

# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

ANZ Home Insurance Policy  
Prepared on: **6th November 2017**



**THIS IS NOT AN INSURANCE CONTRACT**

## STEP 1 Understanding the Facts Sheet

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

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

Under this policy you set the maximum level of cover and your payout is limited to that amount.

| Event/cover   | Yes/No<br>Optional | Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)  |
|---|--------------------|--|
| Fire and Explosion  | Yes                | Excludes loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy.   |
| Flood   | Yes                | Excludes loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy.   |
| Storm   | Yes                | Excludes loss or damage caused by a storm surge except where it happens at the same time as a flood.   |
| Accidental breakage   | Optional           | We only cover accidental glass breakage unless you have purchased accidental loss or damage option.  |
| Earthquake  | Yes                | Excludes loss or damage as a result of an earthquake if the loss or damage occurs later than 72 hours after the event occurring.   |
| Lightning   | Yes                | There are no specific conditions, exclusions or limits that apply to this event.   |
| Theft and Burglary  | Yes                | Excludes loss or damage if the theft was by you, a tenant, somebody who resides at the home or someone else acting on your behalf.   |
| Actions of the sea  | No                 | We do not cover action by the sea unless the loss or damage is the result of a tsunami.  |
| Malicious Damage  | Yes                | Excludes deliberate or intentional acts by you, a tenant, somebody who resides at the home or someone else acting on your behalf.  |
| Impacts   | Yes                | Excludes loss or damage that is caused by animals, in certain circumstances.   |
| Escape of liquid  | Yes                | Excludes the cost of repairing the item from which the water escaped.  |
| <b>Cover for valuables, collections and items away from the insured address</b> |                    |  |
| High value items and collections  | Yes                | Refer to "Valuables" section in the PDS.<br>We will pay a maximum of \$3,000 per valuable item, unless you specify the valuable item on your Schedule.   |
| Items away from insured address   | Optional           | You have the option to remove cover away from home. If you do not remove this cover, we will cover your contents away from your home, anywhere in Australia and New Zealand, for up to 120 consecutive days. Different limits will apply outside of Australia and New Zealand. |

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



## STEP 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example, an item limit of \$3,000 applies to jewellery, watches, items containing gold and silver, and collections (like stamps, money, medals). To find out these limits you need to read the PDS and other relevant policy documentation.

### Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example if you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

### Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$30 million. You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

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

### Maximum level of cover offered by insurers

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

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

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

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

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

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

## STEP 4 Seek more information

If you want more information on this policy contact us on 13 16 14 or visit [www.anz.com/insurance](http://www.anz.com/insurance).

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

#### The policy this KFS relates to is:

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