auchenflower QLD 4066

Dear [redacted]

HOME CLAIM – [redacted]

I refer to your recent contact, in which you expressed concern regarding Suncorp's refusal to supply you with requested documents.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am pleased to advise that your request has been accepted. Suncorp will approach Bovis Lend Lease and request that an itemised quote be drafted in accordance with the current scope of work and provisional sums. Once these documents are to hand they will be forwarded to you.

A member of the Claims Processing team will be in contact with you to finalise this claim.

We value our customers, and we always try to provide the highest level of service. Please accept our apologies for any inconvenience that the processing and review of the claim may have caused you.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

[redacted]
Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3771
Facsimile: (07) 3031 2111

[redacted]

19 July 2011

[redacted]
Paddington QLD 4064

Dear [redacted]

HOME & CONTENTS CLAIM – [redacted]

I refer to your recent telephone call in which you expressed concern about the settlement for your building claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you do not believe that the quotation provided by Rowlo Constructions is adequate. You have advised that you believe that the settlement should be based on the quotation provided by your builder, Creative Living Queensland Pty Ltd.

Suncorp will only pay you what it would cost us to repair your home.

The review of your complaint, using Rowlo Constructions has confirmed that your home was able to be repaired. Suncorp has decided that we will pay you what it would cost us to repair your home.

From the information available to me at the time of my review I am unable to locate any evidence to support that Rowlo Constructions would not be able to complete the repairs to your home at their quoted price. Suncorp's liability under the claim is what it would cost Suncorp to do the repairs to your home, this is the amount of the Rowlo Constructions quotation. Accordingly, I accept that the decision to cash settle your claim based on the Rowlo Constructions quotation is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

How we settle your claim (page 134)

We choose how your claim is settled
If we agree to pay a claim for loss, theft or damage to your home, contents or landlord's fixtures and fittings, we will decide if we will:
– repair damage new for old or
– replace home or contents new for old or
– pay you what it would cost us to repair or replace home or contents new for old.

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The meaning of new for old is defined on the next page.

We will not:
- pay extra to replace your home, contents or landlord's fixtures and fittings to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' on the next page
- fix a fault that existed before the loss or damage occurred.

New for old means: (page 135)

– new materials, new items
We replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.

– new for old, regardless of age
We replace or repair new for old regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased 5 years ago for $5,000 and now worth $2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to $2,000.

– same type, standard and specification as when new
We replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

New for old does not:
- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item or
- mean of a better standard, specification or quality than when new.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

Our Ref: [redacted]

10 May 2011

[redacted]
Hawthorne QLD 4171

Dear [redacted]

HOME CLAIM [redacted]

I refer to your recent telephone call in which you expressed concern regarding the decline of your claim for your pontoon.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns that you believe that the claim for the pontoon should be covered under Insured Event 10, Impact at the home. I am writing to advise you that the decision to decline the claim for the pontoon has been maintained.

Suncorp will only cover you for loss or damage caused by an Insured Event when the loss or damage is not excluded by the policy.

Information provided by you and our assessor has confirmed that after the Brisbane flood event you found that the pontoon was missing as a result of the Brisbane City Council walkway which had dislodged from its supports and had struck your pontoon. It is further noted that you advised that you were unaware of how the pontoon became disconnected from the pylons as you did not see the impact occur, however, you were advised by your neighbour that the walkway impacted your pontoon.

It has been noted that the policy does not cover pontoons under Insured Event 6, Storm and Flood and the cause most proximate to the loss of the pontoon was the flood event.

During the dispute review process you advised that you believed that the pontoon should be covered under Insured Event 10, Impact at the home. I have considered this advice however I am unable to agree that the loss of the pontoon can be covered under impact at the home as there is no evidence to support that the pontoon has been damaged by an impact as covered by the policy.

It is an accepted principle of insurance that the onus is on the Insured to prove that an insured event covered by the policy has caused the damage to the pontoon. Once the Insured has proven this, the onus shifts to the insurer to prove that an exclusion applies.

Additionally, your Product Disclosure Statement advises that we cover damage caused by impact at the insured address from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris. As a walkway is not included in this definitive list of items for which impact is covered, I am unable to agree that your claim is covered under Insured Event 10, Impact at the home.

As the pontoon is specifically excluded from cover under Insured Event 6, Storm and Flood and you have not established that the cause of the lost pontoon was due to impact as covered under Insured Event 10, Impact at the home, I agree that the decision to decline the pontoon claim is correct.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

The basics of home and contents cover Page 9

What we cover

We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we do not cover

There are things we do not cover within each insured event, feature and option. You should also refer to page 119 for information on what we do not cover under any part of this policy.

Insured Events 1 to 12 Page 57

We cover

1 Storm and flood

We do NOT cover
* ... ...
* a wharf, jetty, pontoon or sea wall

We cover

10 Impact at the home

Impact at the insured address from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

What is not covered under any part of your policy Page 122

failing to establish an insured incident

We will NOT cover loss or damage

* loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

18 May 2011

[redacted]
The Gap QLD 4061

Dear [redacted]

HOME & CONTENTS CLAIM – [redacted]

I refer to your recent contact, in which you expressed concern regarding Suncorp's decision to decline your claim for damage to your pontoon and contents.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you of the outcome of my review.

During the dispute review process you advised that the proximate cause of damage to your pontoon was impact from a nearby tree. As your policy extends cover for impact by trees, under insured event 10, you requested Suncorp to accept your pontoon. Further, you advised that on three separate discussions with our Claims Department, you were advised that your contents would be accepted. As such, you requested Suncorp to accept cover for your contents on an ex-gratia basis.

My review has confirmed that, during the recent flooding, a tree, in close proximity to your pontoon, fell into the section of river where your pontoon was situated and I agree with your assertion that, on the balance of probabilities, your pontoon was damaged as a result of impact. As your policy responds to loss or damage as a result of impact, your pontoon will be accepted under this claim.

Further, my review has confirmed that you have not selected contents cover on your policy. Our records indicate that you have selected fixtures and fittings cover up to $5,000.00. During my review, I was unable to locate any evidence to support your assertion that you were provided incorrect advice in relation to your extent of cover.

All customers have a responsibility to read their Certificate of Insurance and Product Disclosure Statement to ensure that it meets their needs. I have been unable to locate any evidence that you have called us to advise your Certificate of Insurance is incorrect or to add contents cover to your policy. Please find attached copy of your Certificate of Insurance.

As such, I agree with the Claim Department's decision to decline your contents.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

Why is this document important? Page 1

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

The basics of home and contents cover Page 9

The type of cover
You can choose from home cover, contents cover or both:

Home cover is designed for owners of a home who live in it and wish to insure it.

Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What we cover
We cover loss or damage caused by insured events 1 to 12

When we insure them, your home and contents are covered for loss or damage by the insured events 1 to 12 at the insured address. Examples include events such as fire, theft and storm. For the full range of insured events, see page 55.

What we cover as your contents Page 43

Your contents means your furniture, furnishings, unfixed electrical goods, valuables, portable personal possessions, clothing and unfixed household goods that you own.

Contents also includes:	**If contents are insured in a unit**
- carpets and rugs (fixed and unfixed) - internal blinds and curtains - wheelchairs and mobility scooters - household tools and gardening equipment including ride-on mowers - mobile dishwashers - plants in pots - food and medicines - inflatable or portable swimming pools and portable spas and their accessories - surfboards, sailboards, canoes, kayaks and non-motorised surf skis	Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example: - wall paint and paper if your unit is located in NSW - lino if it is not stuck down - floating wooden floors paid for by you after the building was built - air conditioners and spas for the sole use of the unit owner or occupier - fixtures owned by you as a tenant which will be removed when vacating.

- remote-controlled model or toy:
  - motor vehicles
  - aircraft with a wing span up to 1.5 metres
  - watercraft
- items that you are legally responsible to insure under a written contract (eg. a hire agreement but not a tenancy rental agreement)
- your fixtures and fittings installed in a home that you rent.	

What you are covered for Page 70

10. Impact

Complete details for this cover
We cover
Impact at the insured address from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

When you have home cover
When your home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

When you have contents cover
When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

We do not cover

- damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

When impacted by trees, we also do not cover:

- removing or lopping fallen trees or branches that have not damaged the home
- the cost of lopping or removing potentially dangerous trees which have not caused damage to the home
- damage caused by trees being lopped or transplanted by you or someone authorised by you
- removal of tree stumps or roots that are still in the ground
- damage to the portion of a fence or wall that is owned by your neighbour\
- damage caused by roots of trees, plants, hedges or shrubs
  but we will cover
  sudden damage caused by roots as a tree falls over.

Extending your cover Page 117

6. Landlord's fixtures and fittings

Complete details for this option
What we cover

Note
Landlord's fixtures and fittings optional cover is not available for new insurance policies and cannot be added to existing policies. If your cover currently insures Landlord's Fixtures and Fittings, your cover remains unchanged.

This option applies to home cover. This option covers loss or damage caused by insured events 1 to 12 or optional covers on your certificate of insurance, to the following fixtures and fittings in a rented home:

- floor coverings, window coverings
- whitegoods
- light fittings
- other fixtures and fittings shown on your certificate of insurance.

Limits on landlord's fixtures and fittings cover
The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance unless a limit applies in your home policy.

We do not cover
Your landlord's fixtures and fittings do not include any:

- other fixtures or fittings not shown on your certificate of insurance
- contents.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au
Email: [redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

Official sponsor of the Wallabies

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

[redacted]

15 March 2011

[redacted]
Woolloongabba QLD 4102

Dear [redacted]

HOME CLAIM - [redacted]

I refer to your recent telephone call, in which you expressed concern regarding the service you have been provided throughout the claim.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and this letter is to advise you of the outcome of my review.

During the dispute process, you advised that you were unhappy with the general service of our Claims Department and want feedback passed to all consultants involved in the processing of your claim. Furthermore, you have requested a cash settlement figure for the kitchen repairs for this claim.

Please be advised that I have completed a review of the claim and agree that the service provided during the claim did not meet the expectations of Suncorp.

Please accept my apology on behalf of Suncorp for the service you have received throughout this claim and for any inconvenience this may have caused.

Additionally, I can confirm that feedback has been provided to the Claims Department that is processing your claim.

I can confirm that it would have cost Suncorp $1958.00 to repair the kitchen damage.

A payment will be issued to our insured via eft for $1858.00 net applicable claim excess.

Yours sincerely,

[redacted]
Internal Dispute Resolution
GI Claims

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Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3772
Facsimile: (07) 3031 2111

[redacted]

15 July 2011

[redacted]
Fortitude Valley QLD 4006

Dear [redacted]

HOME CLAIM [redacted]

I refer to your recent correspondence, in which you expressed concern regarding the request by Suncorp that you repay a claim overpayment of $115,363.02.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act 1984 and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you that the decision to request you repay the overpayment of $115,363.02 has been maintained

During the dispute review process, you advised that you made financial decisions based on the settlement amount you received. As a result of the settlement, you sold your flood damaged home, paid out your mortgage and are now in the process of purchasing another home.

Whilst I acknowledge that you may have made financial decisions based on the settlement amount provided to you, I must confirm that you have not provided any evidence to substantiate your request that you should not have to repay the overpayment.

An error was made and you were paid $350,000.00 as final settlement of your claim. It has since been confirmed that the correct settlement amount should have been $234,636.02. Our records indicate that you were contacted by Mr Peter Unwin from Suncorp on 12 May 2011 and that he advised you of the overpayment error. Accordingly, Mr Unwin requested that you repay the overpayment amount. Mr Unwin confirmed via email that day that an error had occurred and that your settlement was incorrect. Mr Unwin also confirms that you were going to respond to his email outlining your current position; however our records indicate you have not provided a detailed response to this email. Furthermore, and I believe pertinently, Mr Unwin's email advises you to take the conversation you had into account when making any decision to purchase a new property.

At the time of this email, you had engaged a real estate agent to sell your flood damaged property by auction. I note that after the discussion and email from Mr Unwin, it would appear that you did not contact the real estate agent to cancel or otherwise postpone the sale of the damaged property.

My review has confirmed that Suncorp did inform you of the overpayment issue and you had every opportunity to cancel the sale of your home and repairs could have been completed. However, you decided to act against Suncorp's request to repay the overpayment and proceeded with the sale of your property as well as the purchase of your new property at a later day.

I requested the following information as evidence of the financial commitments that you made prior to Suncorp requesting the overpayment amount back:

- Financial records showing the amount you paid out your mortgage on the flood damaged property
- The amount you sold the flood damaged property for
- The purchase price of the property you are purchasing

You have advised that you will not provide this information. I must advise you that without this information I am unable to make an informed decision on your claim. Each party to a contract of insurance is required to act in the utmost good faith. This includes providing any information or documents that are reasonably required to allow for a final claim decision. I am requesting this information in order to determine if Suncorp have caused has you a genuine financial detriment and if so the extent of this detriment.

While I acknowledge that you may have had to pay some fees to cancel the agreements you entered into prior to 12 May 2011, I have presently no evidence to confirm how much these would have been. I do not believe it is accepted that this amount would have equated to the overpayment amount.

Please note that you may be potentially entitled to a partial offset of the debt, as I have indicated in relation to the property sale fees above; however, without sufficient evidence to establish your potential entitlement, I am unable to confirm any entitlement.

Accordingly, I agree with Suncorp's decision to request that you repay the overpayment amount of $115,636.02.

Please be advised that if you provide the financial documents that I have requested, then the Internal Dispute Resolution Department is prepared to review this decision further.

My decision represents Suncorp's final decision in relation to your complaint. If you wish to pursue the complaint further you are entitled to apply to the Financial Ombudsman Service (the FOS). The FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). Suncorp is a member of this scheme and we agree to be bound by its determination about a dispute. You must make such an application within two years of the date of this letter to:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Telephone: 1300 780 808
Facsimile: (03) 96136399
Website: www.fos.org.au

[redacted]

Yours sincerely,

[redacted]

Internal Dispute Resolution
GI Claims

SUNCORP

Suncorp Metway Ltd
ABN 66 010 831 722

4FI048
GPO Box 1453
BRISBANE QLD 4001

Telephone: 1300 264 053
Direct: (07) 3259 3776
Facsimile: (07) 3031 2111

[redacted]

16 March 2011

[redacted]
PO Box 425
Spring Hill QLD 4004

Dear [redacted]

FLOOD CLAIM – [redacted]

I refer to your recent contact, in which you expressed concern regarding Suncorp's decision to decline your claim for flood damage.

My role as a Dispute Resolution Officer is to ensure decisions made by Suncorp employees are in agreement with the Insurance Contracts Act and the General Insurance Code of Practice.

As part of our Internal Dispute Resolution process, I have completed a full review of your concerns and I am writing to advise you of the outcome of my review.

Suncorp does not cover loss or damage to your building unless you have the appropriate cover selected on your Certificate of Insurance.

During the dispute review process you advised that the premium you paid to Suncorp was reflective of a premium which would apply to a home and contents policy, not a contents policy. In addition to this, you advised that Suncorp had not confirmed with you the premium amount that would apply to your policy if it covered both home and contents.

To further support this, you advised that your Certificate of Insurance states that you have Classic Home and Contents insurance and that at the inception of your policy you specifically requested coverage for both your home and contents. As such, you requested Suncorp accept your claim for flood damage to your home at Graceville Park.

On 14 February 2010, you emailed an image of your Certificate of Insurance to the Claim's Department, as evidence that you had a Classic Home and Contents policy. In addition to this you confirmed receipt of your Product Disclosure Statement when your policy was incepted.

During my investigation of your claim I spoke with Matthew from the strata insurance broker for Graceville Park. Matthew confirmed that a claim had been lodged with Strata Unit Underwriters but they are waiting on hydrologist reports to confirm whether the claim would be accepted.

The premium calculated on a policy is dependent upon the information that you provide at the inception of the policy. I have been unable to locate any evidence that the premium applied to your policy was incorrect and that after receiving your Insurance Account you called to question the premium amount applied to the policy. All customers have a responsibility to read their Certificate of Insurance and Product Disclosure Statement to ensure that it meets their needs.

I can confirm that your Certificate of Insurance notes that the policy you held was Classic Home and Contents. The Classic Home and Contents policy is the product which you have selected and is not the level of cover. The level of cover is outlined on the Certificate of Insurance on page 1 of 4 and the cover noted your Certificate of Insurance is Classic Contents cover. Under the Classic Home and Contents product you can hold building only, contents only or both.

As such, I agree with the Claim Department's decision to decline your claim for flood damage to your building as you do not hold any building cover with Suncorp.

Please see the following extracts from your Product Disclosure Statement that relate to this decision:

<u>Welcome to Suncorp Classic home & contents insurance</u> Page 1

Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of your home and contents insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, please keep this PDS with your certificate of insurance in a safe place.

<u>The basics of home and contents cover</u> Page 9

The type of cover

You can choose from home cover, contents cover or both:

> Home cover is designed for owners of a home who live in it and wish to insure it.
>
> Contents cover is designed for people who wish to insure contents in a home, unit, apartment or flat that they live in. For an extra premium you can choose to cover personal and portable contents away from home as well.

What is a premium? Page 25

How we calculate premiums

In addition to your sum insured, we use many factors about you and your home and contents to work out your premium (see diagram on the right for some examples). We also take into account the premiums we collect from all policy holders weighed up against the cost of all current and future possible claims plus expenses and other business costs.

Paying your premium Page 27

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium by the due date.

When you need to call us Page 31

Also contact us when:

- ...
- details on your certificate of insurance are no longer accurate.

Terms explained Page 155

certificate of insurance

The latest certificate of insurance we have given you. It is an important document as it shows the covers you have chosen and other policy details.

contents

Your contents shown as insured on page 43.

home

Your home shown as insured on page 37. For 'at the home' see page 155.

policy

Your insurance contract. It consists of this PDS and any SPDS we may have given you, your application for insurance and your latest certificate of insurance.

premium

The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

product disclosure statement (PDS)

PDS is the name of this document and contains the terms of your insurance cover. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your certificate of insurance. If there are changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

If you are dissatisfied with our decision you can contact the Financial Ombudsman Service (FOS). The FOS is an independent service and provides free, fair and accessible dispute resolution for consumers and some small businesses. Their services are not available to all consumers. They will tell you if they can help you with this matter.

You need to do this within 2 years of receiving this letter.

You can contact the FOS by:

- Phoning 1300 78 08 08 for the cost of a local call
- Fax: (03) 9613 6399
- Post: GPO Box 3, Melbourne Victoria 3001
- Website: www.fos.org.au
- Email: info@fos.org.au

Yours sincerely,

[redacted]

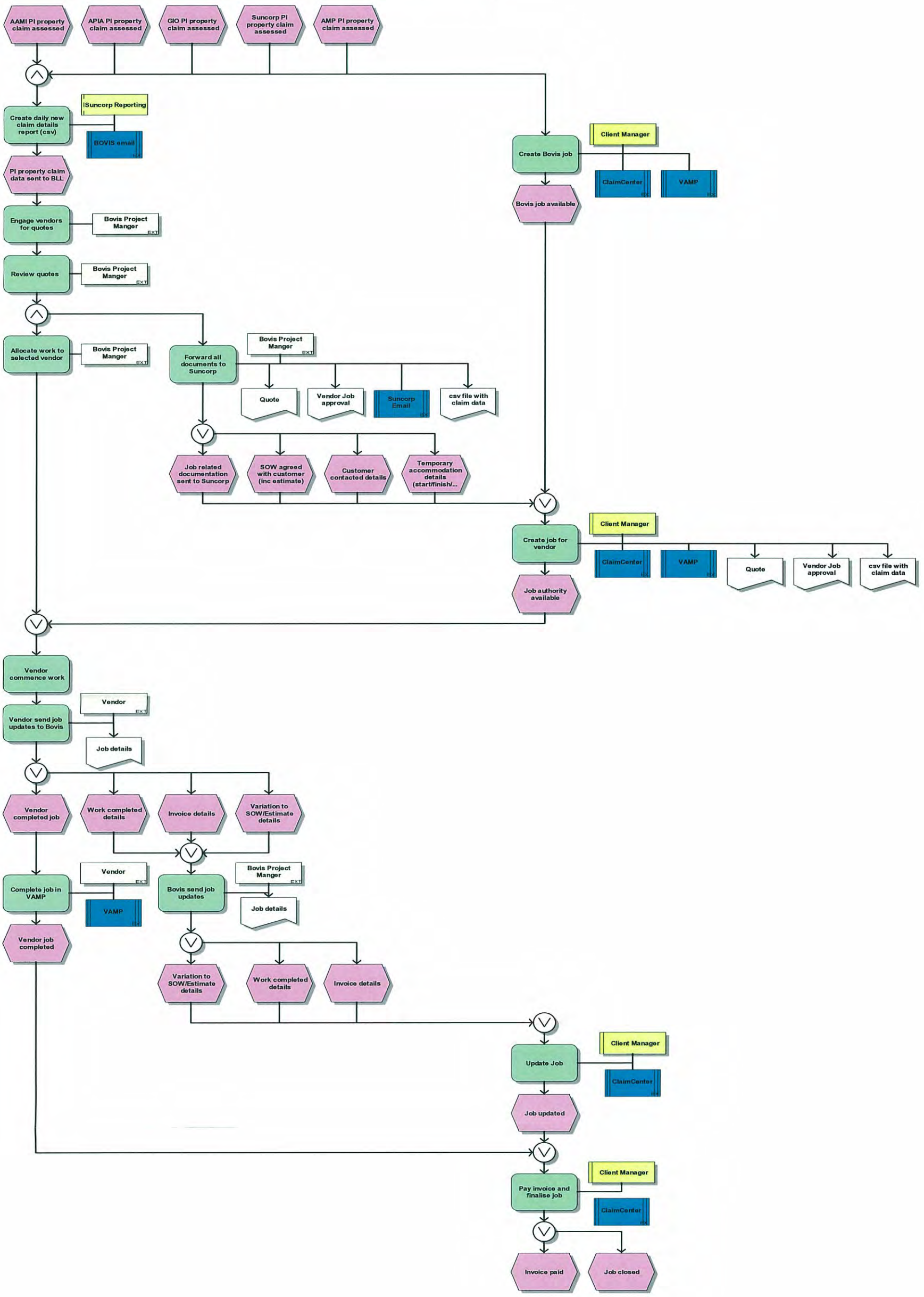
Internal Dispute Resolution
GI Claims

ANNEXURE 8

Name: BLL Project Managed Claims

Type: oEPC
Created by
Changed by
Last user: u319304
Last change: 28/01/11 12:52:00

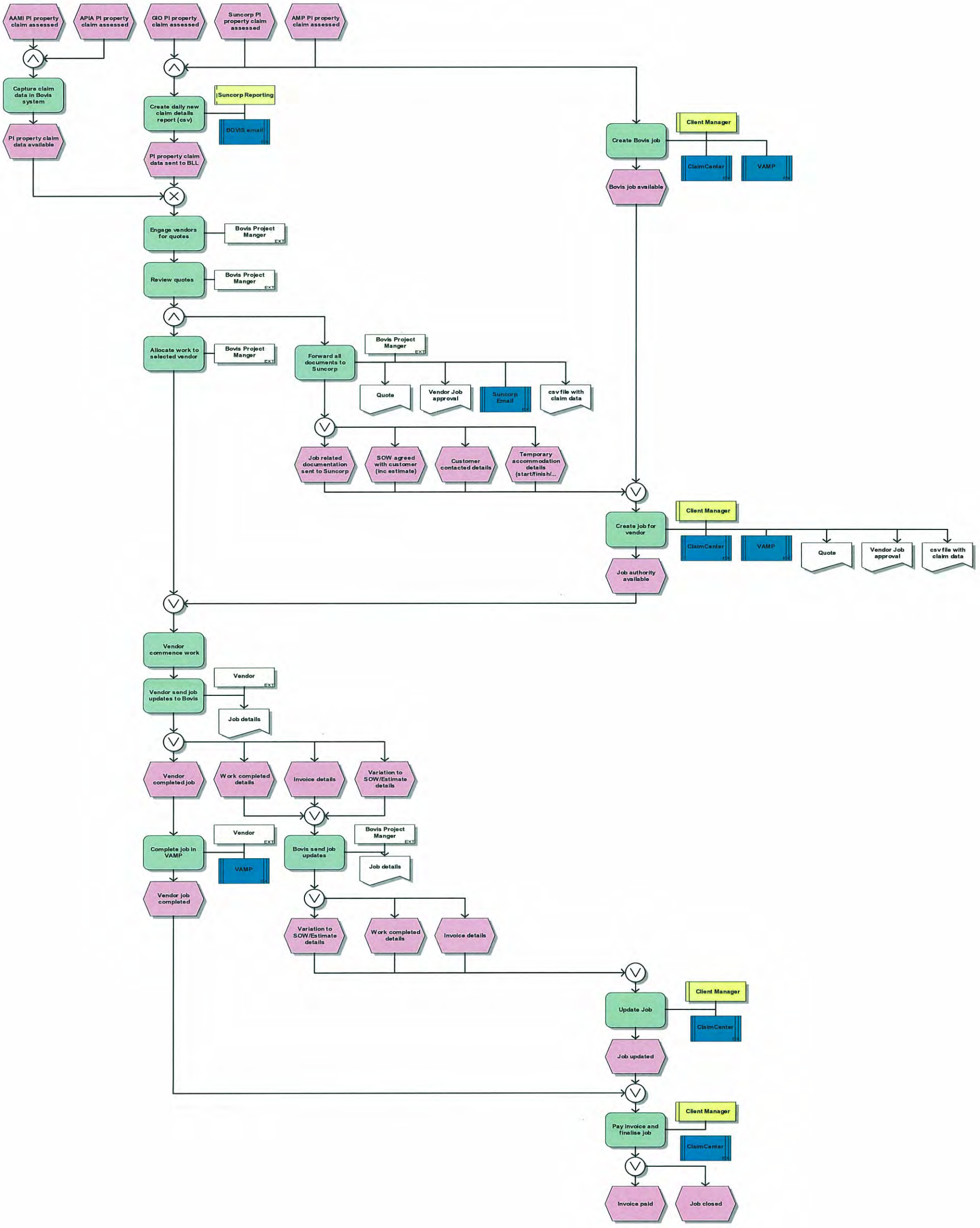
Released by
Process Owner



Name: BLL Project Managed Claims (2)

Type: eEPC
Created by
Changed by
Last user: u319304
Last change: 28/01/11 12:56:47

Released by
Process Owner



Name: BLL Project Managed Claims Customer Contact Detail Updates

Released by
Process Owner

Type: eEPC
Created by
Changed by
Last user: u319304
Last change: 28/01/11 15:09:32