



# ANZ HOME INSURANCE

PRODUCT DISCLOSURE STATEMENT  
AND POLICY DOCUMENT  
5 APRIL 2021

This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείσθε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

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# ANZ HOME INSURANCE PDS AND POLICY DOCUMENT

When you take out ANZ Home Insurance, we agree to provide the cover described in your current Policy Schedule and in this PDS, as well as in any Supplementary PDS we may issue.

Together, these documents make up the terms and conditions of your Home Insurance policy with us. We recommend that you read them carefully and store them together in a safe place.

## THE PURPOSE OF THIS PDS AND POLICY DOCUMENT

This combined Product Disclosure Statement (PDS) and Policy document has been designed to help you understand ANZ Home Insurance so you can get the most out of your Policy.

This PDS contains detailed information about ANZ Home Insurance, including:

- when you are covered
- when you are not covered
- maximum cover limits.

We have also included a glossary on page 75 to describe words with a special meaning.

## THIS PDS DOES NOT TAKE YOUR PERSONAL CIRCUMSTANCES INTO ACCOUNT

To the extent that the content of this PDS could be construed as general advice, it does not take into account your personal objectives, financial situation or needs ('personal circumstances'). You should consider the appropriateness of the information, having regard to your personal circumstances.

## ISSUER OF THIS PDS

ANZ Home Insurance is underwritten by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545). QBE Insurance (Australia) Limited is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). We have been helping Australians protect the things that are important to them since 1886. Our purpose is to give people the confidence to achieve their ambitions.

The issuer takes full responsibility for this combined PDS and Policy document which has been prepared and is provided in accordance with Australian laws only.

ANZ Home Insurance is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 (AFSL 234527). This product is not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees QBE or the product.

## UPDATING OUR PDS

Information in this PDS might change. If the change is adverse then we'll issue a supplementary PDS or a new PDS at renewal. All updates (whether adverse or not adverse) will be made available at [anz.com](http://anz.com) or you can request an up-to-date paper copy at no charge by us by contacting the ANZ Insurance Centre on 13 16 14.

### SIMPLE APPLICATION PROCESS

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If you are taking out a Policy with us for the first time, simply:



Talk to staff at any ANZ branch



Call 13 16 14 weekdays from 8am to 8pm (AEST)



Visit [anz.com/insurance](http://anz.com/insurance)

If we agree to insure you, you will be provided with a Schedule setting out the details of your Policy.

### FOR 24 HOUR CLAIMS SERVICE

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13 16 14

## WHY CHOOSE ANZ HOME INSURANCE?

ANZ Home Insurance provides protection for your buildings and belongings, containing a unique range of benefits including:

- full buildings replacement cover – this means instead of asking you to estimate your buildings sum insured, we will calculate the replacement value of your buildings at today's prices and we will rebuild the buildings, if they are totally destroyed in an insurable event and your claim is accepted. In addition, we will cover:
  - alternative temporary accommodation costs
  - architects and surveyors and legal fees
  - demolition and removal of debris costs
- cover against natural events (including flood)
- optional cover for accidental loss or damage for your buildings and/or contents (at your site)
- optional cover for contents away from home worldwide
- accidental glass breakage and impact damage
- electrical motor burnout and power surge
- new for old replacement regardless of age
- theft of cash and belongings
- 24 hour, 7 days claims assistance service
- choice of excess to suit your needs
- instalment payment options at no extra cost.

You may also be entitled to a multi policy discount.

Discover these benefits and more in this PDS.

## CHOICE OF COVER

With ANZ Home Insurance you can tailor your insurance and select cover for buildings only, contents only, or for combined buildings and contents. Your choice of buildings and/or contents cover, and any optional cover you select, will be listed on your current Policy Schedule.

### BUILDINGS COVER

Buildings cover provides cover for loss or damage to your buildings resulting from the events listed on page 6 through to page 17. For example, your buildings will be covered for storm damage.

Buildings cover also provides optional cover for accidental loss or damage to your buildings.

### CONTENTS COVER

Contents cover provides cover for loss or damage to your contents resulting from the events listed on page 18 through to page 35. For example, your contents will be covered if they are damaged by fire.

Contents cover also provides optional cover at extra cost for:

- specified valuables over the item limit specified under contents cover. Refer to page 35 for further details
- accidental loss or damage cover for contents at home
- contents cover away from home.

# BUILDINGS COVER

## WHAT BUILDINGS WE PROTECT

We will cover residential buildings located at the site listed on your Policy Schedule, their fixtures and fittings and any structural improvements at your site.

Buildings cover includes	Buildings cover does not include
<p>Residential buildings that you live in, including any professional offices or surgeries in those buildings as long as they occupy no more than 20% of the total floor space.</p>	<ul style="list-style-type: none"> <li>• A hotel, motel, nursing home, boarding house or display homes.</li> <li>• Buildings of:               <ul style="list-style-type: none"> <li>– flats or units (strata title or company title)</li> <li>– buildings subject to community strata title, including any common property which legislation requires a Body Corporate, Corporation, Owners Corporation, Plan, Company or similar entity to insure however we'll insure contents contained in these units under a contents policy.</li> </ul> </li> <li>• Building materials to be installed.</li> </ul>
	<p>Buildings in the course of construction.</p> <p>Buildings in the course of renovation, alteration or repair where the estimated value is over \$100,000.</p> <p>Please refer to the section 'Construction, Renovations, Alterations or Repairs' on page 51 for more information.</p>
	<p>Buildings in the course of being demolished or that are vacant pending demolition.</p>
<p>Domestic outbuildings, for example, garden shed and granny flats.</p>	<p>A caravan, trailer or their accessories.</p>
<p>Fixed coverings to walls, floors and ceilings but not including carpets.</p>	<p>Carpets, floating floorboards, curtains or internal blinds (refer to page 18 for contents cover).</p>

Buildings cover includes	Buildings cover does not include
Infrastructure for the supply of services, including electricity, gas, water, internet and telephone.	Shipping containers.
Items built-in, fixed to, or on the buildings, for example an in-built air conditioner, light fittings, kitchen cupboards and bench tops, and fixed water tanks and water in tanks (but only if there is no drinkable water supply available at the site).	Water in tanks if there is a drinkable water supply available at the site such as mains water.
Blinds or awnings on the outside of the buildings.	
Fences, retaining walls, pathways or driveways.	Pathways or driveways made of earth or gravel.
Anything permanently built, constructed or installed on your site for domestic purposes, including in-ground swimming pools and spas.	<ul style="list-style-type: none"> <li>• Lawn.</li> <li>• Plants or trees growing in pots and tubs.</li> <li>• Inground plants, trees or shrubs. Refer to the Additional benefit 'Trees, plants or shrubs replacement' for cover.</li> <li>• Landscaping.</li> </ul>

## HOW MUCH WE WILL PAY

When you take out buildings cover, based upon the information you give us when taking out this Policy, we calculate the replacement value of your buildings at today's price.

We pay the necessary and reasonable costs to repair, replace or rebuild the damaged parts of the buildings to a condition substantially the same as, but not better than, when new.

If your buildings are a total loss and your claim is accepted, full building replacement cover will apply unless the buildings are in a dilapidated condition at the time of a claim. In this case we may settle your claim for a reduced amount in accordance with our legal rights. If you make a claim, you may need to contribute towards the cost of that claim on your Policy.

## WHEN YOUR BUILDINGS ARE PROTECTED

The insured events that your buildings will be covered for are listed in the table below.

This cover is subject to the exclusions outlined on pages 39 to 45.

Insured event	We will cover	We won't cover
Accidental glass breakage	<p>Fixed glass in your buildings, including any window tinting or shatter proofing material attached to the glass.</p> <p>Fixed shower bases, basins, sinks, spas, baths and toilets.</p>	
Burglary, break-in or theft	<p>Any loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft. The burglary, break-in or theft or an attempted burglary, break-in or theft, must be reported to the Police.</p>	<p>Loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft:</p> <ul style="list-style-type: none"> <li>• by you</li> <li>• by a tenant</li> <li>• by somebody who resides in the buildings</li> <li>• by someone else acting on your behalf</li> <li>• where you share your buildings with more than one other unrelated person who is not named under this Policy.</li> </ul>
Burning out (fusion) of an electric motor	<p>Reasonable cost to repair or replace an electric motor that forms part of your buildings if it burns out or fuses.</p>	<p>Cost to repair or replace an electric motor if it is older than 15 years old.</p>
Deliberate or intentional acts	<p>Loss or damage as a result of a deliberate or intentional act.</p>	<p>Loss or damage as result of a deliberate or intentional act by:</p> <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides at the site</li> <li>• someone else acting on your behalf.</li> </ul>

Insured event	We will cover	We won't cover
Earthquake or tsunami	<p>Loss or damage as a result of an earthquake or tsunami.</p> <p>All damage caused by earthquake or tsunami, occurring within 7 days of the first damage occurring, will be regarded as damage resulting from one incident. If any earthquake or tsunami damage occurs after that, each subsequent 7-day period in which damage occurs will be regarded as a separate incident. An excess applies for each incident.</p>	<p>Damage caused by any action of the sea.</p>
Fire or explosion	<p>Loss or damage as a result of a fire or an explosion.</p> <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of flames.</p>	<p>Loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance policy covering the same buildings expired, without a break in cover, or</li> <li>• the risk passed to you as purchaser of your buildings.</li> </ul> <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of a flame where the damage was caused by a:</p> <ul style="list-style-type: none"> <li>• hot item including cigarettes, cigars or pipes</li> <li>• home heater</li> <li>• cooking appliance,</li> </ul> <p>unless you have selected and paid for the Accidental loss or damage (Buildings) optional benefit.</p>

Insured event	We will cover	We won't cover
Impact damage	<p>Loss or damage as a result of an impact caused by:</p> <ul style="list-style-type: none"> <li>• an aircraft, spacecraft or satellite, or anything dropped from them</li> <li>• a falling television or radio antenna mast or dish</li> <li>• vehicles or watercraft</li> <li>• an animal or bird that is not kept at your site</li> <li>• a falling tree or part of a tree.</li> </ul> <p>Reasonable cost of removing and disposing of the fallen tree or parts that caused the damage.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.
Landslide or subsidence	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an insured event being:</p> <ul style="list-style-type: none"> <li>• an earthquake or tsunami</li> <li>• an explosion</li> <li>• a storm, rainwater, flood or wind</li> <li>• liquid escaping from: <ul style="list-style-type: none"> <li>– a fixed pipe</li> <li>– an object attached to a pipe, fixed gutter, fixed tank or a drain, or</li> <li>– a standalone swimming pool or a standalone water tank.</li> </ul> </li> </ul>	Any other earth movement.
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	

Insured event	We will cover	We won't cover
Power surge	Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your buildings including a lightning strike, an object contacting power lines, the resumption of power following a blackout caused by a storm or unexpected interference with a power company transformer by an animal.	Any power surges caused at the site.
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
Storm, rainwater, flood or wind	Loss or damage as a result of: <ul style="list-style-type: none"> <li>• storm (including cyclone)</li> <li>• rainwater</li> <li>• flood, or</li> <li>• wind.</li> </ul>	Water entering your buildings: <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship that:               <ul style="list-style-type: none"> <li>– you were aware of, or a reasonable person in the circumstances would have been aware of and</li> <li>– you knew, or a reasonable person in the circumstances would have known, may result in damage.</li> </ul> </li> </ul> Action of the sea. Storm surge except where it happens at the same time as flood. Loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after: <ul style="list-style-type: none"> <li>• another insurance policy covering the same buildings expired, without a break in cover, or</li> </ul>

Insured event	We will cover	We won't cover
Storm, rainwater, flood or wind (continued)	Free-standing gates and fences.	<ul style="list-style-type: none"> <li>• the risk passed to you as purchaser of your buildings.</li> </ul> <p>Swimming pool covers, including solar covers and plastic liners.</p> <p>Swimming pools or spas as a result of hydrostatic pressure.</p> <p>Loss or damage to free-standing gates and fences that you were aware of, or a reasonable person in the circumstances would have been aware, that gates and fences were not installed and constructed according to the manufacturer's specifications.</p> <p>Free-standing gates and fences that are made of timber and are more than 15 years old.</p> <p>The cost to remove trees, plants or shrubs except where the tree, shrub or plant has caused damage to the buildings as a result of a storm (including named cyclone), rainwater, flood or wind.</p>
Vandalism or a malicious act	Loss or damage as a result of vandalism or a malicious act.	<p>Loss or damage as a result of vandalism or a malicious act by:</p> <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides at the site</li> <li>• someone else acting on your behalf.</li> </ul>

Insured event	We will cover	We won't cover
Water or liquid damage	<p>Loss or damage caused by water or liquid escaping from:</p> <ul style="list-style-type: none"> <li>• a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li> <li>• a bath, basin, sauna, spa, sink, toilet or tiled floor that has drainage holes</li> <li>• a washing machine or dishwasher</li> <li>• an aquarium</li> <li>• a waterbed</li> <li>• a swimming pool</li> <li>• a standalone water tank.</li> </ul>	<p>Loss or damage caused by water or liquid entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship that <ul style="list-style-type: none"> <li>– you were aware of, or a reasonable person in the circumstances would have been aware of; and</li> <li>– you knew, or a reasonable person in the circumstances would have known may result in damage.</li> </ul> </li> </ul> <p>Loss or damage to your swimming pool or spa due to hydrostatic pressure.</p>
	<p>Reasonable cost of finding where the water or liquid escaped from, including the reasonable cost of repairing any damage that occurs while looking for the cause.</p>	<p>Cost of repairing the item from which the water or liquid escaped.</p>

## ADDITIONAL BUILDINGS BENEFITS

ANZ Home Insurance includes a range of additional buildings benefits which are included in your Policy when you obtain buildings cover.

If you make a claim under your buildings cover for additional buildings benefits, you cannot claim the same loss or damage under additional contents benefits if you also hold contents cover.

This cover is subject to the exclusions set out on pages 39 to 45.

If you make a claim for an additional buildings benefit, you will not need to pay an excess in relation to that additional buildings benefit.

The amounts we will pay and any limits that apply are listed in the table below and are inclusive of GST.

Benefit	We will cover	We won't cover
Alternative temporary accommodation (including for pets)	<p>Reasonable costs of alternative accommodation for up to 12 months if your buildings suffer loss or damage and are unliveable as a result.</p> <p>If the loss or damage was as a direct result of a catastrophic event, we will cover you for up to 24 months.</p> <p>The loss or damage must occur as a result of an event we cover.</p> <p>We will pay:</p> <ul style="list-style-type: none"> <li>• up to an amount that is equal to the weekly rental value of your buildings before the event occurred, and</li> <li>• the reasonable costs of alternative accommodation for your pets.</li> </ul> <p>We will discuss with you your particular needs if, because of a catastrophe, there is no suitable accommodation available to rent at a reasonable cost.</p>	Costs if you do not need to pay for alternative accommodation.
Architects, surveyors and legal fees	Reasonable costs of employing an architect or surveyor, and also paying any legal fees that arise from the rebuilding, if your buildings suffer total loss or damage as a result of an event we cover, and need to be rebuilt as a result.	

Benefit	We will cover	We won't cover
Demolition and removal of debris costs	Reasonable costs to demolish and remove any debris resulting from loss or damage to your buildings from an event that we cover.	
Domestic Workers' Compensation (available in the Australian Capital Territory, Tasmania, Western Australia and the Northern Territory)	<p>If you employ a person to do domestic work at your site, such as cleaning or gardening, you are covered for the amount you are liable for if they are injured while working for you, subject to the relevant legislation in your State or Territory.</p> <p>The cover only applies to employees as defined by the respective state legislation doing domestic work for your household insured by this Policy.</p>	We will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord.
Fracture to limbs (if you are over 50 years of age)	<p>If you fracture an arm or leg as a result of an accident that occurs at the site and you are admitted to a hospital.</p> <p>We will pay \$500 per incident causing the fracture.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	<p>Fractures that result directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• you participating in any professional sporting activity</li> <li>• a motor vehicle or motor bike accident</li> <li>• intentional self injury, suicide or attempted suicide</li> <li>• any illness or disease.</li> </ul>
Funeral expenses	<p>The reasonable funeral costs if you, or any member of your family dies:</p> <ul style="list-style-type: none"> <li>• as a result of an event that occurred at the site that we cover, and</li> <li>• within 12 months of the event.</li> </ul> <p>We will pay up to \$20,000 per claim.</p>	

Benefit	We will cover	We won't cover
Modifications to your buildings	<p>Reasonable cost of modifications to your buildings so you can live in them, if you are injured as a result of an event that occurred at the site that we cover, and the injuries lead to permanent paraplegia or quadriplegia.</p> <p>We will pay up to \$20,000 per period of insurance.</p>	
Mortgagee discharge costs	<p>Reasonable legal and administrative costs associated with the discharge of any mortgage you have left owing on your buildings if you make a claim for the total loss of your buildings as a result of an event we cover and the mortgage is discharged.</p>	
Replacing keys and repairs to, and/or recoding of locks and barrels	<p>Reasonable costs of replacing keys and repairs to, and/or recoding of locks and barrels if a key to an external door or window lock of your buildings is stolen or lost as a result of an event we cover. Any theft must be reported to the Police.</p>	
Travel cancellation	<p>Reasonable costs you have paid in advance for domestic and/or international travel arrangements that you are unable to recover when you cancel your travel arrangements.</p> <p>You must cancel as a result of loss or damage occurring to your buildings caused by:</p> <ul style="list-style-type: none"> <li>• fire or explosion</li> <li>• storm (including named cyclone) or flood</li> <li>• water or liquid damage</li> <li>• vandalism or a malicious act</li> <li>• earthquake or tsunami</li> <li>• impact damage</li> <li>• burglary, break-in or theft which occurs within 14 days prior to your scheduled departure date.</li> </ul> <p>We will pay up to \$1,000 per claim.</p>	

Benefit	We will cover	We won't cover
Trees, plants and shrubs replacement	Reasonable cost to replace any trees, plants or shrubs that are damaged or lost as a result of: <ul style="list-style-type: none"> <li>• burglary, break-in or theft</li> <li>• fire or explosion</li> <li>• vandalism or a malicious act</li> <li>• impact damage.</li> </ul> We will pay up to \$2,000 per claim.	Loss or damage to lawn.

### BUILDINGS OPTIONAL BENEFITS

When you choose 'Buildings' cover you can also buy the optional benefit shown in the table below for an additional premium.

If you bought this optional benefit it will be shown on your Policy Schedule and only applies:

- once you've paid us the premium
- from the date the benefit is listed on your Policy Schedule.

#### Accidental loss or damage (Buildings)

We will cover	We won't cover
We'll cover unintended and unexpected loss or damage to your buildings.  Damage caused by charring, melting and scorching as a result of a fire without the presence of flames where the damage was caused by a: <ul style="list-style-type: none"> <li>• hot item including cigarettes, cigars or pipes</li> <li>• home heater</li> <li>• cooking appliance.</li> </ul>	<ul style="list-style-type: none"> <li>• Damage caused by an event excluded under any section of this Policy.</li> <li>• Damage caused by a boarder who is not a family member who normally lives with you.</li> <li>• Damage caused by a tenant.</li> </ul>

# CONTENTS COVER

## WHAT CONTENTS WE PROTECT AND HOW MUCH WILL BE PAID

We will cover the following household goods or personal effects that:

- are not fixed or fitted to buildings, and
- you own or are legally responsible for.

Your contents sum insured should be the cost to replace all your contents at today's prices so that you have adequate cover in the event of a total loss.

This is sometimes known as a 'new for old' replacement policy because, if your contents are stolen or damaged and unable to be repaired, your Policy will cover the purchase of a new equivalent item, regardless of the age of the original item, where possible.

The amount you select is called your 'contents sum insured' – it'll be shown on your Policy Schedule.

Your contents Policy covers you for three categories of contents:

1. General contents.
2. Contents with a specific limit.
3. Valuables.

### 1. General contents

For any one item, pair, set, collection or system of general contents items, we will pay up to the sum insured. The general contents covered by your Policy are listed in the table below:

General contents include	General contents do not include
Battery powered items as listed below: <ul style="list-style-type: none"><li>• portable sound and audio visual entertainment equipment</li><li>• portable electronic devices including, mobile phones, smart phones, GPS, tablet computers and laptops</li><li>• camera equipment, including accessories and unprocessed film.</li></ul>	Camera equipment, including accessories and unprocessed film, that is being used underwater or to earn your income.
	Animals, including birds and fish.
Building materials to be installed.	

General contents include	General contents do not include
Carpets, floating floorboards, curtains or internal blinds.	
Clothing and personal effects.	
Computer software.	Reasonable cost of re-creating computer data.
Film, slides and prints and equipment for developing and enlarging photographs.	Reasonable costs of recreating any event featured on films, slides or prints.
Firearms which are kept and stored in accordance with relevant licensing requirements.	
Fixtures and fittings that you have installed for your own use if you are a tenant, or the owner of a strata title unit.	Fixtures and fittings you have installed for your own use if you are a tenant, or the owner of a strata title unit, if the body corporate or similar body has insured them.
Furs.	
Furniture and furnishings that are not built in.	
Household goods that are not used for earning an income.	
Internal ceiling, floors, walls, doors and windows if you own a strata title unit and the body corporate or similar body has not insured them.	Internal ceiling, floors, walls, doors and windows if you own a strata title unit and the body corporate or similar body has insured them.
Items thinly covered with gold or silver that are not jewellery or watches.	Unset precious/semi-precious stones (whether or not thinly covered with gold or silver).
Landlords' fixtures and fittings that you are liable for under the terms of a rental agreement.	Landlords' fixtures and fittings that you are liable for under the terms of a rental agreement if the landlord, body corporate or similar body has insured them.
Media purchased online, e.g. music, software, and videos.	

**General contents include****General contents do not include**

Model aircraft or drones.

Note: Other limitations and exclusions apply to model aircraft and drones relating to size, weight and usage. See Glossary and General Exclusions.

Paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art.

Bicycles with no attached engine.

Petrol powered bicycles of any kind.

Electric bicycles not required to be registered by law with a motor no more than 200 watts continuous rated power.

Mopeds.

Pedelec bicycles not required to be registered by law with a motor no more than 250 watts continuous rated power.

A pedelec bicycle is a bicycle where the rider's pedalling is assisted by a small electric motor that automatically cuts off once the bicycle reaches 25 km/hour. The electric motor must only become activated by the rider's pedalling.

Plants or trees growing in pots or tubs.

Plants and trees growing outdoors in the ground.

Portable domestic appliances that are not built in.

Sporting equipment.

Surfboards, sailboards, surf skis, kayaks and canoes.

- Watercraft that are powered by a motor of 10hp or more.
- Personal watercraft.

Swimming pools, saunas and spas that are not built in and their accessories.

Tapes, cassettes, cartridges, discs, vinyl records and portable hard drives.

Reasonable costs of recording or recreating any event or information featured on the tapes, cassettes, cartridges, discs, vinyl records or portable hard drives.

**General contents include****General contents do not include**

The following medical equipment;

- hearing aids (excluding cochlear implants)
- spectacles
- contact lenses
- artificial teeth or eyes
- dental aids
- oxygen apparatus
- insulin pumps
- walking aids
- sleep apnoea machines
- showering aids, or
- similar medical equipment that does not require specialised fitting.

However, we will only provide cover that will not result in any breach of the *Private Health Insurance Act 2007* (Cth) ('Act') or the *Private Health Insurance (Health Insurance Business) Rules 2013* (Cth).

Unregistered motorcycles or mini-bikes up to 125cc that do not require registration by law.

- Registered motorcycles or mini-bikes.
- Unregistered motorcycles or mini-bikes up to 125cc (that do not require registration by law) when they are being used for racing or pacemaking.
- Unregistered motorcycles or mini-bikes over 125cc.

Unregistered motorised golf buggies, ride-on mowers and wheelchairs.

Any property:

- illegally in your possession,
- stored in a dangerous and illegal way, or
- any equipment connected with growing or creating any illegal substance.

## 2. Contents with a specific limit

Under this category of contents there are set maximum amounts that we will pay when you make a claim. The amounts we will pay and the limits that apply are listed in the table below and are inclusive of GST.

### Contents with a specific limit include

Accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft that are not in or on them.

The most we will pay is \$1,000 in total.

Money and negotiable documents.

The most we will pay is \$1,200 in total.

Watercraft not powered by a motor or powered by a motor less than 10hp.

The most we will pay is \$5,000 in total.

## 3. Valuables

The valuables we will protect under your contents cover are set out below:

- jewellery and watches
- items containing gold or silver (this does not include items thinly covered with gold or silver or unset precious/semi precious stones)
- collections of stamps, money, medals, or other collectibles.

There are set maximum amounts that we will pay for each of the types of valuables listed above when you make a claim. For any one item, pair, set, collection or system of valuables, the most we will pay is \$3,000 (inclusive of GST).

You can increase these limits by specifying items under the Specified Valuables optional benefit.

## WHERE WE WILL COVER YOU

Outlined below are the locations and conditions when we will cover your contents for damage or loss.

<b>We will cover</b>	<b>Up to</b>
Your contents inside your buildings	The contents sum insured shown on your Policy Schedule.
Your contents in the open air at your site	The contents sum insured shown on your Policy Schedule.
Your contents if you are relocating to a new permanent home up to 30 days from date you started to move	The relevant portion of your contents value at either the insured site or the new address that is relative to the total value of the contents at both addresses up to the contents sum insured.

You can choose to cover your contents away from your site under the optional benefit 'Contents cover away from home'. Please see page 34 for more information.

## WHEN YOUR CONTENTS ARE PROTECTED

The events that your contents will be covered for are listed in the table below.

This cover is subject to the exclusions set out on pages 39 to 45.

Event	We will cover	We won't cover
<p>Accidental glass breakage</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>• mirrors</li> <li>• glassware</li> <li>• crystal</li> <li>• glass in furniture.</li> </ul> <p>Accidental breakage of fixed shower bases, basins, sinks, spas, baths and toilets if you have insured your contents and live in a rented premises and you are responsible for these items.</p> <p>An item when it is chipped or fractured through its entire thickness including glass that is part of the television, computer screen or monitor.</p>	
<p>Burglary, break-in or theft</p>	<p>Any loss or damage as a result of a burglary, break-in, theft or an attempted burglary, break-in or theft. The burglary, break-in, theft or an attempted burglary, break-in or theft, must be reported to the Police.</p>	<p>Loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft:</p> <ul style="list-style-type: none"> <li>• by you</li> <li>• by a tenant</li> <li>• by somebody who resides in the buildings</li> <li>• by someone else acting on your behalf</li> <li>• where you share your buildings with more than one other unrelated person who is not named under this Policy.</li> </ul>

Event	We will cover	We won't cover
Burning out (fusion) of an electric motor	Reasonable cost to repair or replace an electric motor that forms part of your contents if it burns out or fuses.	Cost to repair or replace an electric motor if it is older than 15 years old.
Deliberate or intentional acts	Loss or damage as a result of a deliberate or intentional act.	Loss or damage as result of a deliberate or intentional act by: <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides at the site</li> <li>• someone else acting on your behalf.</li> </ul>
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami.  All damage caused by earthquake or tsunami, occurring within 7 days of the first damage occurring, will be regarded as damage resulting from one incident. If any earthquake or tsunami damage occurs after that, each subsequent 7-day period in which damage occurs will be regarded as a separate incident. An excess applies for each incident.	Damage caused by any action of the sea.
Fire or explosion	Loss or damage as a result of a fire or an explosion.  Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of flames.	Loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after: <ul style="list-style-type: none"> <li>• another insurance policy covering the same buildings expired, without a break in cover, or</li> <li>• the risk passed to you as purchaser of your buildings.</li> </ul> Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of a flame where the damage was caused by a:

Event	We will cover	We won't cover
Fire or explosion (continued)		<ul style="list-style-type: none"> <li>• hot item including cigarettes, cigars or pipes</li> <li>• home heater</li> <li>• cooking appliance,</li> </ul> <p>unless you have selected and paid for the Accidental loss or damage at home (Contents) optional benefit.</p>
Impact damage	<p>Loss or damage as a result of an impact caused by:</p> <ul style="list-style-type: none"> <li>• an aircraft, spacecraft or satellite, or anything dropped from them</li> <li>• a falling television or radio antenna mast or dish</li> <li>• vehicles or watercraft</li> <li>• an animal or bird that is not kept at your site</li> <li>• a falling tree or part of a tree.</li> </ul> <p>Reasonable cost of removing and disposing of the fallen tree or parts that caused the damage.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	<p>Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.</p>
Landslide or subsidence	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an insured event being:</p> <ul style="list-style-type: none"> <li>• an earthquake or tsunami</li> <li>• an explosion</li> <li>• a storm, rainwater, flood or wind</li> <li>• liquid escaping from: <ul style="list-style-type: none"> <li>– a fixed pipe</li> </ul> </li> </ul>	<p>Any other earth movement.</p>

Event	We will cover	We won't cover
Landslide or subsidence (continued)	<ul style="list-style-type: none"> <li>– an object attached to a pipe, fixed gutter, fixed tank or a drain, or</li> <li>– a standalone swimming pool or a standalone water tank.</li> </ul>	
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	
Power surge	Power surge to domestic equipment.	
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
Storm, rainwater, flood or wind	<p>Loss or damage as a result of:</p> <ul style="list-style-type: none"> <li>• storm (including cyclone)</li> <li>• rainwater</li> <li>• flood, or</li> <li>• wind.</li> </ul>	<p>Water entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship that <ul style="list-style-type: none"> <li>– you were aware of, or a reasonable person in the circumstances would have been aware of; and</li> <li>– you knew, or a reasonable person in the circumstances would have known may result in damage.</li> </ul> </li> </ul> <p>Action of the sea.</p> <p>Storm surge except where it happens at the same time as flood.</p> <p>Loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance policy covering the same buildings expired, without a break in cover, or</li> </ul>

Event	We will cover	We won't cover
Storm, rainwater, flood or wind (continued)		<ul style="list-style-type: none"> <li>• the risk passed to you as purchaser of your buildings.</li> </ul> <p>Swimming pool covers, including solar covers and plastic liners.</p> <p>Swimming pools or spas as a result of hydrostatic pressure.</p>
Vandalism or a malicious act	Loss or damage as a result of vandalism or a malicious act.	<p>Loss or damage as a result of vandalism or a malicious act by:</p> <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides at the site</li> <li>• someone else acting on your behalf.</li> </ul>
Water or liquid damage	<p>Loss or damage caused by water or liquid escaping from:</p> <ul style="list-style-type: none"> <li>• a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li> <li>• a bath, basin, sauna, spa, toilet or tiled floor that has drainage holes</li> <li>• a washing machine or dishwasher</li> <li>• an aquarium</li> <li>• a waterbed</li> <li>• a swimming pool</li> <li>• a standalone water tank.</li> </ul> <p>Reasonable cost of finding where the water or liquid escaped from, including the reasonable cost of repairing any damage that occurs while looking for the cause.</p>	<p>Your contents for loss or damage caused by water or liquid entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any buildings, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship that: <ul style="list-style-type: none"> <li>– you were aware of, or a reasonable person in the circumstances would have been aware of; and</li> <li>– you knew, or a reasonable person in the circumstances would have known may result in damage.</li> </ul> </li> </ul> <p>Loss or damage to your swimming pool or spa due to hydrostatic pressure.</p> <p>Cost of repairing the item from which the water or liquid escaped.</p>

## ADDITIONAL CONTENTS BENEFITS

ANZ Home Insurance includes a range of additional contents benefits which are included in your Policy when you obtain contents cover. The amount we will pay is in addition to the sum insured.

If you make a claim under your contents cover for additional contents benefits, you cannot claim the same loss or damage under additional buildings benefits if you also hold buildings cover.

This cover is subject to the exclusions set out on pages 39 to 45.

If you make a claim for an additional contents benefit, you will not need to pay an excess to that additional contents benefit.

The amounts we will pay and any limits that apply are listed in the table below and are inclusive of GST.

Benefit	We will cover	We won't cover
Alternative temporary accommodation (including for pets)	<p>Reasonable costs of alternative accommodation for up to 12 months if your buildings suffer loss or damage and are unliveable as a result.</p> <p>If the loss or damage was as a direct result of a catastrophic event, we will cover you for up to 24 months.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p> <p>We will pay:</p> <ul style="list-style-type: none"> <li>• up to an amount that is equal to the weekly rental value of your buildings before the event occurred, and</li> <li>• the reasonable costs of alternative accommodation for your pets.</li> </ul> <p>We will discuss with you your particular needs if because of a catastrophe, there is no suitable accommodation available to rent at a reasonable cost.</p>	<p>Costs if you do not need to pay for alternative accommodation.</p>

Benefit	We will cover	We won't cover
Contents in a commercial storage facility	<p>Your contents for loss or damage while they are in a commercial storage facility in Australia up to the total contents sum insured, as listed on your Policy Schedule.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>Valuables, Specified Valuables, money or negotiable documents.</p>
Contents in transit	<p>Your contents for loss or damage while they are being transported by a vehicle to your site, or to a commercial storage facility within Australia, during your period of insurance.</p> <p>Loss or damage must occur as a result of theft following violent or forcible entry, or as a result of fire, collision or overturning of the vehicle that is transporting your contents.</p> <p>We will pay up to \$10,000 per claim.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• to glassware, crystal, crockery, mirrors or china</li> <li>• caused by denting, scratching, chipping or bruising.</li> </ul>
Document damage	<p>Reasonable costs to reproduce or restore them if the documents kept in your buildings or in a bank vault suffer damage, including reasonable costs to reproduce or restore the information contained on the documents.</p> <p>We will pay up to \$1,000 per claim.</p>	
Domestic Workers' Compensation (available in the Australian Capital Territory, Tasmania, Western Australia and the Northern Territory)	<p>If you employ a person to do domestic work at the site, such as cleaning or gardening, you are covered for the amount you are liable for if they are injured while working for you, subject to the relevant legislation in your State or Territory.</p> <p>The cover only applies to employees as defined by the respective state legislation doing domestic work for your household insured by this Policy.</p>	<p>We will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord.</p>

Benefit	We will cover	We won't cover
Employees' belongings	<p>Reasonable costs to repair or replace them up to the limits specified if your employees' belongings suffer loss or damage:</p> <ul style="list-style-type: none"> <li>• as a result of an event we have agreed to cover</li> <li>• while your employees are working at the site and while your employees are doing domestic work for you.</li> </ul> <p>We will pay up to \$7,500 per claim.</p>	<p>Contents that are already insured under another Policy by someone other than you.</p>
Fracture to limbs (if you are over 50 years of age)	<p>If you fracture an arm or leg as a result of an accident that occurs at the site and you are admitted to a hospital.</p> <p>We will pay up to \$500 per claim.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	<p>Fractures that result directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• you participating in any professional sporting activity</li> <li>• a motor vehicle or motor bike accident</li> <li>• intentional self injury, suicide or attempted suicide</li> <li>• any illness or disease.</li> </ul>
Frozen food	<p>Reasonable costs to replace the loss of frozen food if your freezer breaks down or ceases to operate as a result of an event we have agreed to cover.</p>	
Funeral expenses	<p>The reasonable funeral costs if you, or any member of your family dies:</p> <ul style="list-style-type: none"> <li>• as a result of an event that occurred at the site that we have agreed to cover, and</li> <li>• within 12 months of the event.</li> </ul> <p>We will pay up to \$20,000 per claim.</p>	

<b>Benefit</b>	<b>We will cover</b>	<b>We won't cover</b>
Guests' or visitors' belongings	The reasonable cost to repair or replace if contents belonging to your guests or visitors suffer loss or damage as a result of an event we have agreed to cover.  We will pay up to \$7,500 per claim.	Contents that are already insured under another Policy by someone other than you.
Increase in sum insured	If we pay you for a loss to your contents for the total sum insured, we will increase your contents sum insured by 0.5% per month for the period since the start of your current period of insurance, up to the date of loss.	
Removal of debris costs	Reasonable costs to remove any debris resulting from loss or damage to your contents from an event that we have agreed to cover.  We will pay up to 10% of the contents sum insured.	
Replacing keys and repairs to, and/or recoding of locks and barrels	Reasonable costs of replacing keys and repairs to, and/or recoding of locks and barrels if a key to an external door or window lock of your buildings is stolen or lost as a result of an event we have agreed to cover. Any theft must be reported to the Police.	
Storage costs	Reasonable costs to remove your contents and store them for up to 24 months if you are unable to live in your buildings as a result of loss or damage caused by an event we have agreed to cover. We will also cover your contents while they are in storage.	
Veterinary expenses	The veterinary expenses if your pet is injured as a result of a road accident in your period of insurance.  We will pay up to \$1,000 per claim.	

## CONTENTS OPTIONAL BENEFITS

When you choose 'Contents' cover you can also buy the optional benefits shown in the table below for an additional premium.

If you bought this optional benefit it will be shown on your Policy Schedule and only applies:

- once you've paid us the premium
- from the date the benefit is listed on your Policy Schedule.

### Accidental loss or damage at home (Contents)

We cover	We won't cover
Unexpected loss or damage to your contents at your site, including items you accidentally lose and can't recover after you have taken reasonable steps to try to find or recover them.	<ul style="list-style-type: none"><li>• Damage caused by an event excluded under any section of your Policy.</li><li>• Loss or damage to sporting equipment while it is being used.</li><li>• Loss or damage to bicycles while they are being used for racing or pacemaking.</li></ul>
Damage caused by charring melting and scorching as a result of a fire without the presence of flames where the damage was caused by a: <ul style="list-style-type: none"><li>• hot item including cigarettes, cigars or pipes</li><li>• home heater</li><li>• cooking appliance.</li></ul>	

## Contents cover away from home

We will cover	We won't cover
<p>Unexpected loss or damage to your contents away from your site, including items you accidentally lose and can't recover after you have taken reasonable steps to try to find or recover them.</p>	<ul style="list-style-type: none"> <li>• Accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft when they are removed from your home.</li> <li>• Contents:               <ul style="list-style-type: none"> <li>– used in connection with a profession, trade or business</li> <li>– lost or damaged in transit through post, commercial courier or any other similar service.</li> </ul> </li> <li>• Loss or damage to sporting equipment while it is being used.</li> <li>• Loss or damage to bicycles while they are being used for racing or pacemaking.</li> <li>• Sporting equipment away from home for more than 120 consecutive days, unless it's in locked storage within a gym or sports club in Australia or New Zealand.</li> </ul>
Where we will cover your contents away from home	How much we'll pay
<p>Whilst in Australia and New Zealand up to 120 consecutive days</p>	<p>The contents sum insured shown on your Policy Schedule</p>
<p>Whilst outside Australia and New Zealand up to 120 consecutive days</p>	<p>25% of the contents sum insured shown on your Policy Schedule or \$15,000 whichever is the lesser</p>
Where we will cover your valuables away from home	How much we'll pay
<p>Anywhere in the world</p>	<p>A total of 25% of the contents sum insured shown on your Policy Schedule</p>

Where we will cover your specified valuables away from home	How much we'll pay
Anywhere in the world	Specified valuables are covered up to their specified sum insured

### Specified valuables

Specified valuables cover is an optional benefit that provides cover for your contents for amounts higher than what you're already insured for under the 'Valuables' section of your contents cover.

We will cover	How much we'll pay	We won't cover
We'll cover your specified valuables for loss or damage caused by one of the insured events and any optional cover you've selected.	Up to the sum insured for each specified valuables item set out in your Policy Schedule.	<ul style="list-style-type: none"> <li>• Anything other than:               <ul style="list-style-type: none"> <li>– jewellery and watches.</li> <li>– items containing gold or silver.</li> <li>– collections of stamps, money, medals, or other collectibles.</li> </ul> </li> <li>• Specified valuables:               <ul style="list-style-type: none"> <li>– Used in connection with a profession, trade or business.</li> <li>– Lost or damaged in transit through post, commercial courier or any other similar service.</li> </ul> </li> </ul>

# LIABILITY COVER

## WHEN IS LEGAL LIABILITY COVER PROVIDED?

Legal liability cover is included as part of your buildings or contents cover.

The cover provided varies if you have buildings cover, contents cover or both. Your Policy Schedule shows which covers you have.

### What is legal liability cover?

Legal liability cover insures you for claims made against you if you are legally liable for:

- the death or injury of another person, or
- the loss or damage of another person's property,

occurring during the period of insurance.

### How much we'll pay

We will pay up to the legal liability limit shown on the Policy Schedule for any one incident or series of incidents arising from the same cause. This amount is inclusive of any legal and associated costs relating to the claim made against you.

The cover provided is shown in the tables below, and any cover we provide is subject to exclusions outlined on page 39 through to page 45.

## LEGAL LIABILITY COVER IF YOU HAVE INSURED YOUR BUILDINGS

We will cover	We won't cover
We will cover you for the amount you are liable to pay for a legal liability claim arising from an incident occurring during the period of insurance at your site.	Any incident which does not occur at your site.
If your buildings are a total loss, we will cover you for the amount you are liable to pay for a legal liability claim arising from an incident at your site for up to 6 months from the date your buildings were destroyed.	This liability cover will cease on the earliest of the following: <ul style="list-style-type: none"><li>• the date that re-construction commences at the site</li><li>• if you sell your home, the date when risk passes to the purchaser, or</li><li>• the date you take out a new buildings insurance policy for your home.</li></ul>

## LIABILITY COVER IF YOU HAVE INSURED YOUR CONTENTS

We will cover	We won't cover
<p>We will cover you for the amount you are liable to pay for a liability claim arising from an incident occurring during the period of insurance anywhere in the world, other than at your site.</p> <p>We will cover you for the amount you are liable to pay for a liability claim arising from an incident occurring during the period of insurance within Australia in connection with your position as a committee member of a sporting or social club.</p>	<p>We will not cover you for any event that happens anywhere in Australia in connection with your position as a committee member of a sporting or social club if you receive more than \$1,000 per year for holding that position.</p>
<p>If you live in rented premises, we will cover you for the amount you have to pay for a liability claim as owner of your contents, or occupier of the rented premises.</p>	
	<p>We will not cover you for liability claims arising out of the use of a motor vehicle, motorcycle, watercraft, personal watercraft caravan or trailer except:</p> <ul style="list-style-type: none"><li>• a watercraft that is less than four metres long and not powered by a motor, or powered by a motor less than 10hp</li><li>• unregistered motorcycles or mini-bikes up to 125cc, which do not require registration by law</li><li>• unregistered motorised golf buggies, ride-on mowers and wheelchairs</li><li>• model aircraft or drone</li><li>• surfboard, kite surfer, sailboard, surf skis, kayaks and canoes</li><li>• caravan or trailer when it is not attached to a motor vehicle.</li></ul>

## FOR COMMITTEE MEMBERS

If you have insured your contents, we will pay up to \$10,000 (inclusive of GST) for liability claims listed in the table below, arising from your position as committee member of a sporting or social club.

This cover is not available under buildings cover.

<b>We will cover</b>	<b>We won't cover</b>
<ul style="list-style-type: none"><li>• For your liability in connection with your position as a committee member of a sporting or social club.</li><li>• For claims made against you for an alleged or actual act or omission during any one period of insurance.</li><li>• Only one claim during any one period of insurance.</li></ul>	<ul style="list-style-type: none"><li>• If you receive more than \$1,000 per year for holding this position.</li><li>• For liability claims for loss or damage to someone else's property, or death or bodily injury to other people.</li><li>• When you are a committee member of a committee other than a sporting or social club committee.</li><li>• Any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the Policy.</li></ul>

## EXCLUSIONS

Any cover we provide is subject to the following exclusions:

- general exclusions – apply to buildings, contents and liability covers including any optional benefit cover selected
- buildings and contents cover exclusions – apply to buildings cover claims and contents cover including any optional cover selected
- liability cover exclusions – apply to liability cover.

### GENERAL EXCLUSIONS

These general exclusions apply to all sections of this Policy.

#### **Intentional, reckless or fraudulent acts**

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with, any intentional, reckless or fraudulent acts or omissions by:

- you or your family;
- anyone acting with the express or implied consent of you or your family; or
- anyone who owns the buildings or contents insured under this Policy to any extent.

#### **Reasonable actions and precautions**

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, to the extent that it is caused by or arises from you or your family:

- not taking reasonable care to protect and maintain the insured property;
- not taking reasonable steps to minimise the cost of any claim under your Policy; or
- not complying with all laws relating to the safety of a person or property.

#### **Illegal activity**

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with, any illegal activity you or your family are involved in, including but not limited to:

- you or your family illegally keeping explosives, flammable or combustible substances at the site;
- hazardous materials if they are not stored, used or disposed of legally and in accordance with the manufacturer's directions;
- weapons, firearms and ammunition if they are not stored and used legally;

- model aircraft or drones being used illegally or in breach of any law, regulation, rule, legal or safety requirement of the Civil Aviation Safety Authority (CASA), other government authority, local council or club; and
- the illegal supply of drugs or alcohol.

### **Business activities at the site**

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by or arises from any business or income earning activities being conducted at the site. This exclusion does not apply if the activity is just the use of an office or surgery in your home taking up less than 20% of the home buildings.

Doing office work in a home office, including working from home for your employer is not considered to be a business or income earning activity.

### **Condition of your buildings**

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability caused by or arising from:

- your failure to fix:
  - a defect;
  - a structural fault;
  - a design fault; or
  - faulty workmanship,
 as soon as is reasonable after you become aware of it, or a reasonable person in the circumstances would have become aware of it;
- your failure to fix damage that existed prior to the incident or occurrence as soon as is reasonable after you become aware of the damage, or a reasonable person in the circumstances would have become aware of it;
- your buildings not being structurally sound, watertight, secure, well maintained and in a good state of repair, for example where:
  - gutters overflow and cause water damage due to a build-up of leaves or other debris;
  - wind, rain or hail entering the buildings due to part of the roof being rusted through.

However, this Condition of your buildings exclusion applies only to the extent that the relevant claim or loss, damage, injury or death, cost or legal liability is caused by, arises from or is made worse by one or more of the above circumstances, and you knew or a reasonable person in the circumstances would have known that the relevant condition of the buildings may cause, give rise to or make worse the claim or loss, damage, injury or death, cost or legal liability.

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability caused by or arising from renovations, alterations, additions or repairs undertaken or authorised by you, where you were aware or a reasonable person in the circumstances would have been aware that the work did not comply with building laws or regulations.

There is no cover under any section of your Policy for any:

- wear, tear, depreciation, rust, oxidisation, corrosion, fading;
- defect, structural fault, design fault or faulty workmanship;
- rising damp, seepage, mould, mildew, rot;
- previous damage that hasn't been repaired; or
- gradual deterioration due to action of light, air, sand, sea salt, sea water, or atmospheric or climatic conditions

For example, the gradual weathering of brick, mortar or concrete or the breakdown of grouting or tile adhesive over time.

### **Construction works**

There is no cover under any section of your Policy for any claim, loss, cost, damage, injury, death or legal liability, that is caused by or arises from buildings under construction or undergoing renovations, alterations, additions or repairs that:

- involve removal of any part of the roof or an external wall; or
- impact the structure of a building such as removing or changing supporting walls, underpinning, foundations or piers.

If you are removing the roof, or removing or changing supporting walls, underpinning, foundations or piers in a residential building at the site, we will cancel your Policy and return any unused premium to you.

### **Other loss or damage**

There is no cover under any section of your Policy for any claim, loss, damage, cost, injury, death or legal liability, that is caused by or arises from:

- an event occurring outside the period of insurance;
- action of the sea;
- earth movement except for under the Insured event Landslide or subsidence;
- hydrostatic pressure;

For example, if you empty your swimming pool or spa, the pressure exerted on it by water in the surrounding ground due to heavy rain, can cause it to move, warp or lift out of the ground.

- mechanical, electronic or electrical breakdown other than under the Insured event Burning out (fusion) of an electric motor, however, we will cover resultant damage to the extent it's covered under the Standard Benefit – Frozen food or the Insured Event Fire or explosion;

- insects, vermin or rodents, however, we will cover resultant damage to the extent it's covered under the Insured Events Fire or explosion or Water or liquid damage;  
For example, we will cover damage caused by fire due to a rat chewing through an electrical wire.
- roots of trees, plants or shrubs, however, we will cover resultant damage to the extent it's covered under the Insured Event Water or liquid damage;  
For example, we will cover damage due to water escaping from pipes damaged by tree roots.
- a process of cleaning by you or your family:
  - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
  - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- any contagious or communicable animal disease;
- loss of or damage to any information on your computer (including any computer program) caused by malicious software such as, but not limited to, a virus, worm, back door, trap door, ransomware or any computer hacking;
- changes in a right, title or interest in your property, for example due to a transfer, agreement or adverse possession.

There is no cover under any section of your Policy for any:

- damage covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law); or
- damage to your property while it's being cleaned, repaired, restored or altered by someone other than you or your family.

### **Operation of law, war, nuclear material or terrorism**

There is no cover under any section of your Policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

## **LOSS OR DAMAGE INDIRECTLY RELATED TO YOUR CLAIM**

This Policy only covers claims, losses and costs directly related to damage from an Insured Event (such as the costs of repair or replacement) unless additional cover is specifically stated. Any other claims, losses and costs that are not directly related to damage from an Insured Event are not covered, such as but not limited to:

- additional travel costs because your home is unliveable due to an incident
- any decrease in the value of your land
- any diminished value of your property after it's been repaired
- any intangible losses including intellectual or sentimental value
- the cost of hiring a replacement machine or appliance
- loss of income, loss of profits or costs arising from any business interruption
- medical expenses, or
- compensation for your or your family's stress or anxiety, inconvenience or loss of time.

However, if the claim is covered under Legal liability, and you are ordered by a court or required by a settlement made in accordance with this Policy to pay for a third party's indirect losses, we will cover those indirect losses.

## **SANCTIONS LIMITATION AND EXCLUSION CLAUSE**

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country,

## **LAWS IMPACTING COVER**

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that it is illegal for us to do so.

## UNOCCUPANCY EXCLUSIONS

If you leave your buildings unoccupied for a period of more than 120 consecutive days you will not be covered for:

- fire or explosion other than if caused by a Catastrophic event
- burglary, break-in or theft
- vandalism and malicious damage
- water or liquid damage
- accidental glass breakage.

## LIABILITY COVER EXCLUSIONS

We will not pay for:

- personal injury to:
  - you,
  - anyone who normally lives with you, or
  - any person you employ where that injury arises from their employment with you
- loss or damage to property that you or anyone else that normally lives with you:
  - owns or is legally responsible for, or
  - controls
- loss or damage arising from either you or your family owning or occupying land or buildings not listed on your Policy Schedule.
- loss or damage to property that belongs to any person you employ where that loss or damage arises from their employment with you.
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you.
- loss that can be reimbursed by your sporting or social club, for your liability arising from your position as committee member of that sporting or social club.

We will not pay for any liability caused directly or indirectly by:

- any erection or demolition of buildings, construction, alterations, repairs, renovations or additions to your buildings that cost more than \$100,000 (inclusive of GST)
- any alterations, servicing, repairing or any additions to lifts, escalators or hoist, including anything that is part of a lift, escalator or hoist
- any personal profit or advantage that is illegal
- any disease that is transmitted by you, or any member of your family who normally lives with you
- any business, profession, trade or occupation carried out by you

- any agreement or contract you enter into, however if you would have been liable without the agreement or contract, we will pay for that liability
- the use of, removal of or exposure to any asbestos product or products containing asbestos
- the use of a motor vehicle, motorcycle, mini-bike, caravan, trailer, aircraft or watercraft, other than the following, but only if they are not required to be registered:
  - a ride-on mower
  - a model aircraft or drone
  - motorcycle or mini-bike up to 125cc
  - motorised golf buggies, ride-on mowers and wheelchairs
- vibration or interference with the support of the land, buildings or other property
- the discharge, release, dispersal or escape of any pollutants that are bacterial, viral or other germ, or any poisonous substances. This exclusion will not apply if such a discharge, release, dispersal or escape is caused by a sudden, accidental, unexpected and unintended happening
- a conflict of duty or interest
- any act of libel or slander
- any act or omission that is dishonest, fraudulent, criminal, wilful or malicious
- deliberate or intentional acts by you, or anyone acting for you, to cause loss, damage or injury.

# YOUR PREMIUM

## HOW WE CALCULATE YOUR PREMIUM

Your premium, including any taxes and charges, will be shown on your Policy Schedule.

We will base your premium on:

- the type, location, occupancy, construction and age of your buildings or contents
- your contents sum(s) insured
- the cost to rebuild your buildings
- the type and frequency of claims that you have made
- the excess you've chosen
- discounts you may be eligible for.

Premiums are also subject to Commonwealth and State taxes and/or charges, including GST and stamp duty, which will be listed on your Policy Schedule.

### **Multi policy discount**

A multi policy discount rewards you with a discount off your premium for holding multiple eligible ANZ insurance policies with us.

To be eligible you must hold two or more current ANZ Home, Landlord or Car Insurance policies and be a named insured with the same name on each eligible policy.

### **How it works**

- if you take out a new policy and you qualify for the multi policy discount, you are eligible to receive the discount on that new policy immediately and other existing policies will recalculate from their next renewal date
- the multi policy discount is calculated at each policy renewal based on the total number of eligible policies. The maximum discount is achieved by having three or more eligible policies.
- if you take out both buildings and contents cover under the same policy number, this is considered as one policy when calculating the multi policy discount.

If you believe that you are eligible for the multi policy discount and it does not appear on your Policy Schedule, please tell us.

### **When discounts are applied to your Policy**

If you become eligible for any discounts during your period of insurance, the discount will be applied on your next renewal.

## HOW TO PAY YOUR PREMIUM

We offer a range of convenient payments options. You can pay your premium:

- annually in one lump sum, or
- in fortnightly or monthly instalments,

by credit card or direct debit.

## PROBLEMS WITH PAYING YOUR PREMIUM

If you cannot pay your premium on time, please contact the ANZ Insurance Centre as soon as reasonably practicable on 13 16 14, weekdays from 8am to 8pm (AEST).

We may cancel your Policy in accordance with our legal rights if:

- you do not pay your annual premium by the due date
- you pay your premium by instalments and you are more than one month behind.

If you've chosen to pay your premium by direct debit instalments and an instalment remains unpaid for one month or more, we may cancel your Policy and refuse to pay a claim.

# YOUR POLICY

## HOW TO RENEW YOUR POLICY

Before your current Policy expires, we will send you an invitation to renew your Policy or we will advise you that we will not renew your Policy. An invitation to renew will include an updated Schedule and the new premium.

You will need to review the invitation to renew and comply with your duty of disclosure. If you have any questions or if you need to change your cover, contact the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

If you have previously paid your premium by instalments, we will continue to deduct payments from your nominated account when your Policy is renewed. If you paid your last premium in one lump sum, we must receive your payment by the due date, otherwise your buildings or contents will not be insured.

## HOW TO CHANGE YOUR POLICY

It's important that all the details in your Policy Schedule are current and correct.

You must tell us as soon as reasonably possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury as this may limit your cover or prevent you from claiming on your Policy.

If you don't tell us, we may reduce or refuse to pay a claim.

When you tell us about something that has changed or request a change to your Policy, we will assess the change to the risk in accordance with our underwriting rules and processes.

Examples include:

- moving address
- changes in the occupancy or use of your buildings
- your buildings become unoccupied for more than 120 consecutive days
- additions or renovations you're planning to make to your buildings.

You'll also need to consider the level of your sum insured when making changes such as:

- purchasing new items that increase the value of your contents (you'll need to revise your sum insured)
- additions or renovations to your buildings
- purchasing watches, jewellery or items containing gold or silver that are worth more than \$3,000 (you may wish to take Specified Valuables cover to be covered for the full amount).

If you leave your buildings unoccupied for a period of more than 120 consecutive days you will not be covered for:

- fire or explosion other than if caused by a Catastrophic event
- burglary, break-in or theft
- vandalism and malicious damage
- water or liquid damage
- accidental glass breakage.

You can call us on 13 16 14 to request continued cover while it's unoccupied. If we agree to continue your cover, we may impose conditions or exclusions.

### **Step 1 – Contact us to change your Policy or update your details**

Call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

### **Step 2 – Check the changes**

After we update your details, you will then be sent an Alteration Schedule.

You will need to review the Alteration Schedule. If you have any questions or if you need to make any changes, contact the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

### **Step 3 – Pay your premium if it has increased**

We will tell you if your premium has increased. If you pay your premium by instalments, we will adjust your instalments and commence deducting the new amount from your nominated account. If you pay your premium in one lump sum, you need to pay your premium by the due date to ensure you remain covered.

## **HOW TO CANCEL YOUR POLICY**

If you want to cancel your Policy, call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

We may need your cancellation request in writing. If you cancel your Policy before it ends, and provided no claim has been made, we will refund an amount for the unused premium.

## **COOLING OFF PERIOD**

If you change your mind about your Policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date and we'll give you a full refund. If you cancel your Policy in these circumstances, you will have no cover under the Policy.

You can also cancel your Policy outside the cooling off period, see 'How to Cancel your Policy'.

# YOUR RESPONSIBILITIES TO US

## CONDITIONS WHEN YOU ARE INSURED WITH US

In addition to your duty of disclosure, there are other conditions that you must meet when you are insured with us.

You must:

- be honest in any statement you make in connection with your Policy
- pay your premium, including paying instalments regularly and on time
- take reasonable precautions to avoid a claim being made, including engaging only suitably qualified persons to clean, repair, restore or alter your buildings and contents
- obey all laws and make sure anyone acting on your behalf obeys all laws relating to the safety of a person or property
- comply with the conditions of this Policy
- not make a fraudulent claim under this Policy or any other Policy.

### **When there is more than one insured**

When there is more than one insured on your Policy, we may treat what any one of them says or does in relation to your Policy or any claim under it, as said or done by each of the insureds.

We may rely on a request from one insured to cancel or change your Policy or tell us where a claim payment should be paid.

### **Interests in the policy**

You must not transfer any interests in your Policy without our written consent.

You must tell us of the interest of all parties (e.g lenders, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy in relation to any claim they make.

## **Notices**

Any notice we give you will be in writing and will be effective once it's delivered to you.

In the case of notices by email, we'll consider an email to be received by you when it enters your mail server, but in any event no later than 24 hours from the time it's sent out of our data system. In the case of notices by post, service of notices will be effective three business days after having been posted by us.

It's your responsibility to make sure we have your current email and mailing address on record, so you must let us know as soon as these change.

## **CONSTRUCTION, RENOVATIONS, ALTERATIONS OR REPAIRS**

You need to contact us and provide details before you start any construction, renovations, alterations or repairs to your buildings where the estimated value is over \$100,000. If we agree to insure you while this is happening, we'll confirm in writing and may require an additional premium.

Unless we otherwise agree, we will not pay for any loss or damage, or liability caused directly by or arising from construction, renovation, alteration or repair where the estimated value is over \$100,000. If this happens to your buildings, your Policy will be cancelled by us and any unused premium returned to you.

## CLAIMS

This section explains our claims process.

We handle many home insurance claims every day. We know that some of our customers face difficult circumstances when making a claim on their home insurance policy. In some cases, your circumstances might prevent you from strictly complying with policy terms and conditions. For example, if you are badly injured in an incident that also results in a claim under this policy, then you may not be able to provide the assistance we normally need to process your claim. If this applies to you, then you or your family should speak to us about your situation. We will consider your situation and see how we can help you.

You can ask us if your Policy covers a particular loss before you actually make a claim.

### WHAT YOU MUST DO AFTER AN INCIDENT

As soon as reasonably possible after an incident you must:

- take reasonable steps to:
  - prevent further loss or damage to your property and keep it secure;
  - get the full name and address of each person involved; and
- report the incident to police if something was lost, stolen or deliberately damaged and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss.

As soon as you can after the incident, call us on 13 16 14 to make a claim. If the situation requires urgent attention, please call us. We're available 24 hours, 7 days a week.

If, as a result of an incident, you are in urgent financial need of the benefits you're entitled to under your Policy, please call us as soon as possible to see how we can assist you.

### WHAT YOU MUST NOT DO AFTER AN INCIDENT

We reserve the right to reduce your claim payment if your actions after an incident increase the loss or liability. If your actions prevent us from recovering a claim payment from another person who would be liable to you for a loss or liability that you suffer, then we may refuse to pay your claim. To avoid your claim being delayed, reduced or refused you must not:

- admit fault or liability, except in a court or to police. Call us if you would like guidance;
- offer or negotiate to settle a claim against you;
- unnecessarily delay notifying us of the incident;
- enter into any agreement with anyone else which could limit the amount that could be recovered from them;

- agree not to seek compensation from any person liable to compensate you (See Preventing our right of recovery);
- authorise repairs to or arrange replacement of any of the property insured in connection with any claim without our consent, other than emergency repairs necessary to prevent further loss. If we pay your claim, we will pay for these repairs, but you must retain all receipts or other evidence of the extent of repairs and their cost; or
- dispose of damaged items unless we've first agreed to this. This is so we can establish the cause or extent of the damage to quickly and accurately assess your claim. Call us on 13 16 14 if you would like guidance including where there is hazardous material present.

### **Cooperating with us**

You must provide reasonable assistance to us, including:

- being truthful and frank at all times;
- providing us with relevant information and documents we ask for, such as proof of purchase or repair quotes, if needed;
- telling us promptly if you've been contacted by someone about an incident, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if we ask you to;
- appearing in court, giving evidence or providing a formal statement, if needed;
- making your property available for us to inspect or examine; and
- responding to our requests in a timely manner.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, our suppliers or third parties involved in an incident.

If you don't cooperate in any of these ways, it may delay your claim, or we may reduce or refuse to pay your claim.

### **Contribution and other insurance**

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether issued to you or any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

## Salvage

If we pay a claim by replacing or paying to replace any items or materials, we're entitled to obtain and retain any items or materials salvaged or recovered. We may sell the items or materials and keep the proceeds. If you ask us, we may agree to sell the items or materials to you, provided you agree to pay the fair market value. This is the price we could get if we sold the items or materials to someone else who is willing and able to buy them. If there is no market for the items or materials, then we will base the amount on enquiries made to appropriately experienced or qualified third party professionals.

## WHAT HAPPENS AFTER A TOTAL LOSS?

### Buildings and/or contents

Cover ends when we agree to pay your claim. However, we'll still pay for the following Additional Benefits if they apply to your cover, they are directly connected to the total loss and they continue to be relevant:

- Alternative Temporary Accommodation
- Storage costs
- Mortgagee discharge costs

If you have buildings cover, we may continue to cover your legal liability in relation to the site for a limited period. See liability cover if your buildings are a total loss for details.

### Specified Valuables

Cover ends for the item when we agree to pay your claim.

### Your premium after a total loss

If you paid your premium annually there is no premium refund.

If you paid in instalments – you will still need to pay the total of any remaining premium instalments for the period of insurance. If your Policy comes to an end, depending on how we settle your claim, we will either deduct the total of all remaining instalments from your claim settlement or we will ask you to pay the total to us.

The total premium is payable and non-refundable because you have received the benefit of the cover we provide under the Policy.

### Lender's rights

If we're settling your claim by paying you (instead of paying our repairer or other service providers), and you have used all or part of your buildings or contents as security for a loan from a lender, we reserve the right to pay all or part of the payment to the lender.

The amount we pay to the lender will be the lesser of:

- the amount owing to them (with any balance paid to you); or

- the amount we agree to pay in settlement of the secured property.

A payment made to a lender will satisfy our obligation to you for the amount paid.

For more information about other interests in your Policy, see Interests in the policy.

### **Claim payments and GST**

We pay claims inclusive of GST unless the owner of the property is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Unless we say otherwise, all amounts in your Policy are inclusive of GST.

### **Claims administration, going to court, recovery action and legal liability claims**

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking legal action against them. When we pay a claim under your Policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage. We'll take full control of the administration, conduct or settlement of the recovery, including any legal defence.

When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

When we pay a claim and some of your loss isn't covered by your Policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery. You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take.

If we successfully recover more than we paid for your claim under your Policy, we will first keep the amount we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts.

If we determine that you've received a benefit under your Policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we paid to you under the Policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we agree to cover you for a legal liability claim, we may:

- arrange for a lawyer to represent you or we may act on your behalf;
- attempt to settle the claim; and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

### **Preventing our right of recovery**

If you've agreed with or told someone who caused you loss, damage or liability that you won't hold them responsible then, to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

### **Providing proof of ownership and value**

In some cases we will ask you for proof that you owned the items you're claiming for and for documents or other information to assist us in assessing their value. Whether we ask for proof and, if we do, the types of documents we ask for may depend on the situation. So that your claim can be assessed, make sure you keep things like:

- receipts or tax invoices;
- credit card or bank statements;
- guarantee or warranty certificates;
- valuation certificates for jewellery, collections and artworks;
- photographs or video film of the item/s in your home or being worn by you.

If, however, your proof of ownership was destroyed in a fire, we may accept other evidence of ownership.

If, after reviewing all the evidence about your claim that has been provided to us, we're not satisfied that you actually owned the items, we may refuse to pay your claim.

## **EXCESSES**

In most cases, you'll need to contribute an amount towards the cost of any claims we agree to pay. Your contribution may be made up of one or more of the following excess types. The excess types and amounts that apply to your Policy will be shown on your Policy Schedule or the section of this Policy you are claiming under.

If you claim under 'Liability cover' you will not pay your excess.

If you claim on more than one cover for the same incident, you'll only need to pay the highest applicable excess.

The excess amount(s) are shown on your Policy Schedule.

Excess types	When it applies
Home buildings excess	All buildings claims unless otherwise stated.
Home contents excess	All contents and specified valuable claims unless otherwise stated.
Earthquake or tsunami excess	In addition to the home buildings excess or the home contents excess for all earthquake or tsunami claims.
Imposed excess	In addition to any excesses that apply to a claim as set out on your Policy Schedule.
This may apply due to your claims history	An imposed excess may be required to cover your buildings and/or contents and if it does, it will be shown on your Policy Schedule.

## HOW WE SETTLE CLAIMS

We only pay once for loss or damage caused by the same event covered by this Policy even if that loss or damage is covered under more than one section of the Policy.

## HOW WE SETTLE BUILDINGS CLAIMS

We'll normally pay our supplier the necessary and reasonable cost to repair, replace or rebuild the damaged parts of the buildings to a condition substantially the same as, but not better than, when new. Where this happens, you'll receive our Lifetime guarantee on buildings repairs.

If your buildings are a total loss and your claim is accepted, full building replacement cover will apply unless the buildings are in a dilapidated condition at the time of a claim. In this case we may settle your claim for a reduced amount in accordance with our legal rights.

### If you don't use our supplier

We will pay you the reasonable cost to repair, replace or rebuild the damaged parts of your buildings to a condition substantially the same as but not better than when new if, for example:

- you decide to:
  - rebuild to a better standard; or
  - sell the land at the site; and/or
  - rebuild elsewhere;
- if it's not practical for us to repair, replace or rebuild your buildings due to the age, construction or condition of your buildings or if materials needed for repairs are not readily available;
- if you choose to go with a supplier (which includes a repairer or builder) of your choice.

To assess the cost of the necessary work required to repair, replace or rebuild the damaged parts of your buildings we will, where possible, obtain a scope of works and a quote from our supplier. If you agree with this, we will then pay you the amount quoted by our supplier.

If you're not happy with the amount quoted by our supplier, or if we're unable to obtain a scope of works from our supplier, we'll ask you to provide us with a fully itemised scope of works and quote from a supplier of your choice for us to consider. We'll review these to ensure they cover the necessary work and are within market rates. To determine this, we'll consider the following:

- our supplier's scope of works and quote (if we were able to obtain it);
- our own data and experience with similar repairs, replacements or rebuilding;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your buildings.

Following our review, we'll do one of the following:

- If we believe your supplier's scope of works and quote cover the necessary work and are within market rates, we'll pay you the amount quoted by them.
- If we believe your supplier's scope of works either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the scope of works and quote.
  - If we come to an agreement with you or your supplier, we'll pay you the amount agreed.
  - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a scope of works, quote or report (as required) from an alternative supplier we both agree on, and we'll review these together with you to arrive at a final scope of works and quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
  - If we're unable to agree on an alternative supplier, we believe the alternative supplier's scope of works either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

When we pay you the reasonable cost to repair, replace or rebuild the damaged parts of your buildings, you will not be eligible for our Lifetime guarantee on buildings repairs because we won't have appointed the supplier or managed the works.

## Undamaged parts of your buildings

We won't pay for any undamaged parts of your buildings, even to restore those undamaged parts to achieve a uniform appearance, other than to the extent set out in the table below in relation to internal buildings damage:

External buildings damage	
<b>Damage to roofs, doors, gates and fences</b>	We'll only repair or replace the individual tiles, roof sheeting, doors, gates or fence panels that were damaged.
<b>Damage to external walls</b>	We'll only repair or replace the part of the wall that was damaged.
<b>Paths/driveways/ tennis courts etc.</b>	We'll only repair or replace the areas that were damaged.
Internal buildings damage	
<b>Damage to internal flooring</b> (excludes carpets and floating floorboards) – these are covered as contents)	<p>We'll pay to repair or replace up to an existing change or join in the flooring, or an archway, doorway or similar opening, whichever is closest to the damage.</p> <p>We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide.</p> <p>This is a common width of a doorway.</p> <p>We won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.</p>
<b>Damage to internal walls</b>	We'll pay to repair or replace the damaged wall(s). We won't pay to replace the wall covering, for example wallpaper or paint on any adjoining walls or in any adjoining rooms, hallways or stairwells.
<b>Damage to internal fixtures/ fittings</b>	We'll pay to repair or replace fitted cupboards, sections of cabinets and sections of benchtops if they are continuously joined to, and made of the same material as, the damaged part.

## **Matching materials**

If part of your home is damaged or destroyed by an Insured Event and we agree to pay your claim, or one of our suppliers has caused damage during exploratory work to locate the source of escaped water or other liquid, we'll match existing materials if they're commercially available in Australia when we repair, replace or rebuild the damaged property.

If not, we'll use the nearest equivalent materials that we can source locally. In this case, if the damage is inside your buildings, we will also pay the reasonable cost to replace undamaged parts of the same room, hallway or stairwell (to the nearest doorway, archway, or other opening) so that it matches or complements the materials we've used. We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide (this is a common width of a doorway). If you're not satisfied with the nearest equivalent materials we source, we will pay you what it would have cost to repair, replace or rebuild with these materials.

## **Delays in repairing, replacing or rebuilding**

If you delay repairing, replacing or rebuilding, for example by unreasonably delaying to review and approve documents necessary to effect the repair, replacement or rebuilding, for more than six months from the date when the claim was approved, we'll only pay the reasonable cost that would have been incurred to repair, replace or rebuild your buildings at the time the claim was approved. You may have to pay any increase in cost caused by your delay.

If you believe that, due to special circumstances, you have a reason to delay the repair, replacement or rebuilding for more than six months, we will give consideration to those circumstances, and we may:

- not charge you for any increase in cost caused by the delay; or
- pay the reasonable cost that would have been incurred to repair, replace or rebuild your buildings at the time the claim was approved.

## **Rebuilding at an alternative location**

If your buildings are a total loss, you may choose to rebuild at another site in Australia. We won't pay you more than the Full Building Replacement cost would have been at the original site.

## **Lifetime guarantee on buildings repairs**

We closely monitor the performance of our suppliers to help ensure the best outcome for our insureds. This enables us to guarantee that if we have:

- selected and authorised a supplier to replace, repair or rebuild your buildings; and
- paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work;

and a defect arises in the lifetime of your buildings as a result of poor-quality workmanship or use of incorrect or poor-quality materials, we'll rectify the problem by arranging, authorising and paying for further replacement, repair or rebuilding.

If we have selected and authorised a supplier to replace, repair or rebuild your buildings and we are satisfied that the work requires rectification to such an extent that your home is unfit to live in, we'll arrange and pay the reasonable costs of temporary accommodation until the home is fit to live in.

We will also handle any complaint about the quality or timeliness of the work or conduct of the supplier as part of our complaints handling process.

This guarantee does not apply to:

- replacements, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you the name of a possible supplier (which includes a repairer or builder) who is involved with the repair, replacement or rebuilding);
- home replacement, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you or a supplier a cheque or other form of payment for all or part of the repair cost);
- loss, damage or failure of any electrical or mechanical appliances or machines that form part of your home; or
- wear and tear consistent with normal gradual deterioration (e.g. paint peeling as part of its normal life cycle, wood rotting or mould from moisture in the air or ground, roofs weathering or a hot water system leaking as a result of normal gradual deterioration).

## **Fences**

When we agree to pay a claim for damage to a shared or dividing fence, we will pay no more than your proportion of costs for the repair or replacement in accordance with the relevant legislation relating to dividing fences, for example Dividing Fences Act or Dividing Fences and Trees Act or any similar legislation. Typically, your proportion of the cost will be 50% of the repair or replacement cost of the fence.

If there is no legislation in place in relation to the amount that you are liable for, with respect to the repair or replacement of dividing fences, then we will pay no more than 50% of the cost of repair or replacement of the shared or dividing fence.

However, we will pay the full cost to repair, rebuild or replace the fence if:

- there's no neighbour who is liable to share the cost of repairing, rebuilding or replacing the fence; or
- the damage to the fence was caused by an Insured Event at your site and you're liable to pay the full cost of repairing, rebuilding or replacing the fence.

We will pay no more than the cost to repair, rebuild or replace a fence of the same quality and specification as the fence which was damaged.

## HOW WE SETTLE CONTENTS CLAIMS

If a damaged item can be repaired, we'll normally pay our repairer the necessary and reasonable cost to repair your contents item to a condition substantially the same as, but not better than, when new.

If it's not economical to repair the item, or it's been lost or stolen, we'll replace the item with a new one that's substantially the same where it's practical to do so.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

### **If you don't use our repairer, or we can't repair or replace the item**

We will pay you the reasonable cost to repair or replace the lost, stolen or damaged contents to a condition substantially the same as, but not better than when new if, for example:

- you decide to replace those contents with items that are not substantially the same;
- you decide you do not want the contents repaired or replaced;  
If you don't want an item repaired we will not pay to replace it; we'll pay what it would have cost to repair it. See How we determine the amount we'll pay if the item is repairable.
- if it's not practical for us to repair or replace your contents due to the age, style, type, condition or nature of your contents or if materials or skills needed for repairs are not readily and locally available;
- if you choose to go with a repairer of your choice.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

### **How the amount we'll pay is determined if the item is repairable**

To assess the necessary work required to repair damaged contents items we will, where possible, obtain a report or quote from our repairer. If you agree with this, we will then pay you the amount quoted by our repairer.

If you're not happy with the amount quoted by our repairer, or if we're unable to obtain a report or quote from our repairer, we'll ask you to provide us with a report or quote from a repairer of your choice for us to consider. We'll review this to ensure it covers the necessary work and is within market rates. To determine this, we'll consider the following:

- our repairer's report or quote (if we were able to obtain it);
- our own data and experience with similar repairs;
- third party cost estimation sources; and
- your circumstances, including the location and attributes of your contents.

Following our review, we'll do one of the following:

- If we believe your repairer's report or quote covers the necessary work and is within market rates, we'll pay you the amount quoted by them.
- If we believe your repairer's report or quote either omits or overstates aspects of the work required or their quote is significantly above market rates, we'll discuss this with you and/or them and seek agreement on the report or quote.
  - If we come to an agreement with you or your repairer, we'll pay you the amount agreed.
  - If we're still unable to agree with you on the amount we'll pay you, we'll attempt to obtain a quote or report from an alternative repairer we both agree on, and we'll review this together with you to arrive at a final quote. If we're able to come to an agreement, we'll pay you the amount quoted by them.
  - If we're unable to agree on an alternative repairer, we believe the alternative repairer's report or quote either omits or overstates key aspects of the work required, or we believe their quote is significantly above market rates, we'll refer you to our complaints process.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most we will pay is the item limit or sum insured.

### **How the amount we'll pay is determined if the item is not repairable**

For replacement items that are readily available including tools, devices and appliances, we will pay you an amount equal to the lowest price available to you from a reputable commercial retailer at the time we settle the claim.

If an item is not readily available, we'll pay you an amount equal to the lowest price available to you from a reputable commercial retailer at the time we settle the claim for an equivalent item with similar specifications and functionality.

### **How the amount we'll pay is determined if the item can't be replaced**

If we can't repair the item, or it can't be replaced because of its antiquity or rarity, we'll pay the lesser of:

- the standard policy limit or, if it's a Specified Valuables item, the specified limit noted on your Policy Schedule; and
- the fair market value based on enquiries made to independent and appropriately experienced or qualified professionals.

If your contents sum insured is inadequate, we will only pay up to the sum insured or any applicable standard policy limits.

## The most we'll pay

The most we'll pay in total for your contents is your contents sum insured, plus any Additional Contents Benefits payable on top of the contents sum insured, less any applicable excesses.

Your contents sum insured may be increased through the application of the Increase in Sum Insured benefit.

There are limits on what we'll pay for some individual items:

- the standard policy limit, where applicable (see Contents with a specific limit and Valuables);
- the specified item limit shown on your Policy Schedule for items you have listed as Specified Valuables;

less any applicable excess(es).

We treat the following items differently when we pay your claim:

Item	What we pay
<b>Carpets and Floating Floorboards</b>	<p>We'll pay to repair or replace up to an existing change or join in the carpet or floating floorboards, or an archway, doorway or similar opening, whichever is closest to the damage.</p> <p>We'll consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide.</p> <p>This is a common width of a doorway.</p> <p>We won't pay to replace any undamaged carpet or floating floorboards in any other adjoining rooms, hallways or stairwells.</p>
<b>Photographs and videos</b>	<p>We'll pay for reproducing videos and hard copy photographs you have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. We do not pay to reconstruct any circumstances or conditions.</p>

Item	What we pay
<b>Sets or pairs</b>	<p>If we can't repair an item which forms part of a set or pair or it can't be replaced because:</p> <ul style="list-style-type: none"> <li>• we're unable to reasonably match it; or</li> <li>• the functionality of the set or pair is lost (e.g. hearing aids/sporting equipment),</li> </ul> <p>you can choose to either:</p> <ul style="list-style-type: none"> <li>• surrender the remaining item(s) to us, in which case we'll pay the replacement value of the set or pair, up to any applicable limit; or</li> <li>• keep the remaining item(s), in which case we'll pay the replacement value of the lost or damaged item.</li> </ul> <p>We don't allow for any special value the item may have as forming part of a set or pair, or for any reduction in value of the remaining part(s).</p>

**Cover for replacement specified valuables items**

If you want to insure any replacement items, then you will need to ask us. If we agree and you pay the additional premium, it will be shown on your Policy Schedule.

# COMPLAINTS

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

## Step 1 – Talk to us

Your first step is to get in touch with the team looking after your Policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

## Step 2 – Customer Care

If your complaint isn't resolved by the team looking after your Policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

## Step 3 – Internal Dispute Resolution

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

## Step 4 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

### *Disputes not covered by the AFCA Rules*

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

### *Privacy complaints*

If you're not happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

## CONTACTING CUSTOMER CARE, AFCA OR THE OAIC

### How to contact Customer Care

Phone 13 16 14, weekdays 8am-8pm (AEST)

Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email [anzinsurance@qbe.com](mailto:anzinsurance@qbe.com)

Post Customer Care Unit, GPO Box 213, Parramatta NSW 2124

### How to contact AFCA

Phone 1800 931 678 (free call)

Email [info@afca.org.au](mailto:info@afca.org.au)

Online [www.afca.org.au](http://www.afca.org.au)

Post Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

### How to contact the OAIC

Phone 1300 363 992

Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Email [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Online [www.oaic.gov.au](http://www.oaic.gov.au)

# OUR COMMITMENT TO YOU

## GENERAL INSURANCE CODE OF PRACTICE

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at [codeofpractice.com.au](http://codeofpractice.com.au)

We recognise that family and domestic violence is a complex issue and we take it seriously. For more information about support, our Family and Domestic Violence Customer Support Policy is available at [qbe.com/au](http://qbe.com/au)

## QBE PRIVACY

QBE takes the security of your personal information seriously.

QBE collects personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in more detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by us, please visit [qbe.com/au/privacy](http://qbe.com/au/privacy) or contact QBE Customer Care on 13 16 14.

It's up to you to decide whether to give us your personal information, but without it we and our intermediaries might not be able to do business with you, including not paying your claim.

## ANZ PRIVACY STATEMENT

ANZ is committed to ensuring the confidentiality and security of your personal information. As the distributor of this product, ANZ collects your personal information from you in order to distribute, manage and administer its products and services. Without your personal information, ANZ may not be able to process your application or provide you with the products and services you require.

ANZ's Privacy Policy details how ANZ manages your personal information and is available on request or may be downloaded from [anz.com/privacy](http://anz.com/privacy)

In order to undertake the distribution, management and administration of ANZ's products and services, it may be necessary for ANZ to disclose your personal information to certain third parties.

Unless you consent to such disclosure ANZ will not be able to consider the information you have provided.

## **Providing your information to others**

The parties to whom ANZ may routinely disclose your personal information include:

- to QBE, as the issuer of this product;
- an organisation that assists ANZ and/or its related companies to detect and protect against consumer fraud;
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy;
- an organisation that is in an arrangement or alliance with ANZ and/or any of ANZ's related companies to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ and/or any of its related companies to provide you with products or services and/or to promote a product or service;
- organisations performing administration or compliance functions in relation to the products and services ANZ provides;
- ANZ's solicitors or legal representatives;
- organisations maintaining ANZ's information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- regulatory bodies, government agencies, law enforcement bodies and courts.

ANZ and its related companies will also disclose your personal information in circumstances where they are required by law to do so.

ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside of Australia and/or (2) not established in or do not carry out business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy which can be found at [anz.com/privacy](http://anz.com/privacy)

If you do not want ANZ or its related companies or alliance partners to tell you about products or services, phone Customer Services 13 13 14 to withdraw your consent.

## **Collecting sensitive information**

ANZ will not collect sensitive information about you, such as information about any criminal charges, without your consent. Any sensitive information collected about you will only be used by the insurer to assess your application and if approved, to provide this product.

## **Privacy consent**

ANZ may send you information about its financial products and services from time to time. ANZ may also decide to disclose your information (other than sensitive information) to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an agreement.

You may elect not to receive such information at any time by contacting Customer Services on 13 13 14.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify ANZ in writing.

If you give ANZ personal information about someone else, please show them a copy of this document so that they understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.

## **Privacy Policy**

ANZ's Privacy Policy contains information about:

- When ANZ may collect information from a third party;
- How to access and seek correction of personal information;
- How you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

You can contact ANZ about your information or any other privacy matter as follows:

GPO Box 75  
Sydney NSW 2001

**Email** [yourfeedback@anz.com](mailto:yourfeedback@anz.com)

ANZ may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let ANZ know by contacting Customer Services on 13 13 14.

More information can be found in ANZ's Privacy Policy which can be obtained from its website at [anz.com/privacy](http://anz.com/privacy)

## **Kinds of personal information we collect and hold**

Personal information we may collect from you includes:

- your name, address, date of birth and contact details;
- details of any property you insure;
- your financial details, if you take out consumer credit insurance, if your insured property is financed as well as when you decide to pay us by direct debit;

- medical and health information, if you take out travel or sickness and accident insurance or if your claim relates to a sickness or an accident;
- professional qualifications, if they are relevant to the insurance you take out with us; and
- your past employment, qualifications, residency status and proof of identity if you apply to work with us.

### **Sources of personal information**

We may ask you to provide us with your personal information if you're:

- our customer or a beneficiary under one of our customer's policies;
- involved in a claim as a claimant or as a witness;
- a customer of one of our business partners or insurance intermediaries;
- an entrant in a competition or a participant in a loyalty programme or marketing initiative;
- a business partner, where we may contact you to promote our products and services;
- a trainee or person using our training facility; or
- an applicant for employment, through our recruitment services provider.

In most cases we'll collect personal information directly from you. We'll obtain your consent to collect sensitive information, such as information about your health, unless we're required or permitted by law to collect it without your consent.

If you're a borrower and your financial institution has required you to pay for lenders' mortgage insurance (LMI) you're not our insured, but we collect your information so that we can assess the risk that you may default on your loan. For more information about LMI and your privacy please visit [www.qbelmi.com.au](http://www.qbelmi.com.au)

### **Purposes for collecting, holding, using and disclosing personal information**

We only collect, hold, use and disclose your personal information in ways that you'd reasonably expect and where it is reasonably necessary for our business, including:

- issuing, administering and managing insurance policies;
- processing claims and taking recovery action;
- working with our business partners and insurance intermediaries;
- assessing your suitability to work with us; and
- conducting marketing initiatives and promotional activities.

We'll request your consent for any other purpose which you wouldn't reasonably expect.

If you choose not to provide us with your personal information, we may not be able to do business with you.

## **Anonymity and pseudonymity**

There are circumstances where you may be able to deal with us anonymously or by using pseudonym, including where you're only looking for general information about one of our products or services or a quote.

## **How personal information is collected and held**

We collect your personal information when you contact us, use our online services, enter our promotions, participate in marketing initiatives, deal with our business partners and insurance intermediaries and when you apply to work with us.

Your personal information is recorded in our systems, databases and paper records and is held in secure environments. We may use our related bodies corporate, agents and third party suppliers for data storage, which may be located outside of Australia.

Any personal information you provide over the internet is held securely and isn't retained on our web servers. We use service providers and secure online payment facilities so that you can pay us by credit card. Your details can't be accessed through the internet after your payment has been processed.

When you visit our websites we use common internet technologies, such as cookies, to collect general statistical information to assist you to use our online services. We don't collect personal information from cookies or use cookies for marketing purposes.

## **Disclosure to overseas recipients**

Sometimes we store or disclose your personal information overseas. The location varies but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

Where your personal information has been disclosed overseas, there's a possibility that the recipient may be required to disclose it under a foreign law. Where this occurs, such disclosure isn't a breach of the Act.

## **Who we may disclose your personal information to and why**

We, or our agents, may disclose your personal information to:

- any person authorised by you;
- our related bodies corporate, including QBE's services company located in the Philippines which provides sales, claims, accounting and administration services;
- mail houses, records management companies or technology services providers for printing and/or delivery of mail and email, including secure storage and management of our records;
- financiers of any property you insure with us, to confirm that your policy is current or where your property is a total loss, to confirm they have a current interest;
- medical practitioners or health care providers, to establish your medical status, arrange appropriate treatment and services. In an emergency we may also disclose information to your employer or family members;

- organisations that provides banking or transactional services to facilitate payments to and from us;
- co-insureds, to confirm that full disclosure has been made to us;
- other insurers to obtain information about your past insurance history, including to confirm a no claims bonus status, to assess insurance risk or assist with an investigation;
- our reinsurers;
- dispute resolution organisations such as the Australian Financial Complaints Authority;
- companies that conduct customer surveys on our behalf; and
- insurance reference bureaus to report claims you make with us.

We may also disclose your personal information to:

- repairers and suppliers, to repair or replace your property;
- Investigators and assessors, to investigate and assess your claim and matters related to it;
- lawyers and recovery agents, to defend an action by a third party against you, to recover our costs (including amounts you owe us) or to seek a legal opinion on matters related to products or services you have with us;
- witnesses, to obtain a witness statements; and
- Other parties to a claim to obtain statements from them, seek recovery or to defend an action.

Personal information about you may also be collected from these people and organisations.

### **Accessing and seeking correction of your personal information**

Our aim is to always have accurate, complete, up-to-date and relevant personal information. When you talk to us or if we send you documentation, you should check that the information we hold about you is correct.

You can request access to the personal information that we hold about you at any time, and ask us to correct any errors. Generally no restrictions or charges will apply.

## FINANCIAL CLAIMS SCHEME

This Policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

### How to contact APRA

Phone 1300 558 849

Calls from mobiles, public telephones or hotel rooms may attract additional charges.

Online [www.apra.gov.au/financial-claims-scheme-general-insurers](http://www.apra.gov.au/financial-claims-scheme-general-insurers)

# GLOSSARY

The words and terms used throughout this Policy have special meanings set out below.

<b>When we say</b>	<b>We mean</b>
Antique	An item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include jewellery, watches or collections.
Accidental	Unintended and unexpected.
Action of the sea	Rise in the level of the sea, sea waves, high or king tides, tidal waves, storm surge, or any other movement of the sea other than tsunami.
Buildings	Buildings that you own or are legally responsible for as defined under 'What buildings we protect' on pages 6 to 17.
Catastrophic event	A major, suddenly occurring natural disaster covered by this Policy.
Collection	An object of real or intrinsic value collected as an investment, hobby or general interest purpose and the item is not used as a household good or personal effect.
Contents	Contents that you own or are legally responsible for as defined under 'What contents we protect and how much will be paid' on page 18 through to page 21.
Damage or damaged	When property insured by this Policy is physically harmed, but not from wear and tear, and its value or usefulness is permanently reduced. It also includes where property insured is destroyed or unrecoverable.
Earth movement	Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, erosion, settlement, shrinkage of earth but not earthquake.
Event/Incident	A single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.
Excess	The amount you may need to contribute towards the cost of a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Policy Schedule.
Fixtures and fittings	Any household equipment or household items that are permanently attached to your buildings.

<b>When we say</b>	<b>We mean</b>
Flood	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> <li>a. a lake (whether or not it has been altered or modified);</li> <li>b. a river (whether or not it has been altered or modified);</li> <li>c. a creek (whether or not it has been altered or modified);</li> <li>d. another natural watercourse (whether or not it has been altered or modified);</li> <li>e. a reservoir;</li> <li>f. a canal;</li> <li>g. a dam.</li> </ul>
Full Building Replacement	This is the total amount payable to rebuild your buildings at the insured site to the same size and standard as your current buildings in the event that a total loss occurs as a result of an insured event.
Lender	A person or entity with a security interest.
Model aircraft or drone	<p>A micro or very small, remotely piloted aircraft that's a toy, or flown solely for hobby, leisure, sport or recreational purposes, provided that it:</p> <ul style="list-style-type: none"> <li>• isn't a kite;</li> <li>• is registered, if required by law;</li> <li>• isn't used for anything other than the purpose for which it was originally designed;</li> <li>• has a wingspan of no more than 150 centimetres;</li> <li>• weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and</li> <li>• costs no more than \$1,500 when new including anything in, on or attached to it.</li> </ul> <p>A model aircraft or drone does not include anything that is ever used in connection with or in relation to any commercial purpose or earning any income.</p>
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Personal watercraft	Vessels designed to be operated by a person standing, sitting astride or kneeling upon them that use water jet propulsion with an engine in a watertight compartment.

When we say	We mean
Policy	<p>The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of:</p> <ul style="list-style-type: none"> <li>• this combined Product Disclosure Statement (PDS) and Policy document and any Supplementary PDS</li> <li>• your current Policy Schedule.</li> </ul>
Policy Schedule	<p>One of the following:</p> <ul style="list-style-type: none"> <li>• Policy Schedule</li> <li>• Renewal Schedule</li> <li>• Alteration Schedule.</li> </ul>
Power surge	<p>An unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit. Also known as a power swell, brown out, voltage variation or power spike.</p>
Premium	<p>The total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Policy Schedule.</p>
Reasonable cost, reasonable additional cost	<p>If we arrange the repair, rebuild, replacement or work for which a cost is incurred: the actual cost that we incur.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred with our prior consent: the actual cost as set out in a valid tax invoice.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent because of an emergency and you act reasonably in:</p> <ul style="list-style-type: none"> <li>• making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or</li> <li>• arranging repairs, rebuild or replacements at market rates that are necessary to restore your property to a condition no better than when new; or</li> <li>• taking proportionate steps to protect your property from further damage:</li> </ul> <p>the actual cost as set out in a valid tax invoice.</p>

When we say	We mean
Reasonable cost, reasonable additional cost (continued)	<p>If you arrange the repair, rebuild or replacement or work for which a cost is incurred without our prior consent because of an emergency and you do not act reasonably: the cost that you would have incurred if you had acted reasonably.</p> <p>If you arrange the repair, rebuild, replacement or work for which a cost is incurred without our prior consent and there is no emergency: the cost we would have incurred if you had obtained our prior consent and we had made the arrangements.</p> <p>In this definition, when we say 'work' this includes services such as:</p> <ul style="list-style-type: none"> <li>• alternative temporary accommodation; and</li> <li>• storage costs</li> </ul> <p>In this definition, when we say 'act reasonably' this means acting prudently, as if you did not have insurance.</p>
Site	The address shown on your Policy Schedule on which your buildings stand, or strata title unit is located, including the land, yard or garden used only for your domestic purposes. This does not include common property or the nature strip outside your home.
Sporting equipment	Tools designed to be used in a leisure activity involving some element of physical activity or competition, excluding bicycles.
Storm surge	An increase in the water level caused by storm and tide.
Strata title	Title under a strata title or similar community strata title scheme where separate parts of the scheme buildings have a separate legal title. Strata title usually applies to high rise apartments, townhouses, villas or duplexes.
Sum insured	<p>The replacement value at today's prices for your buildings or contents.</p> <p>For buildings, this will be calculated for you.</p> <p>For contents, this will be the value nominated by you.</p>
Supplementary Product Disclosure Statement (Supplementary PDS)	A separate document that updates, corrects or adds to the information contained in this PDS.

When we say	We mean
Terrorism	Any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Total loss	<p>Your buildings are a total loss when they are destroyed.</p> <p>Your contents are a total loss when:</p> <ul style="list-style-type: none"> <li>• we pay the total sum insured or item limit; or</li> <li>• your insured contents, valuables, or specified valuables items are lost or destroyed.</li> </ul>
Unliveable	<p>Your home is unliveable if:</p> <ul style="list-style-type: none"> <li>• it is unsafe to live in, or</li> <li>• the disabled access or mobility handles and rails required by you or your family are damaged to the extent that they are no longer fit for purpose, or</li> <li>• it is not furnished such that it is comfortably habitable, or</li> <li>• it does not contain a functioning refrigerator and cooking appliance, or</li> <li>• it does not have functional bathroom facilities, or</li> <li>• it is not connected to the electricity supply, or</li> <li>• it is not connected to hot and cold running water.</li> </ul>
Unoccupied	<p>A property is unoccupied in a period of 120 consecutive days if, during that period, the following did not happen:</p> <ul style="list-style-type: none"> <li>• you, your family, or someone with your consent slept and ate there for at least two consecutive nights in that 120-day period, and</li> <li>• on those two nights the property: <ul style="list-style-type: none"> <li>– was furnished such that it is comfortably habitable; and</li> <li>– contained at least one usable bed/mattress; and</li> <li>– contained at least one table or bench and a chair; and</li> <li>– contained a functioning refrigerator and cooking appliance; and</li> <li>– was connected to the electricity supply; and</li> <li>– was connected to hot and cold running water.</li> </ul> </li> </ul>

<b>When we say</b>	<b>We mean</b>
Unoccupied (continued)	You may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes we might ask for other evidence of occupancy.
Us, we and our	QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545
Vandalism or malicious act	An act done with the intention of causing damage or harm, or with reckless disregard for the damaging or harmful consequences.
You and your	The person or people named as the insured on your current Schedule. If you are making a claim, 'you' also includes any member of your family, including your siblings, your domestic partner, you or your partner's unmarried children, you or your partner's parents, who live permanently with you.

## WHAT ARE THE NEXT STEPS?

If you'd like more information, please feel free to:

 Call 13 16 14 weekdays 8am to 8pm (AEST)

 Visit [anz.com/insurance](https://anz.com/insurance)

 Talk to staff at any ANZ branch

**For 24 hour claims service**

 Call 13 16 14

Insurer

QBE Insurance (Australia) Limited (QBE)

ABN 78 003 191 035

AFSL 239545

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.  
ANZ Item No. 70835/0421 QBE Item No. QM2087-0421 523928 70835/0421