

# Mansions Executive Insurance

## Features and Benefits

Mansions have over 20 years' experience in the Australian market arranging home and contents insurance for clients with high value and unique properties.

Our philosophy is to provide premium cover which includes high limits of cover for your assets. The Mansions team aims to minimise the inconvenience and hassle of potential claims.



### Home and Contents

Our home and contents cover is designed for high net worth clients and their families, looking for premium home and contents insurance.

#### Key Features

- Home Sum Insured Safeguard (we will pay up to 150% of the Home Sum Insured where eligible)
- Contents Sum Insured Safeguard (we will pay up to 125% of the Contents Sum Insured, to a maximum of \$250,000 where eligible)
- Worldwide cover for contents including items in storage or transit
- Jewellery covered up to \$50,000 per loss, maximum of \$25,000 per item

Read the Mansions Executive Insurance PDS for the full terms, conditions and exclusions.

#### Additional Benefits

The following is a summary of the coverage limits only. Please read the Mansions Executive Insurance Product Disclosure Statement for the full terms, limits, conditions, exclusions and further details.

Additional Benefit	Limit
Additions and alterations to a unit	25% of contents sum insured (unless a higher amount is requested and shown on the policy schedule)
Automatic reinstatement of sum insured	Following payment of a claim for home, contents and unspecified Private Collections categories, other than a total loss claim
Building materials	Lesser of \$200,000, 10% of home sum insured or 25% of contents sum insured
Compensation for death, quadriplegia or paraplegia	\$15,000, resulting from covered loss or damage at the property address
Contracting purchaser	Applies to home cover - limited to home sum insured
Counselling	\$1,000 following a fire or theft at the property address
Damage to common property causing extraordinary payments or special levy	\$50,000 if caused by insured damage (applies to unit owners only)
Emergency access to the residence	\$2,500 for damage resulting from forcible entry to the home
Emergency services attendance	\$5,000 towards charges for emergency services being called to protect property
Environmental upgrade benefit	\$10,000 following a total loss to the home
Extra costs of reinstatement	\$50,000 or up to the home sum insured towards meeting statutory authority requirements in connection with rebuilding
Illegal use of credit card or financial transaction card	\$30,000
Legal costs of discharging a mortgage	\$5,000 following total loss to the home
Location costs due to gas, water and/or other liquid discharged	Up to the home sum insured
Loss of rent	Higher of \$25,000, 25% of home sum insured or 25% of contents sum insured

## Home and Contents (Continued)

Additional Benefit	Limit
Loss of rent – forced evacuation by Government Authority	Higher of 25% of home sum insured or 25% of contents sum insured; up to 24 months
Mitigation (to protect against imminent damage or to prevent further damage)	Up to the home sum insured
Modifications to the home	\$50,000 in the event of paraplegia or quadriplegia
Monitored alarm attendance after burglary	\$2,500 in any period of insurance
Parents in care	\$20,000 for damage to contents owned by a parent in an aged care facility in Australia
Removal of debris	The reasonable and necessary costs to remove debris
Replacement of locks and keys	Reasonable cost to repair or alter locks \$5,000 for car electronic unlocking devices stolen along with house keys
Stabilisation of land	\$50,000 or up to the remaining balance of the home sum insured
Taxation audit	\$10,000
Temporary accommodation	Higher of 25% of home sum insured or 25% of contents sum insured; up to 24 months
Temporary accommodation for pets	\$30,000
Temporary accommodation - forced evacuation by Government Authority	Up to 90 days
Temporary cover for contents – buying or selling a home	Carpets, curtains and blinds included in sale or purchase contract, covered for up to 42 days
Tree removal	\$5,000 any one period of insurance for trees threatening to fall and cause property damage
Trees, shrubs and plants	\$10,000 for any one tree, shrub or plant, up to maximum of 5% of home sum insured
Unlisted residence cover	10% of most favourable contents sum insured
Visitors' contents	\$50,000; up to \$1,500 for money and negotiables
Waiver of excess if your property is a total loss	Included



## Private Collections

At Mansions, we understand the commitment required to acquire and build a special collection, including artwork, jewellery, wine, antiques or other collectibles. Our expert team provides risk mitigation requirements to protect your collections and has the capability and options to assist them with their cover needs.

### Key Features

- Worldwide cover
- Loss of market value following a partial loss
- Market appreciation included up to 150% of the item value (to a maximum of \$200,000) if a valuation less than 12 months old has been provided

Read the Mansions Executive Insurance PDS for the full terms, conditions and exclusions.

### Additional Benefits

The following is a summary of the coverage limits only. Please read the Mansions Executive Insurance Product Disclosure Statement for the full terms, limits, conditions, exclusions and further details.

Additional Benefit	Limit
Defective title	Lesser of \$100,000 or 50% of the fine arts sum insured
Incomplete fine arts	Lesser of \$200,000 or the total fine arts sum insured
Newly acquired Private Collections items	25% of the category sum insured, up to a maximum of \$100,000 for jewellery; covered for 90 days from acquisition date



## Legal Liability

Mansions Executive Insurance provides financial protection against liability arising from personal injury caused to a third party or damage to a third party's property and includes:

### Key Features

- Legal liability cover up to \$30,000,000
- Approved legal costs are paid in addition to the limit of liability
- Worldwide cover when contents are insured

Read the Mansions Executive Insurance PDS for the full terms, conditions and exclusions.

## Additional Benefits

The following is a summary of the coverage limits only. Please read the Mansions Executive Insurance Product Disclosure Statement for the full terms, limits, conditions, exclusions and further details.

Additional Benefit	Limit
Motor vehicle liability	Up to the limit of liability; we will only provide this cover for vehicles not entitled to insurance under any statutory scheme
Community group committee member or voluntary worker	Up to the limit of liability; we will only provide cover under this additional benefit when you earn less than \$1,000 per year for holding this position
Liability cover for the property address continues following a home total loss	Up to 6 months from date of loss
Expenses incurred in attending court	\$1,000 per day, up to \$20,000 any one period of insurance



## Family CyberSecure

Family CyberSecure assists you to prevent and defend your family from cyber crime.

### Key Features

- Cover for expenses incurred from cyberbullying, cyber extortion, identity fraud
- Additional cover extension for data restoration and reputation management expenses
- The following proactive tools and access to fraud consultants are also provided as an additional benefit:
  - Identity theft and cyber resolution services
  - Data backup and recovery software

Read the Mansions Executive Insurance PDS for the full terms, conditions and exclusions.



## Mansions' Executive Appraisal Service

Mansions' Executive Appraisal Service includes risk assessments and appraisal of your property(s) by professionally qualified appraisers.

The Mansions Executive Appraisal team are experienced in assessing and valuing heritage and unique homes.

Following an on-site appraisal our team will provide a detailed report including rebuilding costs and bespoke risk management advice.

This is an independent service provided by Mansions that is not done on behalf of QBE.



## Mansions Claims Solutions

Mansions Claims Solutions has one point of contact from claim notification to resolution and settlement to make the experience as fast and efficient as possible.

The Mansions Claims Solutions team will manage your claim and importantly where required, is able to provide risk management advice and other risk prevention strategies.

Visit our website for more information on our claims process: [www.mansions.com.au](http://www.mansions.com.au)

### Get in touch with the Mansions team today:

Phone 1300 738 308  
Email [mansions@mansions.com.au](mailto:mansions@mansions.com.au)  
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Mansions Executive Insurance is issued by SGUAS Pty Ltd t/as Mansions of Australia (ABN 15 096 726 895, AFSL 234437) (**Mansions**), under its own AFSL, as agent of QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (**QBE**), the insurer. Any advice provided is general only and has been prepared without taking into account your objectives, financial situation or needs and may not be right for you. To decide if this product is right for you, please read the Mansions Executive Insurance Product Disclosure Statement (PDS), Target Market Determination (TMD) and Financial Services Guide (FSG), which can be obtained by downloading it from [www.mansions.com.au](http://www.mansions.com.au) or by calling 1300 738 308.