

# Contents Insurance for Strata



Product Disclosure Statement  
and Policy Wording

## Contents

About this booklet.....	3
Insurer .....	3
Important Information.....	3
Calculating your sum insured .....	4
Cooling off period .....	4
The General Insurance Code of Practice .....	4
Privacy.....	4
Resolving complaints & disputes .....	5
Contacting QBE Customer Care, AFCA or the OAIC.....	5
Financial claims scheme.....	6
Policy Wording .....	7
Our agreement.....	7
The cover you chose.....	7
Paying your premium .....	7
Words with special meanings .....	8
Meaning of contents .....	12
Meaning of fixtures .....	12
Meaning of high risk items .....	13
Cover.....	14
Contents .....	14
Location of contents .....	14
Insured events .....	16
Legal liability .....	20
Standard benefits .....	21
Specified portable contents optional benefit .....	26
Exclusions and conditions .....	27
Contents cover exclusions .....	27
Legal liability exclusions .....	28
General exclusions .....	29
General conditions .....	33
Other terms .....	35
Claims .....	36
Settling contents claims.....	37
Total loss .....	38
Lender’s Rights .....	38
Excesses .....	39
Claims conditions .....	40

Date of preparation: 8th September 2022

Date effective: 1st December 2022

QM8112-1122



## About this booklet

There are two parts to this booklet. The first part is Important Information about this Policy including information about how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

The second part is your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

This booklet is also a Product Disclosure Statement (PDS). Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

## Navigating this booklet

To help you navigate this booklet and get you to key parts of your Policy faster, we've broken the Policy Wording down into key sections and created corresponding tabs.

## Receiving your Policy documents

You may choose to receive your Policy documents:

- (a) electronically, including but not limited to email; or
- (b) by post.

If you tell CHU to send your Policy documents electronically, CHU will send them to the email address that you have provided. This will continue until you tell CHU otherwise or until CHU advises that this method is no longer suitable. Each electronic communication will be deemed to be received by you twenty-four (24) hours after it leaves CHU'S information system. If you do not tell CHU to send your Policy documents electronically, the Policy documents will be sent to the mailing address that you have provided.

You are responsible for ensuring that the email and mailing address that CHU has is up to date. Please contact CHU to change your email or mailing address.

## Updating the 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 [www.CHU.com.au](http://www.CHU.com.au) or you can call to request an up-to-date paper copy at no charge by CHU. The contact details for CHU are shown on the back cover of this document.

## For more information or to make a claim

Please take the time to read through this booklet. Contact CHU if you need more information, would like to confirm a transaction

or to make a claim. There is an After Hours Emergency Claims Hotline that you can contact on 1800 022 444.

The Claims section at the end of this booklet sets out the full details of what you need to do in the event of a claim.

## Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 which 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 authorised the information contained in this PDS.

## Authority to act on our behalf

We have given CHU Underwriting Agencies Pty Ltd ABN 18 001 580 070 (CHU) a binding authority to market, underwrite, settle claims and administer this Policy on our behalf.

Under the terms of this binding authority CHU act as our agent, and not yours, but liability within the terms and conditions of the Policy remains at all times with us.

Any matters or enquiries you may have should be directed to CHU. The contact details for CHU are shown on the back cover of this document.

## About CHU

CHU Underwriting Agencies Pty Ltd is a specialist strata and community title insurance intermediary and holds an Australian Financial Services licence (AFS Licence No: 243261) to issue and advise on general insurance products and provide claims as a financial service.

CHU Underwriting Agencies is a wholly owned subsidiary of Steadfast Group Ltd (ABN 98 073 659 677).

## Important Information

### The cost of your Policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including, but not limited to:

- Your sum insured
- The address where your home unit is
- Your insurance and claims history
- Whether you've selected Basic cover or Premier cover
- Optional benefits selected by you
- Excesses

### Paying your premium

Various options are available for paying your premium including annual payment by credit card, BPAY, EFT/direct deposit or by way of monthly Instalments.

### Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of your Policy include:

Costs or fees	Details
Administration fee	An administration fee of \$44 inclusive of GST is payable by you to cover CHU's administration cost of preparing and distributing your Policy. The administration fee is noted on the Schedule and is not refundable in the event of cancellation, unless the insurance contract is cancelled within the cooling off period, is a full term cancellation, or we exercise a right to cancel your Policy.
Non-refundable government taxes or charges	You may cancel your Policy at any time. If you choose to cancel your Policy we will retain a portion of the premium which relates to the period for which you have been insured. We will refund the residue for the unexpired period less any non-refundable government taxes or charges, provided that no event has occurred where liability arises under the Policy.

### Calculating your sum insured

Your contents are unique and it's important to come up with the right sum insured because it can be costly if you under-insure. When you calculate it you should consider:

- How much contents you have
- The kinds of items you have as contents
- That costs for new replacement items at today's prices
- How much it costs to replace items and fixtures (not insured by the body corporate or owners corporation).

You need to review your sum insured if you make any major changes such as buying new white goods, electronic items or jewellery.

### 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. To cancel your Policy within the cooling off period, please contact CHU.

You can also cancel your Policy outside the cooling off period, see 'Cancelling your Policy'.

### 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).

At CHU, 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 [www.chu.com.au/resource/chu-family-and-domestic-violence-policy/](http://www.chu.com.au/resource/chu-family-and-domestic-violence-policy/)

### Privacy

In this Privacy Notice, the use of 'we', 'our' or 'us' means QBE and CHU unless specified otherwise.

Our Privacy Policies describe how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services.

You can view QBE's Privacy Policy at [www.qbe.com.au/privacy](http://www.qbe.com.au/privacy), or obtain a copy at no charge by us by phoning us on 133 723 or requesting it from our authorised representatives or service providers. You can view CHU's Privacy Policy at [www.CHU.com.au](http://www.CHU.com.au) or obtain a copy at no charge by CHU by contacting CHU's Privacy Officer on 1300 289 248 or by writing to:

**Postal Address:** PO Box 500, North Sydney NSW 2059

**Email:** [compliance@chu.com.au](mailto:compliance@chu.com.au)

We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia. 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.



By giving us personal information you consent to us collecting, disclosing, storing and using it in accordance with our Privacy Policies. If you give us someone else's personal information you confirm you've obtained their consent to do so.

It's up to you to decide whether to give us your personal information, but without it we might not be able to issue, administer or manage products or provide services.

## Resolving complaints & disputes

At QBE and CHU, we are committed to providing you with quality products and delivering the highest level of service.

QBE and CHU also do everything we can to safeguard your privacy and the confidentiality of your personal information.

### Something not right?

QBE and CHU know sometimes there might be something you are not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

#### Step 1 Talk to CHU

If your complaint relates to a claims decision or CHU service provider, please initially contact the CHU claims handler who is handling the claim. If your complaint relates to an underwriting decision (or anything else), please contact the CHU representative who originally assisted you. When you make your complaint please provide as much information as possible.

Any feedback is good feedback. It allows us to address any issues and resolve it with you in a fair and reasonable manner.

#### Get in touch

**By Phone:** 1300 361 263

**By Email:** [complaints@chu.com.au](mailto:complaints@chu.com.au)

**By Post:** PO Box 500, North Sydney, NSW 2059 or Level 33, 101 Miller Street, North Sydney NSW 2060

Provide all supporting documents with dates, a detailed description of your complaint and how you would like it resolved - this will assist our review.

We will acknowledge your complaint (generally within one business day), give you a reference number and the name and contact of the person who is handling your complaint.

We will keep you updated on the progress of your complaint at least every 10 business days.

Most complaints can be resolved promptly, but if we are unable to resolve your complaint within 30 calendar days, we will tell you why we need more time to investigate it.

If there is a delay or we are not able to provide a final response within 30 calendar days, we will tell you the reason for the

delay and we'll keep you updated every month. At that point, we'll also give you the option to escalate this complaint to the Australian Financial Complaints Authority (AFCA).

### Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, or you are not satisfied with CHU's decision then you may wish to seek independent legal advice.

### Privacy complaints

If you are not satisfied with CHU's final decision and it relates to your privacy or how CHU has handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

## Contacting QBE's Customer Relations, AFCA or the OAIC

### How to contact QBE Customer Care

Phone	1300 650 503
Fax	(02) 8227 8594
Email	<a href="mailto:complaints@qbe.com">complaints@qbe.com</a>
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

### How to contact AFCA

Phone	1800 931 678
Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Post	GPO Box 3 Melbourne, VIC, 3001

### How to contact the OAIC

Phone	1300 363 992
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Post	GPO Box 5218 Sydney NSW 2001



## Contact CHU

**Email:**

info@chu.com.au

**Make a claim online:**

<https://claims.chu.com.au/>

**Phone:**

1300 361 263 (9am-5pm Sydney time)

**After Hours Emergency Hotline:**

1800 022 444

**Postal address:**

PO BOX 500, North Sydney NSW 2059

**National Office Street Address:**

Level 33/101 Miller St, North Sydney NSW 2060

## 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 the APRA

Phone	1300 558 849 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Online	<a href="http://www.apra.gov.au/financial-claims-scheme-general-insurers">www.apra.gov.au/financial-claims-scheme-general-insurers</a>



## Policy Wording

### Our agreement

Your Policy is an agreement between you and us for the period of insurance. It's made up of:

- This Policy Wording, and
- Your Schedule, which sets out the cover you've chosen and any terms specific to your Policy.

'Paying your premium' sets out what you have to pay us for cover under your Policy.

The Cover section sets out the covers under this Policy.

The Exclusions and conditions section sets out:

- What isn't covered
- Your responsibilities once you've taken out this Policy.

The Claims section sets out:

- Your responsibilities, including what to do and what not to do, after incidents and when you make claims
- How we settle claims and our rights after you make them.

### The cover you chose

When you take out this Policy you take out our Contents cover.

Your Schedule will show your sum insured, plus any optional benefits you've selected.

Legal liability cover is included.

### Paying your premium

Your premium and the date it's due are shown on your Schedule.

#### Annual premium

We will let you know how much premium you need to pay us, how to pay it and when. If you pay your premium annually, you need to pay your premium on time to ensure you are covered. If you don't pay the premium your Policy may be cancelled and we'll write to let you know when this will happen.

#### Instalment payments

If you pay your premium by instalment, your Schedule will show the date and frequency of your instalments. If your direct debit details change you must tell us no later than seven days before your next instalment is due to allow us to process the change in time.

#### At renewal

If you pay by instalments, and you renew your Policy, we'll continue to deduct instalments for your renewed Policy at the new premium level according to the same instalment pattern, unless you tell us to stop your direct debit.

If you don't want to renew, you must tell us at least seven days before your Policy's end date so that we can arrange for the direct debit to stop in time.

#### What happens if you miss an instalment

If you miss an instalment we'll contact you to ask you to pay it or arrange to collect it from you. If you don't pay the missed instalment your Policy may be cancelled and we'll write to you to let you know when this will happen.

If you don't pay the missed instalment and a claim arises, before we finalise your claim you must pay any outstanding instalments.

#### If your payment details change

If the direct debit details you use to pay us change, such as you changing credit cards or bank accounts, you must tell us at least seven days before your next payment date to allow us to process the change in time.

#### Adjustment of premium on renewal

If we invite you to renew your Policy, we will send you a renewal invitation. If you make any changes to your Policy after we send you our renewal invitation, and we agree to continue to insure you, we'll send you an updated renewal invitation and you'll need to pay us any additional premium to ensure your cover is not affected.

If you claim for an incident that happened during a previous period of insurance, you must tell us about it and agree to pay us any additional premium increase we'd have required you to pay if you'd told us about the claim before your Policy was renewed.

If you had no knowledge or were otherwise unaware of the circumstances surrounding the claim during the previous period of insurance until after the renewal date, then no additional premium increase will be applied to that renewal term.

This condition doesn't affect any other rights we have at law or under this Policy.

## Words with special meanings

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

When we say	We mean
Act of terrorism	Includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which: <ul style="list-style-type: none"> <li>• involves violence against one or more persons; or</li> <li>• involves damage to property; or</li> <li>• endangers life other than that of the person committing the action; or</li> <li>• creates a risk to health or safety of the public or a section of the public; or</li> <li>• is designed to interfere with or to disrupt an electronic system.</li> </ul>
Action of the sea	Tidal wave, high tide, king tide, storm surge or any other movement of the sea except for tsunami.
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.
Administrative fund contributions	Regular contributions levied by the body corporate or owners corporation of the strata building to cover the costs and expenses of administering the strata building.
Collection	Objects of real or intrinsic value collected as an investment, hobby or general interest purpose and not used as a household good or personal item.
Collision	Accidents directly caused by the sudden impact of a moving body or object.
Computer equipment	Desktop or portable personal computers including peripherals such as printers, modems, data projectors, speakers and standard purchased computer software but no data of any kind or custom written software.
Contents	Items listed under 'Meaning of contents'.
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. It does not include: <ul style="list-style-type: none"> <li>• where property can be cleaned using ordinary household chemicals and cleaning processes to bring it back to its pre-event condition. Property may be considered to be damaged if only professional cleaning can bring it back to its state prior to the event; or</li> <li>• scratching or denting which is cosmetic and that's the only damage.</li> </ul>
Depreciation	Reduction in value of an item or property due to wear and tear.
Earth movement	Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, erosion, settlement or shrinkage of earth, but not earthquake. Note: 'Heave' is the upward movement of the earth supporting a building because of the expansion of soil.
Endorsement	A written alteration to the terms, conditions and limitations of this Policy which is shown on the Schedule.
Entertainment equipment	Sound or visual entertainment systems in your home including televisions, radios, projectors, CD players, DVD players, entertainment disc playing devices, digital media players, amplifiers or speakers and all accessories.





When we say	We mean
Erosion	Worn or washed away by water, ice or wind.
Family	Your spouse or partner, parent, grandparent, sibling, child or grandchild (including in each case half, step or adopted relationships) who normally resides with you at your site. Domestic staff or a person who normally resides with you but not if they pay to stay there.
Fixtures	Fixtures listed under 'Meaning of fixtures'.
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: <ul style="list-style-type: none"> <li>• A lake (whether or not it has been altered or modified)</li> <li>• A river (whether or not it has been altered or modified)</li> <li>• A creek (whether or not it has been altered or modified)</li> <li>• Another natural watercourse (whether or not it has been altered or modified)</li> <li>• A reservoir</li> <li>• A canal</li> <li>• A dam.</li> </ul>
Fusion	Fusing or melting together the windings of an electric motor following damage to the insulating material due to overheating by an electric current.
High risk item	Items listed under 'Meaning of high risk items'.
Home unit	The residential lot or unit as defined by the strata legislation (including lockable storage areas) which you: <ul style="list-style-type: none"> <li>• live in, and</li> <li>• either own or lease.</li> </ul>
Incident	Any insured event which results in a claim on this Policy.
Insured Event	Events listed under 'Insured Events'.
Market value	The replacement cost of a similar item to the one stolen or damaged, taking into account the age of the item.
Model aircraft or drone	A micro or very small sized, unmanned replica of any, remotely piloted aircraft that's a toy, or flown solely for toy, hobby, leisure, sport or recreational purposes, provided that it: <ul style="list-style-type: none"> <li>• isn't a balloon or 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> 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.
Open air	Anywhere at the site not fully enclosed by walls and a roof.
Period of insurance	The time between the commencement date and expiry date shown on your Schedule during which we have agreed to provide cover. If your Policy ends sooner, for example your Policy is cancelled, the period of insurance ends at the same time.
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, for example a jet ski.

When we say	We mean
Photographic equipment	<ul style="list-style-type: none"> <li>• Camera or video camera body</li> <li>• All lenses which attach to the camera or video body</li> <li>• All camera and video accessories including but not limited to carry cases, filters, cleaning equipment, tripod, battery and memory cards.</li> </ul> Photographic equipment doesn't include photographic data.
Power surge	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.
Premium	What you pay us to insure you. It's the cost of this Policy.
Rain	Water that falls from the sky including heavy, intense bursts of rainfall, usually during thunderstorms where so much water falls in a very short time that it can't get away quickly enough, and collects and flows along any surface, but not including flood.
Reasonable cost	<p>If we arrange the repair, replacement or work for which a cost is incurred: the actual cost that we incur.</p> <p>If you arrange the repair, 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, 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 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> <p>If you arrange the repair, 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, 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 accommodation costs.</p> <p>In this definition, when we say 'act reasonably' this means acting prudently, as if you did not have insurance.</p>
Schedule	The most recent Schedule we have sent you. It shows the information that forms the basis on which we've agreed to insure you, including information about you and your property. You'll receive a new Schedule when you buy, renew or make a relevant change to your Policy.
Secured	Locked so as to prevent entry other than by using violent force.
Site	The address shown on your Schedule at which your home unit is located, including the land, yard or garden used only for domestic purposes and which is not considered common property.
Specified contents	Items listed in the 'Specified contents' section of your Schedule. Specified contents are only insured while at your site.
Specified portable contents	Items listed in the 'Specified portable contents' section of your Schedule. Some items may be subject to our acceptance.
Sporting equipment	Equipment, clothing, helmets, footwear and protective gear used when participating in recreational or competitive sport, but does not include a bicycle, firearm, power driven vehicle or a power driven item of any kind.
Storm	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.



When we say	We mean
Storm surge	The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a storm.
Strata building	Building(s) and common property as defined in the strata legislation which are at the site.
Strata legislation	The applicable legislation in Australia which regulates strata title, such as the Strata Titles Act, Community Titles Act and Company Titles Act.
Sum insured	The amount shown on your Schedule for the cover, standard benefit or optional benefit you're claiming.
Tools of trade	Items you use to carry on a business or earn an income, other than items you would use in a home office.
Total loss	Your property is a total loss when: <ul style="list-style-type: none"> <li>• we pay the total sum insured or item limit; or</li> <li>• your insured contents, Specified Contents items or Specified Portable Contents items are lost or destroyed.</li> </ul>
Tsunami	A sea wave caused by a disturbance of the ocean floor or seismic movement such as an underwater earthquake or landslide.
Unliveable	The home is unliveable if, due to an incident: <ul style="list-style-type: none"> <li>• it is unsafe to live in; or</li> <li>• the disabled access and/or mobility handles and rails required by you and/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	A property is unoccupied in a period of 60 consecutive days if, during that period, the following did not happen: <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 60 day period, and</li> <li>• on those two nights the property: <ul style="list-style-type: none"> <li>- was furnished such that it was 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> <p>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.</p>
We, our and us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Wear and tear	Physical deterioration to property occurring over time due to use and/or exposure to its environment.
White goods	Large, unfixed, electrical domestic appliances such as fridges, freezers, washing machines, dishwashers and clothes dryers.
Works of art	Fine art such as paintings or pictures, Persian carpets, rug or wall hangings, tapestries, vases, ornaments, sculptures or other similar creations. It does not include jewellery, watches or collections.
You and your	The person(s) named in your Schedule as the insured.



## Meaning of contents

We insure items which you or a family member own or have legal responsibility for located in your home unit or at the site.

Items covered	Items not covered
<ul style="list-style-type: none"> <li>• Furniture, furnishings, floor rugs</li> <li>• Internal blinds, curtains</li> <li>• Household goods</li> <li>• Electronic items</li> <li>• Relocatable light fixtures not permanently secured to your home unit</li> <li>• White goods</li> <li>• Clothing and other personal items</li> <li>• Children’s toys</li> <li>• High risk items as listed with limits under the heading ‘Meaning of high risk items’</li> <li>• Swimming pools or spas that aren’t in-ground</li> <li>• Swimming pool or spa covers and accessories</li> <li>• Items for your business or occupation used in an office in your home unit</li> <li>• Specified contents</li> <li>• Fixtures as listed under the heading ‘Meaning of fixtures’</li> <li>• Water in tanks but only if there is no drinkable water supply available at the site.</li> </ul>	<ul style="list-style-type: none"> <li>• Fish, birds or other animals</li> <li>• Lawns, hedges, trees, shrubs, plants (real or artificial)</li> <li>• Earth</li> <li>• Unset or loose gems</li> <li>• Power driven vehicles including accessories (including helmets) and spare parts whether fitted to the vehicle or not, other than the following vehicles if they are not required, by law, to be registered: <ul style="list-style-type: none"> <li>- Wheel chairs</li> <li>- Battery powered single person vehicles</li> <li>- Domestic garden appliances</li> <li>- Golf buggies</li> <li>- Battery powered children’s toys.</li> </ul> </li> <li>• Personal watercraft</li> <li>• Powercraft or watercraft exceeding three metres in length, including accessories and spare parts whether fitted to the powercraft or watercraft or not, other than: <ul style="list-style-type: none"> <li>- Surf skis</li> <li>- Surfboards</li> <li>- Paddleboards</li> <li>- One to four person canoes or kayaks.</li> </ul> </li> <li>• Aircraft or aerial devices, other than: <ul style="list-style-type: none"> <li>- Kites</li> <li>- Model aircraft or drone.</li> </ul> </li> <li>• Caravans or trailers, including accessories and spare parts whether fitted to the caravan or trailer or not</li> <li>• Illegally acquired items including illegally downloaded digital files</li> <li>• Hovercraft</li> <li>• Water.</li> </ul>

## Meaning of fixtures

Items covered	Items not covered
<p>Items used for domestic purposes which are permanently attached or fixed to your home unit or site and:</p> <ul style="list-style-type: none"> <li>• if you are the owner of the home unit, which the strata body corporate is not required by law or its constitution to insure; or</li> <li>• if you are a renter, for which you are responsible under your lease agreement that complies with the relevant residential tenancy law and/ or which are installed by you for your own use,</li> </ul> <p>such as:</p> <ul style="list-style-type: none"> <li>• Carpets, linoleum, floating floors or other fixed floor coverings</li> <li>• Room heaters, ceiling fans, lighting fixtures,</li> <li>• Kitchen cupboards, built-in furniture</li> <li>• Exterior blinds and awnings</li> <li>• Mobility handles and rails</li> <li>• If you are the owner of the home unit: <ul style="list-style-type: none"> <li>- hot water systems that exclusively service your lot</li> <li>- air conditioners, internal paint and wallpaper if the legislation in your state doesn’t require your strata body corporate to insure them.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Items which form part of the strata building</li> <li>• Trees, shrubs, plants, hedges, lawns (real or artificial)</li> <li>• Earth</li> <li>• Paths or driveways made of earth or gravel</li> <li>• Landscaping of any kind</li> <li>• Sea walls or pontoons</li> <li>• Jetties used for business purposes</li> <li>• Structures in the course of construction.</li> </ul>



## Meaning of high risk items

We've set out the most we'll pay for each of the high risk items under each policy cover option in the following table. The most we'll pay in total on a claim for all unspecified high risk items is shown on your Schedule.

You also have the option to increase the most we'll pay for certain high risk items if you ask, and we agree to list them as specified contents.

✓ Limit can be increased      ✗ Limit can't be increased

High risk item	The most we'll pay under Basic Cover is:	The most we'll pay under Premier Cover is:	Option to increase limit if item is specified contents?
Cash, bullion or negotiable securities	Up to 1% of your contents sum insured to a maximum \$500	Up to 1% of your contents sum insured to a maximum \$1,500	✗
Documents	\$500 per item up to maximum of \$1,500	\$2,000 per item up to maximum of \$5,000	✗
Firearms	\$500 per item up to maximum of \$2,500	\$5,000 per item up to maximum of \$25,000	✗
Jewellery	\$1,500 per item up to maximum of \$7,500	\$5,000 per item up to maximum of \$25,000	✓
Watches	\$1,500 per item up to maximum of \$7,500	\$5,000 per item up to maximum of \$25,000	✓
Gold or silver articles (but not bullion)	\$1,000 per item up to maximum of \$5,000	\$5,000 per item up to maximum of \$25,000	✓
Photographic equipment	\$1,500 in total	\$5,000 per item up to maximum of \$25,000	✓
Bicycles	\$1,500 per bicycle up to maximum of \$2,500	\$5,000 per bicycle up to maximum of \$25,000	✓
Portable entertainment equipment	\$1,500 per item up to maximum of \$5,000	\$5,000 per item up to maximum of \$25,000	✓
Entertainment equipment	10% of the total contents sum insured for all items	10% of the total contents sum insured for all items	✓
Pre-recorded discs such as CDs, DVDs, BluRays, electronic games media and digital media files	\$3,000 in total	\$5,000 per item up to maximum of \$25,000	✓
Portable musical instruments	\$1,500 in total	\$25,000 in total	✓
Works of art, pictures, tapestries, rugs, antiques	\$5,000 per item up to maximum of \$10,000	\$10,000 per item up to maximum of \$40,000	✓
Collections	\$5,000 per collection up to maximum of \$10,000	\$10,000 per collection up to maximum of \$40,000	✓
Computer equipment	\$5,000 in total	\$10,000 per item up to maximum of \$40,000	✓
Tools of trade	\$1,500 in total	\$2,500 in total	✗



## Cover

This section of the booklet sets out what we cover under this Policy for Contents.

It also describes what we cover for Legal liability, which is a standard cover.

## Contents

### What we cover

We'll cover your contents for the Insured Events listed in the table under the heading 'Insured Events'. Your contents are covered at the locations shown in the table under the heading 'Location of contents'.

We also give you:

- Standard benefits
- Specified portable contents optional benefit if you've bought the optional cover (as shown on your Schedule)
- Legal liability cover.

### How much we'll pay

We'll pay up to your contents sum insured shown on your Schedule. Your contents sum insured is inclusive of anything we pay under Standard benefits and/or Optional benefits (unless we say under any particular benefit we'll pay it in addition to your sum insured).

When you claim for high risk items, the most we'll pay is up to the limit shown in the 'Meaning of high risk items' table. The most we'll pay in total for all unspecified high risk items is the high risk item limit shown on your Schedule.

If you have specified contents, the most we'll pay is up to the limit shown on your Schedule.

If you bought the Specified portable contents optional benefit, we'll pay up to the sum insured shown on your Schedule for that benefit in addition to your contents sum insured.

The Claims section sets out specific terms and conditions that apply when you make a claim or when something happens that may lead to a claim, including our process for Settling contents claims.

## Location of contents

The following tables show where your contents are:

The following tables show where your contents are:

✓ Covered

✗ Not covered

You only have cover for your Specified portable contents if you bought our Specified portable contents optional benefit.

### Cover at your site

Location	Basic Cover	High risk items	Premier Cover	Specified portable contents optional benefit (if selected)
Inside your home unit	✓	✓	✓	✓
In the open air	✓	✓	✓	✓



## Cover away from your site

We also cover your contents away from your site, as per the Standard benefits that apply and any Optional benefits you've bought.

Location	Basic Cover	Basic Cover High risk items	Premier Cover	Specified portable contents optional benefit (if selected)
In: <ul style="list-style-type: none"> <li>• A motel, hotel or club</li> <li>• A nursing home, hospice or hospital</li> <li>• Another person's home you're living in</li> </ul> Conditions and limits apply. See 'Contents temporarily removed'.	✓	✗	✓	✓
In a bank safe in Australia. Conditions and limits apply. See 'Contents temporarily removed'.	✓	✓	✓	✓
Temporarily in transit Conditions and limits apply. See 'Contents temporarily in transit'.	✓	✓	✓	✓
In transit to your new home	✗	✗	✗	✗
Anywhere in Australia and New Zealand	✗	✗	✓	✓
Worldwide	✗	✗	Up to 90 consecutive days	Up to 90 consecutive days

## Insured Events

The following table shows the Insured Events you're covered for and what we won't cover.

Insured event	What we'll cover	We won't cover
Fire	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• fire</li> <li>• charring, melting or scorching as a result of heat from a fire</li> <li>• smoke, ash or soot from a fire.</li> </ul>	<p>Damage:</p> <ul style="list-style-type: none"> <li>• Caused by charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as: <ul style="list-style-type: none"> <li>- an electrical or gas appliance intended to produce heat for example a toaster, kettle, clothes iron, heater or cooking appliance, or</li> <li>- smoking items, for example cigarettes, cigars or pipes,</li> </ul> </li> </ul> <p>unless you have taken Premier Cover.</p> <ul style="list-style-type: none"> <li>• To an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a clothes iron or a cooking or heating appliance, where that's the only damage that occurs.</li> <li>• Deliberately caused by: <ul style="list-style-type: none"> <li>- you or your family</li> <li>- someone with your consent or the consent of your family.</li> </ul> </li> </ul>
Explosion	<p>Damage caused by an explosion.</p> <p>Damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the Explosion.</p>	<p>The cost to repair or replace the item that exploded.</p> <p>For example, we won't pay to replace a hot water system, solar heater or water tank that exploded.</p>
Lightning or thunderbolt	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• A direct lightning strike or thunderbolt</li> <li>• A power surge due to lightning as long as: <ul style="list-style-type: none"> <li>- the Australian Government Bureau of Meteorology has a record of lightning in your area at the time the damage occurred; and</li> <li>- an appropriately qualified contractor confirms the damage was caused by power surge due to lightning.</li> </ul> </li> </ul>	<p>Damage caused by a power surge caused by anything other than lightning, unless you have taken Premier Cover.</p>
Earthquake or tsunami	<p>Damage caused by earthquake or tsunami.</p> <p>Damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the 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>





Insured event	What we'll cover	We won't cover
Theft	Theft or attempted theft.	<p>Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>From a motor vehicle, caravan or trailer not at your site</li> <li>By you, your family, your tenants or someone in your home unit or at your site with your consent or the consent of someone who: <ul style="list-style-type: none"> <li>Lives with you, or</li> <li>Was in temporary possession of your home unit with your permission.</li> </ul> </li> </ul>
Vandalism and malicious damage	Damage caused by vandalism or malicious damage.	<p>Vandalism or malicious damage by you, your family, your tenants or someone at your site with your consent or the consent of someone who:</p> <ul style="list-style-type: none"> <li>Lives with you, or</li> <li>Was in temporary possession of your home unit with your permission.</li> </ul>
Water or other liquid	<p>Damage caused by water or other liquid which suddenly and unexpectedly escapes from:</p> <ul style="list-style-type: none"> <li>a plumbing system</li> <li>a water main or pipe</li> <li>a bath, fixed basin or sink</li> <li>a waterbed</li> <li>a fixed heating or cooling system</li> <li>a roof gutter or downpipe</li> <li>a tank</li> <li>a toilet system</li> <li>white goods, or</li> <li>a swimming pool or spa.</li> </ul> <p>Damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the escape of Water or other liquid.</p>	<p>Damage:</p> <ul style="list-style-type: none"> <li>Deliberately caused by you, your family or another person with your consent or the consent of your family</li> <li>To your swimming pool or spa due to hydrostatic pressure</li> <li>Due to: <ul style="list-style-type: none"> <li>water escaping from a shower recess or shower base</li> <li>lack of maintenance</li> </ul> </li> </ul> <p>For example, your hot water system or aquarium has been slowly leaking for some time,</p> <ul style="list-style-type: none"> <li>a defect or faulty workmanship or</li> <li>a gradual process such as condensation, rising damp or splashing that</li> <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 water or other liquid damage or further damage, and</li> <li>if you are a renter, you have not advised the landlord and a reasonable person in the circumstances would have advised the landlord, or if you are the owner of the home unit, you have not advised the strata body corporate and a reasonable person in the circumstances would have advised the strata body corporate.</li> </ul> <p>Costs to:</p> <ul style="list-style-type: none"> <li>Fix leaks</li> <li>Repair or replace defective parts or items that caused the damage, for example, we won't pay to replace a dishwasher hose that broke.</li> <li>Fix defects in the design or construction of a system.</li> </ul>



Insured event	What we'll cover	We won't cover
Collision	<p>Damage caused from collision with part of:</p> <ul style="list-style-type: none"> <li>• An aircraft</li> <li>• A hovercraft</li> <li>• A spacecraft, a satellite or any space debris</li> <li>• A train</li> <li>• A vehicle, trailer or caravan</li> <li>• Any watercraft.</li> </ul>	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• Wheels or tyres to paths, driveways or underground services</li> <li>• Collision with any other items or objects.</li> </ul>
Falling tree, branch or aerial	<p>Damage caused by a falling tree, branch, television, radio or satellite aerial.</p> <p>We'll also pay reasonable costs:</p> <ul style="list-style-type: none"> <li>• To remove fallen trees or branches from inside your home unit and take them to the nearest permissible dumping ground so the damage can be dealt with. We'll only pay the costs if the object caused damage to your contents</li> <li>• For felling, pruning or stump removal if your contents are damaged.</li> </ul>	<ul style="list-style-type: none"> <li>• Damage caused by tree lopping or felling by you or done with your consent..</li> <li>• Costs of repairing television, radio or satellite aerials fittings or masts that caused the damage.</li> </ul>
Damage by animals	<p>Damage caused by an animal colliding with your contents.</p> <p>Damage caused by an animal accidentally trapped inside the living area of your home unit.</p>	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• your pet;</li> <li>• any animal knowingly allowed on to or permitted to remain on the site by you or your family;</li> <li>• insects (at any stage of their lifecycle); or</li> <li>• vermin or rodents.</li> </ul> <p>Damage to any contents in the open air or outside the living area of your home unit (for example, contents stored in a roof cavity, enclosed crawl space or storage cage) caused by an animal:</p> <ul style="list-style-type: none"> <li>• Eating</li> <li>• Chewing</li> <li>• Clawing</li> <li>• Pecking</li> <li>• Scratching</li> <li>• Soiling</li> <li>• Fouling, or</li> <li>• Polluting in any way.</li> </ul>
Riot	<p>Damage caused by riot, civil commotion, industrial or political demonstration.</p>	
Storm, rain or flood	<p>Damage caused by storm, rain or flood.</p> <p>Damage caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the storm, rain or flood.</p>	<p>Damage caused by water, rain, wind, hail or debris:</p> <ul style="list-style-type: none"> <li>• Because of existing damage, a design fault, a structural defect, faulty workmanship or lack of maintenance 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 or further damage and</li> <li>- you had not advised the landlord or strata body corporate and a reasonable person in the circumstances would have advised the landlord or strata body corporate.</li> </ul> </li> </ul>



Insured event	What we'll cover	We won't cover
<p>Storm, rain or flood (continued)</p>		<ul style="list-style-type: none"> <li>• Entering your home unit through any opening made for the purpose of alterations, additions, renovation or repair</li> </ul> <p>Damage caused by any action of the sea.</p> <p>Damage to:</p> <ul style="list-style-type: none"> <li>• Privacy screens or retaining walls</li> <li>• Shade-cloth, shade-sails, PVC blinds or umbrellas</li> <li>• Swimming pool or spa covers, solar covers or plastic liners (including vinyl)</li> <li>• Swimming pools or spas as a result of hydrostatic pressure</li> <li>• Electrical or mechanical equipment in the open air, unless the equipment is designed to be weatherproof.</li> </ul>
<p>Glass breakage</p>	<p>Accidentally broken:</p> <ul style="list-style-type: none"> <li>• glass forming part of your home unit such as a shower screen or window, including:                             <ul style="list-style-type: none"> <li>- any window tinting or shatter proofing material attached to it; and</li> <li>- the frame, if required to replace the broken glass;</li> </ul> </li> <li>• ceramic, acrylic or fibreglass sanitary fixtures such as baths, toilets and sinks</li> </ul> <p>that you own, or you are responsible for either as a renter under your lease agreement that complies with the relevant residential tenancy law, or as the owner of the home unit.</p> <p>Accidentally broken glass that forms part of:</p> <ul style="list-style-type: none"> <li>• furniture;</li> <li>• mirrors; and</li> <li>• relocatable light fittings.</li> </ul>	<p>Glass that's part of a glass house or conservatory.</p> <p>Damage to:</p> <ul style="list-style-type: none"> <li>• Crockery</li> <li>• A vase or ornament</li> <li>• Glassware</li> <li>• Part of a clock, picture, television set, radio or computer monitor</li> <li>• Items worn or carried by hand such as spectacles, watches, mobile phones, cameras and binoculars, unless you have taken Premier Cover.</li> </ul> <p>Damage to glass that is designed to be exposed to heat, in the ordinary course of its use including glass in:</p> <ul style="list-style-type: none"> <li>• fireplaces and heaters or</li> <li>• oven doors, stove tops or other cooking surfaces.</li> </ul> <p>Damage including chips, scratches, surface cracks or where the fracture in the glass does not extend through its entire thickness.</p>



If you have taken Premier Cover, you will also be covered for Accidental loss or damage. The following table shows what you're covered for and what we won't cover for accidental loss or damage.

Insured Event	What we'll cover	We won't cover
Accidental loss or damage	Unintended and unexpected loss or damage, including: <ul style="list-style-type: none"> <li>• Damage caused by power surge confirmed by an appropriately qualified contractor</li> <li>• Accidental loss of your contents that can't be recovered after you have taken reasonable steps to try to find or recover them.</li> </ul>	Events excluded by another section of the Policy except where specifically noted as being covered when you have taken Premier Cover. Loss of or damage to any of the following items while being used: <ul style="list-style-type: none"> <li>• Power driven items</li> <li>• Sporting equipment</li> <li>• Tools and equipment used by you or your family for earning any income</li> <li>• Bicycles</li> <li>• Watercraft</li> <li>• Electronic data</li> <li>• Motorcycle apparel while being worn</li> <li>• Model aircraft or drone while being used</li> <li>• An item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a clothes iron or a cooking or heating appliance, where that's the only damage that occurs.</li> </ul> Loss or damage due to: <ul style="list-style-type: none"> <li>• Mechanical or electronic breakdown</li> <li>• Any process of cleaning:               <ul style="list-style-type: none"> <li>- using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store) or</li> <li>- where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use</li> </ul> </li> <li>• Any process of repairing, restoring or altering</li> </ul>

## Legal liability

Legal liability cover is included with your Contents cover.

### What we cover

We'll cover your or your family's legal liability anywhere in the world for:

- Bodily injury or death, and
- Loss or damage to another person's property

arising from an incident occurring during the period of insurance. We'll also pay your reasonable legal costs, provided you notify us as soon as reasonably practicable when a liability claim is made against you and the Policy responds.

### How much we'll pay

Up to the legal liability limit shown on the Schedule in respect to all claims arising out of one incident or series of related incidents

occurring during the period of insurance. The limit of liability is inclusive of costs and expenses (including legal costs).

We won't pay more than the limit of liability shown on your Schedule, including if:

- You insure contents at more than one location insured under this Policy
- Your Policy insures you and your family for the same liability, or
- You have another policy with us that insures the same liability.

The Claims section sets out the terms and conditions that apply when you make a claim or when something happens that may lead to a claim.



## Standard benefits

Your Policy comes with these standard benefits. The benefits are payable as part of your contents sum insured, unless otherwise indicated.

Benefit	What we give you	We won't cover
Essential temporary repairs	<p>the reasonable cost of essential temporary repairs to your contents which are necessary to make your property safe and prevent further damage where it is safe to do so after damage by one of the Insured events.</p> <p>You can go ahead with these repairs without our consent.</p>	
Fusion of electric motors	<p>Up to \$2,000 towards the reasonable cost of repairs to a household electric motor if it:</p> <ul style="list-style-type: none"> <li>• Has been burnt out by fusion, and</li> <li>• Is part of a machine or appliance that's also part of your contents insured by your Policy.</li> </ul> <p>If it's not economical to repair your motor we'll replace it or pay what it'd reasonably cost to replace it.</p>	<ul style="list-style-type: none"> <li>• Motors more than 10 years old from the date of purchase when new, or more than 10 years old from the date of rewinding</li> <li>• The cost of retrieving, removing or replacing the pump section of pool or pressure pumps or the cost of retrieving submersible pumps or their driving motors</li> <li>• Electronic controllers or other electronics</li> <li>• Hiring a replacement machine or appliance</li> <li>• Leakage of refrigerant driers.</li> </ul>
Fusion of electric motors (continued)		<p>Repairing or replacing:</p> <ul style="list-style-type: none"> <li>• Electrical contacts that spark or arc in ordinary working</li> <li>• Mechanical parts</li> <li>• Motors under manufacturers' guarantee or warranty</li> <li>• Parts in a radio, television, computer, video recorder, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels or other device or instrument</li> <li>• Starter switches, lighting or heating elements, fuses or protective devices</li> <li>• Transformers.</li> </ul>
Failure to insure	<p>We'll pay up to your contents sum insured if you're legally required to contribute to the cost of repair or replacement of the strata building if you own and live in your home unit and:</p> <ul style="list-style-type: none"> <li>• The owners corporation failed to insure the strata building as required by strata legislation, and</li> <li>• Loss or damage to your home unit is caused by one of the Insured events.</li> </ul>	<p>Any amounts if you were aware that the body corporate, owners corporation or an office holder of the strata building failed to take out insurance.</p> <p>If a claim was declined under the applicable strata insurance policy.</p>
Tenant's cover - Fixtures	<p>If you live in your home unit as a tenant, we'll cover as contents:</p> <ul style="list-style-type: none"> <li>• Fixtures you installed for your own use</li> <li>• Landlord's fixtures you're responsible for under your lease.</li> </ul>	



Benefit	What we give you	We won't cover
Title deeds	Up to \$500 towards the cost of replaced title deeds lost or damaged by one of the Insured events for which a claim is accepted.	
Landscaping	Up to \$1,000 toward the cost to reinstate your home unit's landscaping, ornamentation or gardens which are damaged by: <ul style="list-style-type: none"> <li>• One of these Insured events: <ul style="list-style-type: none"> <li>- Fire</li> <li>- Explosion</li> <li>- Lightning or thunderbolt</li> <li>- Earthquake or tsunami</li> <li>- Collision, but only by a vehicle, trailer or caravan,</li> </ul> </li> <li>• The fire brigade or other emergency service attending after one of these events.</li> </ul>	
Compensation for death	\$5,000 to your or your family's estate if either you or a member of your family die as a direct result of physical injury caused by one of the Insured events at your site if covered under this Policy.  We only pay this benefit once in each Period of Insurance, even if there is more than one deceased person.	
Paraplegia or quadriplegia modifications	Reasonable costs up to \$10,000 per period of insurance towards modifying your home unit or relocating to another suitable location if you or a family member living in your home unit permanently becomes a paraplegic or quadriplegic as a direct result of any of the Insured events at your site, if covered under this Policy.  When we say 'paraplegic' and 'quadriplegic' we mean where the paraplegic or quadriplegic is expected to last indefinitely.	
Forced evacuation by government authority	We'll pay for any necessary and reasonable increases in your living expenses for you to maintain your household's normal standard of living (for up to 60 days) if you've been: <ul style="list-style-type: none"> <li>• Living at your home unit, and</li> <li>• Evacuated and prohibited from living there by a government authority.</li> </ul>	Costs due to an evacuation and prohibition of your home unit that aren't a direct result of damage to neighbouring premises classed as insured damage under your Policy.  Costs incurred more than 60 days after you were evacuated.
Inflation adjustment	We'll increase your contents sum insured by 0.5% per month until you next renew your Policy.	
External door locks	Up to \$500 to re-key or replace the locks in your home unit when the keys have been stolen due to theft.	



Benefit	What we give you	We won't cover
Administrative fund contributions	<p>Up to \$500 towards administrative fund contributions you're required to pay while you're unable to live in your home unit.</p> <p>We'll only pay this benefit if your claim is accepted and your home unit is unliveable.</p>	
Accessories, appliances or spare parts	<p>Up to \$500 per item for loss or damage caused by one of the Insured events to accessories, appliances or spare parts which are:</p> <ul style="list-style-type: none"> <li>Used for motor vehicles (including motor cycles or motor scooters), caravans, trailers and watercraft, and</li> <li>Not fitted to, or contained within, a motor vehicle, caravan, trailer or watercraft.</li> </ul> <p>The most we'll pay in total is \$1,000 in total per claim.</p>	<ul style="list-style-type: none"> <li>Motor vehicle keys, remote locking or alarm devices as accessories whether they're fitted, in or on the motor vehicle</li> <li>Re-coding of any devices or changing vehicle locks</li> <li>Accessories, appliances or spare parts while fitted to, or contained within a motor vehicle, caravan, trailer or watercraft.</li> </ul>
Accommodation costs - Contents	<p>Up to:</p> <ul style="list-style-type: none"> <li>12 months from the time of damage, or</li> <li>10% of the contents sum insured</li> </ul> <p>whichever is less, towards the reasonable cost of similar accommodation, or lost rent while your home unit is being repaired or replaced and it is unliveable.</p> <p>We'll also pay reasonable:</p> <ul style="list-style-type: none"> <li>Temporary accommodation costs at a professional animal boarding home for pets that normally live with you, and</li> <li>Additional relocation costs.</li> </ul> <p>We'll only pay this benefit if:</p> <ul style="list-style-type: none"> <li>You own and live in your home unit, or</li> <li>You're a tenant in one, and</li> <li>Your contents claim is accepted.</li> </ul> <p>This benefit is paid in addition to your contents sum insured.</p> <p>We will discuss with you your particular needs if because of a catastrophe, there is no suitable accommodation available at a reasonable cost.</p>	<p>If you're a tenant, costs you're not required to pay under your lease agreement.</p> <p>For example, rent while you're not living in the home unit.</p>
Credit or transaction card cover	<p>Up to \$1,000 for costs you incur from the fraudulent use of your lost or stolen credit or transaction card, provided you:</p> <ul style="list-style-type: none"> <li>Notified your financial institution as soon as possible after you discovered your card was lost or stolen, and</li> <li>Complied with the terms and conditions of use for your card (For example, you didn't write down or disclose your PIN), and</li> <li>Your Policy insures your contents at your primary place of residence.</li> </ul>	<ul style="list-style-type: none"> <li>The loss or theft of gift or credit vouchers</li> <li>Costs incurred for cards that don't belong to you or your family</li> <li>Costs where the card was used by someone living at the site.</li> </ul>



Benefit	What we give you	We won't cover
<p>Contents temporarily removed</p>	<p>Up to 30 days for contents you normally keep at your primary residence for loss or damage caused by one of the Insured events in Australia if you take them with you to:</p> <ul style="list-style-type: none"> <li>• A motel, hotel or club</li> <li>• A nursing home, hospice or hospital</li> <li>• A bank safe deposit facility</li> <li>• Another person's home you're living in.</li> </ul> <p>The most we'll pay is up to 20% of your contents sum insured per claim.</p> <p>If you have taken Premier Cover, also see 'Contents temporarily removed - Premier Cover'</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>• Contents in the open air</li> <li>• High risk items, except ones contained in a bank safe deposit facility in Australia.</li> </ul>
<p>Contents temporarily in transit</p>	<p>Up to:</p> <ul style="list-style-type: none"> <li>• \$5,000 for loss or damage caused by one of the Insured Events, or</li> <li>• \$200 for theft, collision or glass breakage to your contents while they're temporarily in transit in your vehicle.</li> </ul>	<p>Loss or damage to contents if they're:</p> <ul style="list-style-type: none"> <li>• Outside Australia</li> <li>• Being permanently removed from your home unit to another site</li> <li>• Being carried by removalists</li> <li>• In a truck or other vehicle normally used for moving residences</li> <li>• Being carried on a motorcycle</li> <li>• In a caravan, trailer or watercraft.</li> </ul>
<p>Cover when you move sites</p>	<p>We'll cover loss or damage to your contents as a result of one of the Insured Events at both:</p> <ul style="list-style-type: none"> <li>• Your current site if you permanently reside there, and</li> <li>• Your new address if you intend to permanently live there in Australia</li> </ul> <p>for up to 60 days while you're moving.</p> <p>You'll need to advise us of your new address to continue cover after 60 days have passed. We will apply our underwriting rules and, depending on the underwriting assessment, we may ask for additional premium and/or apply conditions. For cover to continue, you will need to pay us any additional premium we ask for.</p> <p>The most we'll pay is the relevant portion of your contents' value - at either the site or the new site - that's relative to the total value of the contents at both properties up to the contents sum insured.</p>	<p>Any claim 60 days after you started moving unless we have agreed to extend cover.</p>
<p>Environmental upgrades - Contents</p>	<p>Up to \$500 per item we replace under this Policy if you ask us to contribute to the cost of new appliances with a better environmental rating.</p> <p>For example, as part of your claim you replace your two star energy rated washing machine with a three star energy rated machine.</p> <p>The most we'll pay is \$2,500 per period of insurance.</p>	<p>Costs that aren't in connection with a claim we've accepted under your Policy.</p>





Benefit	What we give you	We won't cover
Food spoilage	<p>Up to \$500 towards the cost of replacing spoiled food and medicines in your fridge or freezer that need to be thrown out because of:</p> <ul style="list-style-type: none"> <li>• Failure of the electricity supply</li> <li>• Mechanical or electrical breakdown.</li> </ul> <p>The most we'll pay is up to 1% of your contents sum insured.</p>	<ul style="list-style-type: none"> <li>• An accidental or deliberate switching off of the power supply by you, your family or another person in your home with your consent</li> <li>• A deliberate act of the power supply authority or company</li> <li>• A strike.</li> </ul>
Guests property	<p>Up to \$1,000 for loss or damage as a result of one of the Insured events to contents belonging to your guests, provided their stay with you doesn't exceed 30 days.</p>	<p>Items covered by any other insurance policy.</p>
Veterinary expenses	<p>Up to \$500 towards reasonable veterinary expenses if your domestic cat or dog, normally kept at your site, is accidentally injured as a result of a road accident, fire, lightning or earthquake.</p> <p>We'll only pay this benefit once in the period of insurance.</p>	<p>Any costs or expenses:</p> <ul style="list-style-type: none"> <li>• Resulting from the physical loss, theft or death of an animal including but not limited to post-mortem disposal or cremation</li> <li>• For routine elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing</li> <li>• For treatment or resultant complications from any ongoing medical conditions, illnesses or injuries of which you were aware or should reasonably have been aware of prior to the incident</li> <li>• For the treatment of injury or illness arising from or connected with a sporting event, cat or dog show, business, occupation or commercial activity, including but not limited to guard dog services, commercial breeding, hire or renting out of the animal</li> <li>• If the injured cat or dog wasn't registered and/or micro-chipped as required by any law or regulation made by any government or public authority.</li> </ul>



If you have taken Premier Cover, you will also be covered for Contents temporarily removed from the home unit as described in the following table.

Benefit	What we give you	We won't cover
Contents temporarily removed - Premier Cover	If you have taken Premier Cover, we'll cover loss or damage to your contents as a result of one of the Insured Events: <ul style="list-style-type: none"> <li>• Anywhere in Australia and New Zealand</li> <li>• Worldwide, but only for up to 90 consecutive days.</li> </ul> The most we'll pay is up to your contents sum insured for all items except those items set out below. Up to the high risk item limit for high risk items. Up to \$2,500 per item and \$10,000 in total for: <ul style="list-style-type: none"> <li>• Jewellery, gold or silver articles, furs, watches or personal effects</li> <li>• Collections</li> <li>• Mobile phones, portable electronics.</li> </ul>	Contents: <ul style="list-style-type: none"> <li>• You permanently remove from your home unit, including when they're being moved</li> <li>• Used in connection with a profession, trade or business</li> <li>• Stolen from a vehicle, unless it was locked and there was visible forced entry to it</li> <li>• Lost or damage in transit through post, commercial courier or any other similar service.</li> </ul> Canoes, surfboards, surf skis, sailboards or other watercraft, ride-on golf buggies, mowers or their spare parts or accessories while they're contained in or attached to a tent, vehicle, watercraft, aircraft or in the open air.

## Specified portable contents optional benefit

You can buy our Specified portable contents optional benefit cover.

Your Schedule will show if you bought the portable contents optional benefit and only applies:

- Once you've paid us the premium
- From the date the benefit is listed on your Schedule.

### What we cover

We'll cover loss or damage, to your specified portable contents at the locations shown in the Location of contents table section table which is caused accidentally or by theft, including items you accidentally lose and can't recover after you have taken reasonable steps to try to find or recover them.

Your specified portable contents are covered when they are temporarily removed from the site:

- Anywhere in Australia and New Zealand
- Worldwide, but only for up to 90 consecutive days.

### How much we'll pay

Up to the sum insured for each specified portable contents item set out in your Schedule.

The Claims section sets out:

- The terms and conditions that apply when you make a claim or when something happens which may lead to a claim, and
- Our process for Settling contents claims.

### Specified portable contents exclusions

These exclusions apply to claims made under the Specified portable contents optional benefit.



## We won't cover

Theft from an unattended motor vehicle, except when:

- The vehicle was in a locked garage, or
- There was forced entry to the vehicle.

Items in transit through post, commercial courier or any other similar service.

Theft of an unattended bicycle left in a public place, unless you secured it with a padlock chain or cable to a fixed object, bicycle rack or a motor vehicle carry rack.

Sporting equipment accidentally lost or damaged while being used.

Model aircraft or drone while being used.

Bicycles while being used.

Motorcycle apparel while being worn.

Loss or damage caused by:

- Electrical or mechanical breakdown or over-winding
- Scratching or denting

Items you permanently remove from your home unit, including while they're being moved.

## Exclusions and conditions

This section of the booklet sets out:

- Exclusions:
  - Contents cover exclusions, which apply to Contents cover claims
  - Legal liability exclusions, which apply to Legal liability claims
  - General exclusions, which apply to all claims
- General conditions - which are your responsibilities once you've taken out your Policy
- Other terms - which apply to how this Policy operates

## Contents cover exclusions

These exclusions apply to claims made under Contents cover, Standard benefits and Specified portable contents optional benefit.

## Insured events

The specific things we don't cover for each insured event are set out in the Insured events table in the Insured Events section.

## Unoccupancy

If your home unit is left unoccupied for more than 60 consecutive days, there is no cover for:

- Fire
- Explosion
- Theft
- Vandalism and malicious damage
- Water or other liquid
- Glass breakage.

The above will apply unless you have advised us and we agree to provide full Policy cover in writing.

We will apply our underwriting rules and, depending on the underwriting assessment, we may ask for additional premium and/or apply conditions or exclusions which we will disclose to you.

Our agreement will take the form of an endorsement. We will send you a Schedule to confirm your Policy has been extended to insure you for a greater period of time.

For cover to continue, you will need to pay us any additional premium we ask for and comply with any conditions we apply.

## Legal liability exclusions

These exclusions apply to claims made under the Legal liability cover,

### We won't cover

Aggravated, exemplary or punitive damages (including interest and costs).

Claims that could be made under workers compensation or any accident compensation scheme.

Fines or penalties (including interest and costs).

Legal liability for bodily injury or death to:

- You or your family, or
- An employee arising out of or during the course of employment with you or your family.

Legal liability for bodily injury to someone being towed by a bicycle or in a trailer of any kind.

Loss or damage arising from:

- A breach of a statutory provision
- An agreement, unless you or your family would've been liable in the absence of the agreement
- Either you or your family owning or occupying land or buildings or home units not listed on your Policy Schedule
- Libel, slander, defamation or malicious falsehood
- Reckless, deliberately harmful or damaging acts by:
  - You or your family
  - A person with the express or implied consent of you or your family.

Loss or damage arising from or in connection with:

- The strata building and common contents attaching to you as owner or occupier of your home unit under strata legislation, or articles or by-laws of your home unit's owners corporation
- A business, profession or occupation, except:
  - Where you rent your home unit for domestic purposes, or
  - Baby sitting on a casual basis

- Contamination or pollution of the land, air or water
- The construction, renovation, alteration or repair of your home unit exceeding:
  - \$50,000 where you're the owner builder, or
  - \$100,000 where a registered builder or contractor is doing the work
- Asbestos
- The supply of drugs or alcohol
- The ownership or use of:
  - Power driven vehicles or motorcycles, other than the following, but only if they are not required to be registered:
    - Wheel chairs
    - Battery powered single person vehicles
    - Battery powered children's toys
    - Garden appliances
    - Golf buggies.
  - Power craft, or a watercraft exceeding three metres in length, other than:
    - Surf skis
    - Surfboards
    - Paddleboards
    - One to four person canoes or kayaks.
  - Personal watercraft
  - Aircraft or aerial devices, other than:
    - Kites
    - Model aircraft or drone.
  - Caravans or trailers
  - Hovercraft.
- Vibration or interference with the support of land, buildings or other property.



## General exclusions

These general exclusions apply to all sections of this Policy.

### Intentional, reckless or fraudulent acts

#### What we won't cover

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 contents insured under this Policy to any extent.

### Illegal activity

#### What we won't cover

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

#### What we won't cover

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 taking up less than 20% of the home.

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 home unit

#### What we won't cover

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 your property affected by: or
  - report to the property owner,

any of the following:

- 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 to your property, or report damage to the owner of the property, 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 failure to report to the owner of the property if your home is not structurally sound, watertight, secure, well maintained and in a good state of repair as soon as is reasonable after you become aware of the issue, or a reasonable person in the circumstances would have become aware of it.

If you are a renter, owner of the property means the landlord. If you are the owner of the home unit, owner of the property means the strata body corporate or equivalent.

## Condition of your home unit (continued)

### What we won't cover

However, this Condition of your home unit 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 home may cause, give rise to or make worse the claim or loss, damage, injury or death, cost or legal liability and you did not report it to the owner of the property and a reasonable person in the circumstances would have reported it to the owner of the property.

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 and in addition:

- in the case of a renter - the lease agreement; and
- in the case of an owner of the home unit - any strata by-laws or constitution of a strata body corporate.

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; or
- gradual deterioration due to action of light, air, sand, sea salt, sea water, atmospheric or climatic conditions

For example, the breakdown of grouting or tile adhesive over time.

## Loss or damage indirectly related to your claim

### What we won't cover

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;
- if you are the owner of the home unit, any decrease in the value of your strata lot, similar strata community title lot or your share in relation to company title;
- 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.

## Other loss or damage

### What we won't cover

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 landslide or subsidence where it occurs within 72 hours of, and as a direct result of, the following Insured events:
  - Storm, rain or flood;
  - Water or other liquid;
  - Earthquake or tsunami; or
  - Explosion;
- 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.



## Other loss or damage (continued)

### What we won't cover

- a power surge unless it's caused by lightning or you have taken Premier Cover;
- mechanical, electronic or electrical breakdown other than under the Standard benefit Fusion of electric motors, however, we will cover resultant damage to the extent it's covered under the Standard benefit – Food spoilage or the Insured event Fire;

For example, we will cover damage caused by fire spreading from an electrical fault.

- insects, vermin or rodents, however, we will cover resultant damage to the extent it's covered under the Insured events Fire or Water or other liquid;

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 other liquid;

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;
- or in connection with any contagious or communicable disease;
- fees payable in relation to:
  - repairing any part of your home where you were aware or a reasonable person in the circumstances would have been aware that they were illegally constructed.

(You will be considered 'aware' if the illegal construction has been identified in any report received by you or as a result of any enquiries made by you, for example during the course of the purchase or conveyance of the property); or

- a notice served on you by a statutory authority before the incident took place;
- or in connection with:
  - an unauthorised or malicious act, software, coding or instructions
  - a threat, hoax, scam or fraud
  - programming or operator error, or
  - outage

affecting the use, integrity, security, operation, storage of, or access to, data, information, a computer, system, device, appliance, equipment, software, hardware, back-up facility or a component of or attachment to any of these, regardless of time or place.

Examples of what are not covered under your Policy:

- loss, damage, destruction, distortion, erasure, corruption or alteration of, or loss of access to, or interference with, data on a computer or access to an internet service, due to malicious software or a cyber-attack, including but not limited to viruses, worms, Trojan Horses, back doors, logic bombs, trap doors, denials of service, ransomware or any computer hacking
- unauthorised access to or copying of personal information via the internet or mobile phone network
- unauthorised access to, or interference with the operation of, an appliance or device via the internet, Wi-Fi or Bluetooth
- unauthorised access to your computer or device provided by means of a scam, or connection of a storage or other device affected by malicious software.

However, you will still have cover for physical damage to your property insured under your Policy caused by an Insured event such as Fire;

- 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.

There is no cover for contents permanently kept in any of the following:

- hotels, motels, nursing homes, boarding houses;
- hostels, guest houses or backpacker accommodation, farm stays, share houses, serviced apartments, resorts, dormitories, halfway houses or similar;
- caravans, mobile homes, portable homes;
- houseboats;
- shipping containers;
- sheds (where there is no other residence at the site)
- display homes;
- buildings in the course of construction;
- buildings in the course of being demolished or that are awaiting demolition;
- condemned buildings;
- a temporary building or structure; or
- homes located outside of Australia.

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

### What we won't cover

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, 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.

## Sanctions limitation and exclusion clause

### What we won't cover

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

### What we won't 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.

## Multiple causes

### What we won't cover

Where loss, damage, injury or death has two or more causes and at least one of those causes is excluded by this Policy, we will not provide any cover, pay any claim or provide any benefit under this Policy.





## General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

## Assistance and co-operation

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 statement, if needed
- making your property available for us to inspect or examine
- 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.

## 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.

## Tell us when these things change

You must tell us as soon as reasonably possible if any of the information on your Schedule is incorrect or has changed.

Things you must tell us	If you are a renter	If you are the owner of the home unit
You move into a new home	✓	✓
You're planning renovations, alterations, additions or repairs at the site For example, you're planning on installing a new kitchen.	✗	✓
Your home will be unoccupied for any period longer than 60 consecutive days	✓	✓
The occupancy of your home changes, for example, you plan to rent all or part of it out to boarders, tenants or paying guests (including if you sub-let)	✓	✓
You start operating a business or generating a regular income from the site other than a home office or surgery taking up less than 20% of the home Note: Doing office work in a home office, including working from home for your employer is not considered to be operating a business.	✓	✓
You want to increase your sum(s) insured	✓	✓
You want to add Specified Contents or Specified Portable Contents or increase any specified limit	✓	✓

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.

### Changes to your cover

If you request any change to cover (e.g. you choose to add an optional cover or you increase your sum(s) insured) then, if we agree to the change, we will issue a new Schedule and ask you for any additional premium. If an additional premium is required, the change will only be effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
- you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement Schedule.

If you request any change to cover and we don't agree to the change, then we will let you know and the Policy will continue unchanged.

### Changes to your circumstances

Contact CHU to discuss potential changes in circumstances when you know the details of the timing and nature of the changes before they happen, to find out in advance whether we will be able to continue to insure your contents.

If you tell us about a change in your insured property's address then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change then we will cancel your Policy and refund the unused portion of the premium.

Changes of these kinds sometimes alter the risk to us in such a significant way that it is no longer within our underwriting rules, and we would not have issued the Policy if the request had been made before the start of the Policy

- if we agree to the change, we will issue a new Schedule and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
  - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
  - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your Policy. We will use the latest contact details you provided us to notify you of the cancellation date.

If you tell us about any of the following changes then we will cancel your Policy and refund any unused portion of the premium:

- you start operating a business or generating a regular income from the site other than a home office or surgery taking up less than 20% of the home (Doing office work in a home office, including working from home for your employer, is not considered to be operating a business); or
- the occupancy of your home changes, for example, you plan to rent all or part of it out to boarders, tenants or paying guests.

If you tell us about any other change, we will consider it under our underwriting rules and processes at the time.

### Construction, renovations, alterations or repairs

You need to contact us and provide details before you start any construction, renovations, alterations or repairs to your home unit. If we agree to insure you while this is happening, we'll confirm in writing and.

We don't insure contents in buildings that are under substantial construction, renovation, alteration or repair. If this happens to your home unit, your Policy will be cancelled by us and any unused premium returned to you.

Substantial construction, renovation, alteration or repair are those 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.

### 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. financiers, 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 Schedule.

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

If you have used all or part of your home unit or contents as security for a loan from a third party, we may pay the third party all or part of the payment made when settling your claim. For more information, see Lender's rights.



## Other terms

These other terms apply to how your Policy operates.

### Canceling your Policy

You can cancel your Policy at any time by telling us. If there are other people named as insured on your Policy, we may rely on a request from one insured to cancel your Policy.

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00pm on the date set out in the cancellation notice unless the Policy was in force by virtue of Section 58 of the Insurance Contracts Act 1984 (Cth), whereby the cancellation will take effect from the fourteenth business day after the day on which notice was given to You.

We may cancel your Policy in any of the circumstances permitted by law (eg. failure to pay the premium by the due date or if you told us something that you knew to be incorrect or untrue during your application for cover) by informing you in writing.

We'll give you notice in person or send it to your address (including an electronic address) last known to us.

If you've paid your premium in advance and your Policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges

If you make a fraudulent claim on your Policy, we can cancel it and we won't provide any refund.

### 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 change or cancel your Policy or tell us where a claim payment should be paid.

### Notices

If You tell CHU to send Your Policy documents electronically, CHU will send them to the email address that You have provided. This will continue until You tell CHU otherwise or until CHU advises that this method is no longer suitable. Each electronic communication will be deemed to be received by You 24 hours after it leaves CHU's information system. If You do not tell CHU to send Your Policy documents electronically, the Policy documents will be sent to the mailing address that You have provided.

You are responsible for ensuring that the email and mailing address that CHU has is up to date. Please contact CHU to change Your email or mailing address.



## Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

This section includes:

- Settling contents claims - how we settle Contents claims (including Specified portable contents optional benefit claims)
- 'Total loss' - what happens when your contents are a total loss
- Excesses - what you pay us when you make a claim
- Claims conditions- your responsibilities and our rights after you've made a claim.

### What to do and what not to do after an incident

#### What to do after an incident

##### Take all reasonable steps to prevent further loss or damage

**Inform the Police** as soon as practicable if something was stolen or vandalised, or if you're required by law to do so, 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.

**Take reasonable steps to get the full name and address** of other people involved in an incident or any witnesses to it

**Call us** as soon as possible

**Complete a claim form** if we require it

**Provide information** in support of your claim, including letters or notices given to you by another party

**Pay your excess to us or to a supplier (or we may deduct it from a cash settlement of your claim)**

#### What not to do after an incident

**Admit guilt or fault** except where required by law in a Court or to the Police

**Offer or negotiate** to pay a claim or make repairs

**Admit liability**

**Dispose of damaged items** unless we've said you can which we will not unreasonably withhold. This is so we can establish the cause or extent of the damage to assess your claim quickly and accurately.

Call us if you would like guidance including where there is hazardous material present.

**Authorise repairs** except for essential temporary repairs

**Unnecessarily delay telling us about an incident** as it may reduce the amount we pay for your claim

**Give us false or misleading information**



## Settling contents claims

In this section when we say 'contents' in the context of settling your claim, we're referring to contents, specified portable contents and/or high risk items as the case requires.

In consultation with you, we'll either repair or replace your contents if we accept your claim.

The most we'll pay is the contents sum insured, and the individual item amount for certain specified items.

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.

Claim settlement	What we pay
Repair	The reasonable cost of repair.
Replace	The cost to replace your item with a new one that's substantially the same if it can't be economically repaired (up to the item sum insured).
Cash settlement	Your Policy is designed to repair or replace stolen or damaged items. We'll pay you either retail value or the limit for that item (whichever is less), depending on your cover if: <ul style="list-style-type: none"> <li>• you decide to replace those contents with items that are not substantially the same</li> <li>• you decide you do not want the contents repaired or replaced</li> <li>• 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 the materials or skills needed for repairs are not readily and locally available</li> <li>• you choose to go with a repairer of your choice.</li> </ul>

## The most we'll pay

The most we'll pay in total for your contents is your contents sum insured, plus any Standard 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 Inflation adjustment Standard benefit.

We treat these following items differently when we pay your claim.

Item	What we pay
High risk items	The reasonable cost to repair or replace the item up to the limit shown in the 'Meaning of high risk items' table
Specified contents	The reasonable cost to repair or replace the item up to the sum insured listed on your Schedule.
Internal flooring	We'll pay to repair or replace up to an existing change or join in the carpet, linoleum, floating floor or other fixed floor covering, or to an archway, doorway or similar opening, whichever is closest to the damage. 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). We won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.



Item	What we pay
Pairs and sets	<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>
Specified portable contents	The reasonable cost to repair or replace the item up to the sum insured shown on your Policy Schedule.
Photographs and videos	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.
Internal walls	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.
Internal fixtures/ fittings	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 (applicable to owners of the home unit only)

If part of your home is damaged or destroyed by an Insured event and we pay your claim, 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 home, we will also pay up to \$1,000 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.

If any replacement of undamaged property under this section needs the approval of a strata body corporate, then we only pay for the replacement (or pay you what the replacement costs) if you get that approval.

### How a claim affects your sum insured after a partial loss

If we settle a claim and pay less than the total sum insured, your sum insured remains the same as it was before the claim unless you request otherwise.

For example, if your contents sum insured is \$40,000 and we pay an \$8,000 theft claim, your sum insured will remain \$40,000.

## Total loss

### Your premium after we've paid a total loss

Where a claim is for a total loss and we pay you the sum insured, then your Policy comes to an end and no refund of your premium is due. The total premium is payable and non-refundable because you have received the benefit of the cover we provide under the Policy.

If you pay your premium in instalments and your contents is a total loss, you will still need to pay the total of any remaining premium instalments for the period of insurance. Depending upon how your claim is settled, 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.

If you replace your contents which we paid as a total loss, you'll need to arrange new insurance. You can buy a new policy or add your new contents to your existing 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 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 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.



## Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims we pay. Your contribution may be made up of one or more of the following excess types. There may be other excesses that apply in special circumstances. The excess types and amounts that apply to your Policy will be shown on your Schedule.

We will not apply an excess for legal liability claims.

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

Excess types	When it applies
Excess	All claims unless otherwise stated.
Earthquake or tsunami excess	All claims for earthquake or tsunami.
Imposed excess	All claims as set out on your Schedule. This is an excess we may require to cover your contents. If an imposed excess has been applied it'll be shown on your Schedule. This excess is in addition to any other excesses applicable to that claim.

No excess is payable if a claim is made by your strata building owner for the same event on a CHU Policy

You will not have to pay an Excess on your claim if:

- you make a claim that is for an amount that is more than your \$500 Excess amount, and the Body Corporate, Corporation, Owners Corporation or Plan that owns your building also claims on a CHU Residential Strata Insurance Plan for the same Insured Event.

For example; You have a standard \$500 excess. A pipe bursts and damages the strata building and does \$2000 damage to your contents. The Body Corporate makes a claim on their CHU Residential Strata Insurance Plan. You will not have to pay the \$500 excess and we will pay \$2000 for your claim. (If you did not have this benefit, we would have only paid \$1500 and you would have had to pay a \$500 excess.)

- If you incur damage that is less than \$500, you will not be able to claim even if your Body Corporate, Corporation, Owners Corporation or Plan makes a claim for building damage on their CHU policy.

If your strata building is not insured by CHU, or your building is insured under a CHUiSaver policy, then you will have to pay your excess for any claim.

This benefit will not apply in the event of an Earthquake or Tsunami.

### How your excess is paid for items with limits

Where a limit is applicable, the excess will be applied to the claim prior to applying the limit.

For example, under the Basic Cover:

Value of the item of jewellery	\$2,500
Excess to be applied:	\$500
Item value less excess:	\$2,000
High risk item limit:	\$1,500
If the item was not specified: High risk item limit applies	\$1,500
If the item was specified: The item sum insured less the excess applies	\$2,000

## Claims conditions

These claims conditions apply to each Cover, standard benefit and optional benefit.

### 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, in cooperation with you 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.

### 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.

### 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 works of art
- Make, model and serial numbers

- Photographs or video film of the item/s in your home or being worn by you.

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.

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

### 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. We will talk to you about these steps before we take them.

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 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 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 covered by your Policy 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.



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## Contents Insurance for Strata Product Disclosure Statement and Policy Wording

**Enquiries for customers who have purchased insurance directly through CHU:**

**Email:**

[sales@chu.com.au](mailto:sales@chu.com.au)

**Claims email:**

[directclaims@chu.com.au](mailto:directclaims@chu.com.au)

**Make a claim online:**

<https://claims.chu.com.au>

**Phone:**

1300 289 248 (9am-7pm AEST)

**After Hours Emergency Hotline:**

1800 022 444

**Postal address:**

PO BOX 500, North Sydney NSW 2059

**National Office Street Address:**

Level 33/101 Miller St, North Sydney NSW 2060

[www.chu.com.au/contact-us](http://www.chu.com.au/contact-us)

[www.chu.com.au](http://www.chu.com.au)



CHU Underwriting Agencies Pty Ltd ABN 18 001 580 070 (AFS Licence No: 243261) is an underwriting agency acting on behalf of the insurer: QBE Insurance (Australia) Limited ABN 78 003 191 035 (AFS Licence No: 239545).