

Home and Contents insurance

Product Disclosure Statement

Effective 21 September 2013



Welcome home

Whatever you love about your home, we'll help you protect it – we've been helping Australians look after their homes for almost 40 years now. Whether you own and live in your home or are renting, we can offer you cover for unexpected events like storm, flood, fire, theft and more, with different options to best suit your home.

So come on in and see how it works. This document can help to make choosing your cover, understanding your policy and knowing how to claim really simple.

To arrange cover, get a quote, or find out more:

Call 13 7267

Visit rams.com.au/homeandcontents

- This cover is available only for residential properties located in Australia, and is subject to us accepting your application and receiving the required premium payments.
- All cover (other than Domestic Workers' Compensation cover, refer to page 46) is provided on the terms and conditions contained in this Product Disclosure Statement (PDS) and your policy schedule.
- The information in this PDS does not take into account your personal objectives, financial situation or needs. So in deciding whether this insurance is right for you, you should consider the information in this PDS having regard to your own personal circumstances.

Who is the insurer?

The insurer and issuer of RAMS Home and Contents Insurance is Westpac General Insurance Limited ABN 99 003 719 319 ('we', 'us', 'our'), except for Domestic Workers' Compensation cover (included in Quality Care or Premier Care Contents cover in ACT, WA and TAS) which is issued by Allianz Australia Insurance Limited ABN 15 000 122 850. We are not a bank or other approved deposit taking institution.

This PDS has been prepared and issued solely by us. Although it refers to Domestic Workers' Compensation cover, it is not a PDS for that cover. For more details, see page 46.

The insurance is distributed by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Bank). Rams Financial Group Pty Limited ABN 30 105 207 538 refers customers to the Bank for their home and contents insurance needs.

The insurance is not a deposit with, or liability of, the Bank. Neither the Bank, nor any other member of the Westpac Group (other than us), is responsible for the insurance or the payment of claims.

Want to contact us?

Call 13 7267

Claim 1300 652 334

Visit rams.com.au/homeandcontents

Mail GPO Box 4451
Sydney NSW 2001

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If you're a landlord and you would like cover for your investment property, please ask us about Landlord Insurance.

1 Choose your cover

This diagram is a summary only. It's designed to provide an overview of the steps you can follow to help you choose your cover. It doesn't include all the policy conditions, limits and exclusions. You'll need to refer to the relevant sections of the PDS for full details.

Step 1. What do you want to cover?

Building

For your own home or holiday home.*

Check what's covered. Refer to page 14.

Contents

For your contents if you own or rent your home or have a holiday home.*

Check what's covered. Refer to page 15.



Step 3. Do you need additional cover for valuables?

Higher limits for artworks, collections & collectibles

List specific items with descriptions and values, within your Contents cover. Full details refer to page 40.

Additional cover for personal valuables anywhere in the world

Add optional Personal Valuables cover* for precious items such as jewellery, watches, handbags and laptops at home and anywhere in Australia, or worldwide for up to 90 days. For full details refer to page 42.



Step 2. How much cover do you need?

Compare the differences below to see which level of cover may be best for you. You can also choose different levels of cover e.g. Quality Care for your building and Premier Care for your contents.*

A. Insured events

If you choose Building and/or Contents cover you are covered for loss or damage caused by these events. Refer to page 16.

Theft

Under Contents cover, contents are covered from inside a fully enclosed and locked building providing there's evidence of forced entry

Under Contents cover, contents are covered from a fully enclosed and lockable building at the site, and up to \$2,000 in the open air at the site.

Under Contents cover, contents are covered inside, outside or away from your site

Storm, flood, fire, lightning, earthquake, impact, explosion

Storm cover excludes fences, gates and freestanding walls

✓

✓

Escape of liquid

Except from a shower recess

✓

✓

Malicious acts, riot or civil commotion

✓

✓

✓

Accidental breakage of glass

✗

✓

✓

Electrical motor burnout

✗

✓

✓

Accidental loss or damage

✗

✗

✓

B. Additional benefits

Your cover automatically comes with these valuable extras plus more. Full list from page 24 (Building) and page 26 (Contents).

Building cover – safety net

Up to 10% of your sum insured

Up to 20% of your sum insured

Up to 30% of your sum insured

Contents cover – safety net

Up to 5% of your sum insured

Up to 10% of your sum insured

Up to 20% of your sum insured

Building cover – emergency accommodation

Up to \$10,000

Up to 10% of your sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less

Up to 10% of your sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less

Contents cover – emergency accommodation

Up to \$5,000

Up to 10% of your sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less

Up to 10% of your sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less

C. Contents cover limits – examples

Here are some examples of contents that are covered, but up to a certain amount. Full list on page 40.

Artworks, collections & collectibles

Up to \$3,000

Up to \$10,000

Up to \$20,000

Jewellery & watches

Up to \$500 per item/
\$3,000 total per claim

Up to \$1,000 per item/
\$5,000 total per claim

Up to \$2,000 per item/
\$10,000 total per claim

D. Other cover included

Legal Liability

Up to \$20 million

Up to \$20 million

Up to \$20 million

It's important to read this section as the information may affect the choices you make now, and how well you're covered down the track. This section tells you how your policy works and what you need to know about starting and managing your policy.

2.1 Words with special meanings

Certain words have a special meaning in this PDS and you can read the full list and their meanings in the *Glossary of defined terms* on page 53. Some important words to know upfront are shown here:

- **You, your, or insured** means: Any person named as 'the insured' in the policy schedule; any spouse, de-facto spouse, partner, parent, grandparent, child or grandchild who normally lives in the home with that named person, and, in relation to Building cover only, any person who has an interest in the property.
- **We, our, or us** means: Westpac General Insurance Limited ABN 99 003 719 319.

2.2 Your duty of disclosure

Before you enter into an insurance contract with us, you have a duty of disclosure, as outlined below:

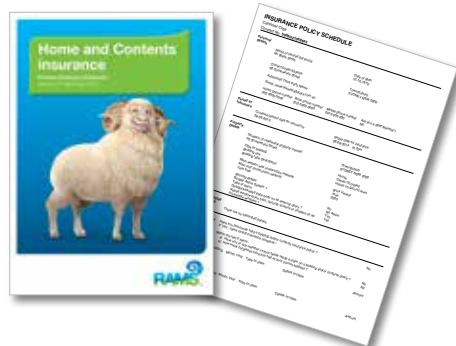
- **What you must tell us:** When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

- **Who needs to tell us:** It is important that you understand that you are answering our questions in this way for yourself, anyone else to be covered by the policy, and anyone else to whom the questions apply.
- **If you do not tell us:** If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having existed.

Once you have entered into the insurance contract, there are specific circumstances when you must also notify us of changes to your property or situation. Refer to page 9 for more information.

2.3 About your contract

Your insurance documents



- **PDS:** This PDS explains RAMS Home and Contents Insurance. It's designed to help you choose your cover options and decide if this insurance is right for you.
- **Policy schedule:** If you purchase this insurance, you'll receive a policy schedule showing your premium, the level of cover and sum insured you have chosen, plus any excesses that apply and other details about your policy.

This PDS and your policy schedule become your contract with us (only those parts of this PDS relevant to your choices will apply).

You should read this PDS and your policy schedule carefully to ensure you understand and are happy with your cover. We encourage you to keep them in a safe place so you can refer to them if you need to make a claim.

Your policy is governed by the laws of New South Wales and the Commonwealth of Australia. Australian courts have exclusive jurisdiction to determine all matters relating to it. Any part of this policy which is, or may become, unlawful is invalid to the extent of that unlawfulness.

These documents may change

The information in this PDS is subject to change, for example, due to changes in the law. If we become aware of a change that is materially adverse to potential policy holders, we will issue a supplementary or replacement PDS. We may also provide other updates which will be available on our website or by calling us for a free paper copy. You will find our contact details on the back cover of this PDS.

If there are changes to your policy, for example, you change your postal address or cover options, we will send you a revised policy schedule showing the new details. We may give you the revised policy schedule and any other policy documentation (including notices required under the Insurance Contracts Act 1984) in person, by post or by email to the addresses you've provided.

Policies covering more than one insured

If more than one person is named as 'the insured' in the policy schedule, each named insured agrees that:

- a request, statement, act, omission, or claim by any named insured is made on behalf of all named insureds, and
- we may give notices, information and documents in relation to your policy to any named insured, on behalf of all named insureds.

If you personally give or receive a notice or document in relation to the policy, you must therefore tell the other named insureds that you have given or received that notice or document.

For example, if you tell us that you have changed your address, you must tell each other named insured that you have changed the address for notices under the policy. Or, if we send you a notice cancelling your policy, you must tell each other named insured that the policy has been cancelled.

If any other person is covered under your policy, you agree to make the terms of your policy available to them at their reasonable request.

2.4 About your cover

When does cover start?

If we accept your application for insurance, your cover commences at the start of the period of insurance shown in your policy schedule, subject to us receiving the required premium payments.

21 day cooling off period

If you're not satisfied with your policy, you can cancel it within 21 days from the date the policy is issued by us and receive a full refund of any premium you've paid (as long as you haven't already made a claim). For more information on *Cancelling your cover*, refer to page 11.

When does cover expire?

Your cover will expire at the end of the period of insurance shown in your policy schedule (usually 12 months). We'll send you a renewal invitation before your insurance is due to expire, or tell you in writing if we can't renew your policy for any reason.

Special conditions may sometimes apply

When we offer to issue, vary or renew your policy, we may apply special conditions that exclude, restrict or extend cover for a particular insured, matter or insured event. For example, during a flood or bushfire catastrophe we may not be able to offer cover for loss or damage from flood or fire for a specified time period from when you purchase, or vary your policy. Your current policy schedule will show any special condition that applies to your policy.

2.5 Your sum insured

Your 'sum insured' is the amount for which your building, contents, personal valuables and legal liability are covered – it will be shown in your policy schedule. You choose the sum insured for your Building and/or Contents policy and for some listed items of contents and specified personal valuables within your policy.

In some cases, there is a maximum amount payable for certain items and benefits, which are outlined in detail throughout this document.

Make sure your sum insured is enough

Think about these things when calculating your sum insured:



Building: reasonable costs of construction materials, labour, replacement of structures and fittings, and professional fees e.g. employing an architect.



Contents: reasonable costs to replace items with new items of the same size and type.

Keep your sum insured up to date

You can change your sum insured at any time, to ensure you remain adequately covered. We recommend reviewing your cover regularly, to take into account things like:

- upgrades or renovations
- changes to the costs of labour and materials to repair or rebuild
- changes to building codes
- increases in the replacement value of your belongings
- new purchases and gifts.

You've got a safety net just in case

Your Building and Contents cover includes extra protection, in addition to your sum insured, just in case there are unexpected costs to rebuild, repair or replace your building and contents. For example, construction costs often increase after a widespread storm, flood or bushfire because the demand for labour and building materials is higher.

The safety net is an additional benefit and the amount of the benefit will depend on whether you choose Essential Care, Quality Care or Premier Care. You can read the details in the *Additional benefits* sections starting on page 24.

2.6 Your premium

How is your premium calculated?

Your premium is made up of the amount you pay for your cover plus government charges and GST, which are shown separately on your policy schedule. Government charges differ in each state and may include Stamp Duty, a Fire Services Levy, and a State Emergency Service Levy.

The cost of your premium is based on a wide range of factors, including:

- your home's location
- your home's construction materials, e.g. brick or wood
- security features, such as an alarm system
- your home's anticipated exposure to insured events, such as bushfire, storm or flood
- your level of cover, your sum insured and excess
- the expected cost of claims and business expenses.

As these factors change over time, your premiums may increase or decrease.

Generally speaking, here's how your choices affect your premium:



Building and Contents:

- the premium for Essential Care is less than Quality Care
- the premium for Quality Care is less than Premier Care
- an additional premium is payable if you add optional Personal Valuables cover
- the higher the sum insured chosen for an item or policy, the higher your premium
- the higher the excess chosen for your policy, the lower your premium.



Personal Valuables:

- for specified and unspecified personal valuables, the premium is based on the sum insured, plus any applicable government charges
- if you select a combination of specified and unspecified, the premium is the sum of both components.



Reducing your premium

The following discounts will apply to your premium subject to maximum discount thresholds:



Building:

- any named insured is aged 50 or over
- a higher excess is chosen
- your Building and Contents cover are combined in one policy
- you don't make any claims (no claim discount).



Contents:

- any named insured is aged 50 or over
- a higher excess is chosen
- your Building and Contents cover are combined in one policy
- you don't make any claims (no claim discount)
- deadlocks or keyed patio bolts are fitted on all external doors
- keyed window locks, bars, security screens or shutters are fitted on all accessible windows
- a burglar alarm is installed and operational.

No claim discounts

You may be eligible to receive a no claim discount on your Building and/or Contents premium. If we agree to pay a claim, this discount will be removed at your next renewal date. If you're eligible for a no claim discount at a subsequent renewal date, it will be reinstated.

Paying your premium

You can pay your premium annually or by monthly instalments – there's no monthly fee to pay by monthly instalments. If you make a change to your policy during the year that increases your premium, you may need to pay an additional pro-rata amount.

All amounts which you or we pay must be in Australian currency.

Managing monthly payments

If you decide to pay by monthly instalments, you'll need to:

- make sure your nominated account will accept direct debits
- make sure there are sufficient funds available in your account for each payment
- tell us at least three business days before your next payment is due, if you want to change your direct debit arrangements.

If you fail to make a payment and it remains outstanding for at least one month, you won't be covered and we may cancel your policy. For more details, refer to *When can we cancel your policy?* on page 11.

2.7 Your excess

An excess is an amount you're required to pay if we accept your claim. The excesses that apply to your policy will be shown on your policy schedule. In most cases, you can choose the excess for your Building and/or Contents cover from the options below. This is your 'basic excess'.

Basic excess options:

- \$100
- \$250
- \$500
- \$1,000
- \$2,000
- \$5,000

However, in some instances, we may choose the excess when you take out or vary your policy, or when we offer to renew your policy.

The excesses which apply to claims you make under Personal Valuables cover, or for loss or damage caused by the insured events 'accidental loss or damage' and 'earthquake', are outlined in this PDS in the relevant sections.

Paying your excess

If the amount of your claim is less than the excess, the claim won't be paid.

If you make a claim under:

- Building and Contents cover
- Building and Personal Valuables cover, or
- Contents and Personal Valuables cover,

for the one insured event, only the higher excess applies.

2.8 Keep proof of ownership

Always keep records of your belongings and any documents that prove their value, in case you need to make a claim. You should keep these records in a safe place away from your home, such as with a family member or in a bank safe deposit facility. You can read details in the *Lodging a claim* section on page 47.

2.9 Notify us about any changes

You must always notify us before or as soon as you become aware of any of the circumstances in this section as they may affect your cover.

We'll then tell you about the specific requirements or changes to your cover, for example changes in premium, conditions, limits, exclusions or when cover will stop. We'll also confirm the agreed changes in writing, if applicable.

You must always contact us before or as soon as you become aware that:

- the insured property will become unoccupied for more than 60 consecutive days
- any insured plans to renovate or make alterations or additions to a building or buildings on the site
- any insured builds a new structure on the site
- the insured property has existing unrepaired damage
- the insured property is not secure, watertight or structurally sound
- the insured property is not well maintained
- security devices that any insured previously told us about have been removed or are no longer working
- you or any person insured by this policy make a purchase that may affect the sum insured
- any insured plans to demolish or relocate a building
- the insured property is being used for business or commercial purposes
- the occupancy of a building on the site has changed e.g. you've rented out a building or the property has become your holiday home

- the insured property is sold
- any contents insured under the policy are moved into storage
- repairs have been completed or a personal valuable item is replaced following a claim
- a new person moves in to the building(s)
- any insured moves to a new residential address
- any insured has been charged or convicted of a criminal offence in the past 5 years
- any insured has had insurance refused, cancelled or declined by an insurer.

If your home will be unoccupied

Unoccupied means there is no person living and sleeping in the home.

If your home is unoccupied for more than 60 consecutive days, all cover stops unless you have told us of this and we've agreed in writing to continue your cover.

If we agree to continue providing cover during the period of unoccupancy, you must:

- lock all windows and doors
- have mail and newspapers collected daily
- have lawns and gardens kept in tidy order
- pay a higher excess if we request it
- arrange for a weekly inspection by a responsible person
- notify us when the property becomes re-occupied.

Call us to advise if your home will be unoccupied for more than 60 consecutive days and we will advise you if we can continue your cover.

If you're moving house

If you're moving house, please contact us. To ensure your building and contents are covered at your new address, you'll need to take out a new policy.

Before you begin renovating

If you plan to renovate or make alterations or additions to a building at the site, you need to inform us before building work begins as your cover may be reduced or cancelled. While construction, alterations or additions are being carried out, your policy will not cover some insured events that are otherwise covered by the policy. For more details, refer to the *Insured events* section from page 16.

If you spend more than \$50,000 on building work, your policy won't cover any legal liability that arises from the work. For more details, refer to Legal Liability cover on page 44.

Call us and we'll tell you if your building work will affect your policy.

2.10 Renewing your cover

Your cover will expire at the end of the period of insurance shown in your policy schedule (usually 12 months). We'll send you a renewal invitation before your insurance is due to expire, or tell you in writing if we can't renew your policy for any reason.

2.11 Cancelling your cover

When can you cancel your policy?

You can cancel your policy at any time by calling us. Depending on your circumstances, we may need this request in writing. The cancellation takes effect from the date we receive your request.

If you do not advise us of your intention to cancel this policy, we will continue to provide cover:

- and debit instalment amounts for a monthly instalment policy, or
- until the end of the current period of insurance for an annual payment policy, until such time that you notify us to cancel the policy. We will not backdate your cancellation.

If you cancel your policy after the *21 day cooling off period* (refer to page 5 for details), we will refund the amount of the premium which relates to the period of insurance which has not expired, less an administration fee of \$30, within 15 business days.

If you pay your premium by monthly instalments, the administration fee will be deducted from any refund you're owed, or debited from your nominated monthly payment account.

If you pay your premium annually, the administration fee will be deducted from any refund you're owed.

When can we cancel your policy?

We can cancel your policy for any of the reasons described in the Insurance Contracts Act 1984, including if you breach your duty of disclosure, do not comply with the terms of your policy (including non-payment of premium), or make a fraudulent claim.

We will give you prior written notice of the cancellation and, if you ask us, give reasons for cancelling the policy. The policy will be cancelled with effect from the earlier of:

- when you enter into another contract of insurance that is intended to replace this policy, and
- the time specified in the notice.

3 General exclusions

Of course, insurance can't cover absolutely everything. Here are the general exclusions that apply to all cover described in this PDS.

Your policy does not cover any loss or damage that is caused by or arises from:

Warranties

- events or circumstances that are covered by a warranty, guarantee or service contract

Maintenance and building

- defects in design, structure, materials, workmanship or construction
- failure to keep the property insured habitable, in good condition or well maintained
- failure to undertake building work that a relevant authority required you to undertake before the loss or damage occurred
- obtaining permits or permissions to replace structures that were illegally erected by you

Wear and tear, and environmental conditions

- wear and tear, gradual deterioration, or fading
- rust, corrosion, oxidation, mould, mildew or atmospheric conditions
- earth or soil movement (other than earthquake) including landslide, subsidence, or erosion
- settling, expansion, shrinkage or vibration
- hydrostatic pressure
- tree roots

Animals

- vermin, insects or pests
- animals or birds biting, chewing or scratching

Power surge

- electrical, mechanical or computer breakdown or loss or damage to electrically powered items caused by power surge originating from the supply authority

Malicious, legal or illegal acts

- acts by you, or someone acting with your consent, which are intended to cause loss or damage to your property
- either directly or indirectly, illegal acts by you or someone acting with your consent
- any person, organisation or authority who legally damages or destroys or confiscates any insured property
- malicious acts of a person who is on the site with your consent or the consent of someone who lives at the site

War, terrorism, chemical, biological and nuclear material

- war, invasion, act of foreign enemy, hostilities and war-like operations (whether war be declared or not), civil war, mutiny, popular or military rising, insurrection, rebellion, revolution or military or usurped power
- any act of terrorism resulting from, or arising out of or in connection with, biological, chemical, radioactive or nuclear pollution, contamination or explosion

- nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel
- chemical or biological materials or contamination caused by chemical or biological materials

Common property

- we will not cover any loss or damage to common property where the home is a strata, group or community title unit.

4.1 What's considered a building?

- ✓ **Building or home means:** Residential building(s) on the site which includes structural improvements, fixtures and fittings including:

The basics

- walls, gates, decks, patios, balconies, paths and driveways
- fences

Fixtures and fittings

- permanently fixed domestic items, fixtures and fittings e.g. dishwashers installed in a cabinet, wall-mounted air conditioners
- fixed wall and floor coverings other than carpets e.g. wallpaper and tiles (carpets are covered under Contents cover)
- fixed external blinds, awnings and screens (internal window coverings are covered under Contents cover)
- equipment permanently connected to gas, plumbing, sewerage, drainage or electrical systems, or communication installations which you own or are legally responsible for e.g. light fittings, alarm systems, kitchen and bathroom fixtures
- solar panels

Home office rooms

- rooms within your main residential building(s) used as a home office

Other structures

- structures such as garages, carports, sheds and other domestic outbuildings
- permanently fixed swimming pools, saunas, spas and tennis courts, including their fixed fittings and fixed accessories
- wharves, jetties and pontoons
- tanks that store heating oil, gas or water.

X Building or home does not mean:

Greenery and outdoor decorations

- lawn, landscaping, plants, shrubs, trees or potted plants – unless covered by Premier Care *Additional benefits* (refer to page 31)
- outdoor decorations, water features – unless covered by Premier Care *Additional benefits* (refer to page 31)

Business, farming, over 10 acre blocks

- buildings or structures used for business or commercial purposes (other than as a room within the residential building that is used as a home office)
- buildings or sites used for farming activity
- buildings located on sites exceeding 10 acres

Other structures

- display homes, guest houses, boarding houses, houseboats, caravans, or mobile homes (fixed or freestanding).

4.2 What's considered contents?

- ✓ **Contents means:** Domestic items you own or are legally responsible for and which you normally keep in a building at the site, including:

General household items

- furniture, furnishings, household goods
- food, kitchenware, towels, linen
- appliances (including unfixed dishwashers) and electrical items
- music or software obtained legally
- mobile phones, personal handheld navigational equipment
- clothing, jewellery, toiletries, books, toys
- artwork, collections and collectibles
- fixed and unfixed carpets and rugs
- internal window coverings e.g. blinds, curtains
- sporting equipment including golf buggies
- musical instruments
- tools, registered firearms

Personal aids

- wheelchairs, mobility scooters
- hearing aids, dentures, prosthetics

Outdoor items

- lawn mowers (including ride-on)
- mini-bikes (up to 50cc) that don't require registration
- items designed for use outside which aren't permanently fixed e.g. above ground swimming pools, mobile BBQ, outdoor furniture (Quality Care and Premier Care only)
- non motorised watercraft less than four metres in length e.g. kayaks, canoes

Fixtures and fittings, structural improvements

- fixtures and fittings installed by you as a tenant
- fixtures and fittings owned by your landlord at the site and for which you are liable as a tenant under the terms of a lease or similar agreement
- structural additions and improvements in a strata title home unit that are not otherwise insured under the body corporate's building insurance policy, e.g. new dishwasher or renovated bathroom or kitchen

Guests' belongings

- guests' or visitors' belongings not otherwise insured that are in a building at the site (Quality Care only) or anywhere at the site (Premier Care only).

X Contents does not mean:

Greenery and animals

- lawn, landscaping, plants, shrubs, trees
- animals

Vehicles

- motorised vehicles, go-karts, mini-bikes over 50cc, trail bikes, any registrable vehicles, caravans or trailers (unless stated otherwise)
- motorised watercraft and all watercraft more than four metres in length
- aircraft, micro-lights, hang gliders, or their parts and equipment (unless it's model or toy aircraft)

Business items

- trade stock and other contents relating to a business, other than home office equipment (refer to page 41)

Other

- any structure or property that is included in the definition of building
- bullion
- records or data stored in a computer (unless covered in Premier Care under *Additional benefits*).



Some contents items have limits on cover. Refer to page 40 for details.


4.3 Insured events (Building and Contents)


This summary of insured events is a reference tool only. For further details of the relevant terms and conditions, limits and exclusions on cover, refer to the page numbers shown.


Insured events summary	Essential Care	Quality Care	Premier Care	Page
Earthquake	✓	✓	✓	17
Escape of liquid	✓ Excludes loss or damage resulting from liquid escaping from a shower recess	✓	✓	17
Explosion	✓	✓	✓	17
Fire	✓ Excludes damage caused by smoke where there was no flame at the site	✓	✓	18
Flood	✓	✓	✓	18
Impact	✓	✓	✓	19
Lightning	✓	✓	✓	19
Malicious acts	✓	✓	✓	19
Riot or civil commotion	✓	✓	✓	19
Storm	✓ Excludes damage to gates, fences and freestanding walls	✓	✓	20
Theft	✓ From a fully enclosed and locked building at the site and only where there is evidence of forced entry	✓ From a fully enclosed and lockable building at the site and up to \$2,000 in the open air at the site	✓	21
Accidental breakage of glass	✗	✓	✓	21
Electrical motor burnout	✗	✓	✓	22
Accidental loss or damage	✗	✗	✓	23


We will insure your building and contents at the site against loss or damage caused by the following events if they occur during your period of insurance.


	Essential Care	Quality Care	Premier Care
<p> Earthquake</p> <p>Covered Loss or damage caused by earthquake.</p> <p>Each earthquake event is measured over a 48 hour period, from when the first earthquake starts. Another event will occur if earthquake activity continues past the first 48 hour period, which means you will have to pay another excess for any further loss or damage.</p> <p>For every claim we agree to pay, your excess will be the greater of your basic excess or \$300.</p>	✓	✓	✓
<p> Escape of liquid</p> <p>Covered Loss or damage caused by accidental escape of liquid from any fixed pipe, fixed tank, waterbed or fish tank or fixed item used to hold the liquid.</p> <p>We will also pay reasonable exploratory costs in locating the source of the damage, provided we have agreed to pay for the loss or damage caused by the escape of liquid.</p>	✓ Excludes loss or damage resulting from liquid escaping from a shower recess	✓	✓
<p>Not covered</p> <ul style="list-style-type: none"> • loss or damage to the item from which the liquid escaped, and if the liquid escaped from a shower recess, the cost of re-tiling the walls or floor of the shower recess • repair or replacement of undamaged parts of your contents to match property that has been repaired or replaced • loss or damage caused by gradual escape of liquid which is evident and which you fail to rectify. 			
<p> Explosion</p> <p>Covered Loss or damage caused by an explosion.</p>	✓	✓	✓


 Fire	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by fire where there was a flame.</p> <p>Loss or damage caused by smoke from:</p> <ul style="list-style-type: none"> a bushfire a fire on your property a fire originating from your neighbour's property. 	<p>✓</p> <p>Excludes damage caused by smoke where there was no flame at the site</p>	<p>✓</p>	<p>✓</p>
<p>Not covered Loss or damage caused by:</p> <ul style="list-style-type: none"> bushfire for a period of 7 days from the date the cover was initially provided by us, unless this policy is replacing another policy with equivalent bushfire cover and there has been no gap in cover and no change to the sum insured, or you have entered into a contract to purchase the property and the risk has passed to you as purchaser scorching or melting where there was no flame smoke damage as a result of controlled back burning. 			


 Flood	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by flood, including tsunami and storm surge.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p>Not covered</p> <ul style="list-style-type: none"> loss or damage caused by flood for a period of 7 days from the date cover was initially provided by us, unless this policy is replacing another policy with equivalent flood cover and there has been no gap in cover or change to the sum insured, or you have entered into a contract to purchase the property and the risk has passed to you as purchaser loss or damage caused by or resulting from actions or movements of the sea or high water (other than storm surge and tsunami) loss or damage to retaining walls, paths, driveways, bridges or landscaping. 			



 Impact	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by collision with your building and/or contents by:</p> <ul style="list-style-type: none"> falling trees or branches any vehicle or its load watercraft, aircraft, spacecraft, or parts or items falling from them space debris a television or radio aerial or its mast any animal, except those kept at the site. 	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p>Not covered Loss or damage to your building and/or contents if tree lopping or felling is done by you or with your consent.</p>			

 Lightning	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by lightning.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>

 Malicious acts	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by malicious acts.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p>Not covered Loss or damage if the malicious act is:</p> <ul style="list-style-type: none"> by you or someone who lives at the site by someone who is at the site with your consent, or the consent of someone who lives at the site caused by accident. 			

 Riot or civil commotion	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by riot or civil commotion, including industrial or political unrest or attempts by a legal authority to stop or control any of these.</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>

 Storm	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by storm, including cyclone, hail, wind, snow or rain.</p>	✓ Excluding damage to gates, fences and freestanding walls	✓	✓
<p>Not covered Loss or damage caused by:</p> <ul style="list-style-type: none"> • storm for a period of 48 hours • cyclone for a period of 5 days <p>from the date the cover was initially provided by us, unless the policy is replacing another policy with equivalent storm or cyclone cover and there has been no gap in cover and no change to the sum insured, or you have entered into a contract to purchase the property and the risk has passed to you as purchaser.</p> <p>Loss or damage to:</p> <ul style="list-style-type: none"> • gates, fences or freestanding walls in a state of disrepair prior to damage occurring • retaining walls, paths, driveways, bridges or landscaping • fabric awnings and blinds or shade sails, unless professionally installed and less than 5 years old • plastic liners or covers for swimming pools or spas • water in swimming pools or spas • external paint or coatings caused by rain. <p>Loss or damage caused by or resulting from:</p> <ul style="list-style-type: none"> • gradual deterioration from rain • rain entering the building due to poor maintenance, or where openings, doors or windows are not closed • rain entering the building while construction work, alterations or additions are being carried out • water seeping or running through or down the sides of earth or earth fill that is up against your building. 			

 Theft	Essential Care	Quality Care	Premier Care
<p>Covered Loss or damage caused by theft or attempted theft.</p>	✓ From a fully enclosed and locked building at the site and only where there is evidence of forced entry	✓ From a fully enclosed and lockable building at the site and up to \$2,000 in the open air at the site	✓
<p>Not covered Loss or damage if the theft or attempted theft is:</p> <ul style="list-style-type: none"> • by you or someone who lives at the site • by someone who is at the site with your consent, or the consent of someone who lives at the site • from an unlocked and unattended motor vehicle, caravan or trailer (except where kept in a locked garage on the site). 			
 Accidental breakage of glass			
<p>Covered Under Building cover: Accidental breakage of the following items that form part of your building:</p> <ul style="list-style-type: none"> • fixed glass, fixed mirrors or skylights • porcelain basins, sinks, baths, toilets and toilet cisterns • glass in fixed storage tanks and solar panels • acrylic and fibreglass showers, basins and sinks • light fittings • glass or ceramic cooktops. <p>Under Contents cover: Accidental breakage of:</p> <ul style="list-style-type: none"> • glass that forms part of your furniture at the site • hanging wall mirrors (but not hand held mirrors) • items described in Building cover above where you have legal liability as a tenant. <p>Continued on page 22</p>	✗	✓	✓



Accidental breakage of glass cont.

Essential Care	Quality Care	Premier Care
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Not covered

Accidental breakage of glass:

- that's not broken through its entire thickness
- that's part of a glasshouse or conservatory.

*Accidental breakage of:

- television screens or screens on visual display units
- glass parts in televisions, radios or other electronic devices
- vases or ornaments
- glass that's normally carried by hand.

*However, under Premier Care, this is covered in *Accidental loss or damage*. Refer to page 23.



Electrical motor burnout

Covered

Loss or damage to electric motors that are part of your building or contents if the motor is burnt out at the building or site, and the burnout is directly caused by electric current, for example, the motor in items such as an air conditioner, pool pump or garage door.

If we agree to pay a claim, we will cover the cost of repairing or replacing the electric motor, the service call fee and labour charges. If the motor can't be replaced, we will pay the current replacement cost of an equivalent motor of the same specification and standard.

X	✓	✓
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Not covered

- fuses, switches, lighting or heating elements, electrical contacts or protective devices
- replacing the whole appliance if a motor cannot be replaced
- replacing worn or damaged parts unless they are part of the insured loss
- loss or damage that occurs because you cannot use the motor
- the cost of hiring a replacement appliance or motor
- any parts or labour for motors that are over 15 years old from the date of manufacture.



Accidental loss or damage

Essential Care	Quality Care	Premier Care
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Covered

Accidental loss or damage to:

- your building and/or contents at the site
- your contents while temporarily removed elsewhere in Australia.

If loss or damage is caused by any other insured event, you must claim under that section of your policy.

For every claim we agree to pay, your excess will be the greater of your basic excess or \$300.

X	X	✓
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Not covered

Any loss or damage excluded under any insured events, unless otherwise stated in this section.

Loss or damage caused by:

- electrical, mechanical or computer breakdown, failure or derangement (other than motor burnout)
- rain entering the home while construction work, alterations or additions are being carried out
- any process of professional cleaning, repairing, restoring, servicing or renovation.

Loss or damage to:

- glass in a glasshouse or conservatory
- sporting equipment damaged while in use (other than bicycles)
- bicycles while training for or participating in any organised or competitive activity or race (but we will cover damage that occurs during general recreation activities such as cycling to work, or children cycling for fun)
- photographic equipment while in use underwater.

Loss or damage to contents:

- stored in any commercial storage facility or sale rooms
- as part of a household removal
- permanently removed from the property after the first 14 days of cover.

4.4 Additional benefits

This summary of additional benefits is a reference tool only. For further details of the relevant terms and conditions, limits and exclusions on cover, refer to the page numbers shown.

Building additional benefits summary	Essential Care	Quality Care	Premier Care	Page
Benefits paid in addition to your building sum insured				
Sum insured safety net	✓ Up to 10% of the sum insured	✓ Up to 20% of the sum insured	✓ Up to 30% of the sum insured	28
Demolition and removal of debris	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	28
Emergency accommodation	✓ Up to \$10,000	✓ Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less	✓ Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less	29
Rainwater tanks and solar heating	✗	✓ Up to \$3,000 in total for all items	✓ Up to \$5,000 in total for all items	29
Building modification for paraplegia or quadriplegia	✗	✓ Up to \$5,000	✓ Up to \$10,000	29

Building additional benefits summary cont.	Essential Care	Quality Care	Premier Care	Page
Benefits paid as part of your building sum insured				
Professional fees	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	30
Building laws and regulations	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	30
Emergency repairs and protection	✓	✓	✓	30
Fire brigade and services charges	✓ Up to \$5,000	✓ Up to \$5,000	✓ Up to \$5,000	30
Gardens and landscaping	✗	✗	✓ Up to \$10,000	31
Purchasing a home	✗	✓ Up to \$20,000	✓ Up to \$20,000	31
Mortgage discharge	✗	✓	✓	31
Unsecured renovation materials	✗	✓ Up to \$1,000	✓ Up to \$2,000	32
Other benefits				
Locks and keys	✗	✓ Up to \$1,000	✓ Up to \$2,000	32
Sum insured automatic indexation	✓	✓	✓	32

Contents additional benefits summary	Essential Care	Quality Care	Premier Care	Page
Benefits paid in addition to your contents sum insured				
Sum insured safety net	✓ Up to 5% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 20% of the sum insured	33
Removal of debris	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	33
Emergency accommodation	✓ Up to \$5,000	✓ Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less	✓ Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less	34
Emergency accommodation for pets	✗	✓ Up to \$5,000	✓ Up to \$5,000	34
Funeral Expenses	✗	✓ Up to \$10,000	✓ Up to \$15,000	34
Benefits paid as part of your contents sum insured				
Emergency storage of contents	✗	✓ Up to 10% of the sum insured or the cost of storage for up to 12 months from the date of the event, whichever is less	✓ Up to 10% of the sum insured or the cost of storage for up to 12 months from the date of the event, whichever is less	35
Contents moved permanently to a new property	✓ Up to the sum insured	✓ Up to the sum insured	✓ Up to the sum insured	35
Fire brigade and services charges	✓ Up to \$5,000	✓ Up to \$5,000	✓ Up to \$5,000	35

Contents additional benefits summary cont.	Essential Care	Quality Care	Premier Care	Page
Contents in the open air at the site	✗	✓ Up to \$2,000 for loss or damage caused by the insured events of storm, flood and theft, and up to 20% of the sum insured for all other insured events	✓ Covered in <i>Accidental loss or damage</i> . Refer to page 23	36
Contents temporarily removed to other places in Australia	✗	✓ Up to 20% of the sum insured	✓ Covered in <i>Accidental loss or damage</i> . Refer to page 23	36
Computer records	✗	✗	✓ Up to \$3,000	37
Other benefits				
Sum insured automatic indexation	✓	✓	✓	37
Frozen food loss	✗	✓ Up to \$500	✓ Up to \$2,000	38
Credit card loss	✗	✓ Up to \$1,000	✓ Up to \$5,000	38
Contents in a bank safe deposit box within Australia	✗	✓ Up to 20% of the sum insured	✓ Covered in <i>Accidental loss or damage</i> . Refer to page 23	39
Contents in transit	✗	✗	✓ Up to 20% of the sum insured	39
Veterinary expenses	✗	✗	✓ Up to \$500	39

Building additional benefits

If we agree to pay a claim for loss or damage to your building, we will also pay for the additional benefits listed below that are directly related to that loss or damage. Payment of these additional benefits is limited as detailed in this section.

Some additional benefits are paid in addition to the sum insured and some are paid as part of the sum insured.

Benefits paid in addition to your building sum insured

Sum insured safety net	Essential Care	Quality Care	Premier Care
<p>If the cost to repair or replace your building is more than your sum insured, we will pay the extra cost to:</p> <ul style="list-style-type: none"> • repair the damage, or • replace your building. <p>The sum insured safety net does not increase your sum insured or any other additional benefit.</p> <p>If you increase your building's value by more than 10% (by renovating or extending for example), you need to let us know and increase your sum insured appropriately – otherwise, we will reduce this benefit by half. For example, if you had Quality Care cover, the safety net benefit would reduce from a maximum of 20% to a maximum of 10% of the sum insured.</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 20% of the sum insured</p>	<p>✓</p> <p>Up to 30% of the sum insured</p>

Demolition and removal of debris

<p>We will cover the cost of any necessary demolition of your home or parts of it, and the removal of resulting debris from the site (including any trees or branches that have caused damage to your building and need to be cut down).</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>	<p>✓</p> <p>Up to 10% of the sum insured</p>
<p>Not covered</p> <ul style="list-style-type: none"> • the cost of removing or lopping trees or branches that haven't caused damage to your building • the cost of removing tree stumps still in the ground. 			

Emergency accommodation

If your home is unliveable, we will cover the cost of similar alternative accommodation for you and others permanently living in your home at the time of the event.

This expense will only be paid if you actually incur costs for emergency accommodation, and only while your home remains unliveable.

Essential Care	Quality Care	Premier Care
<p>✓</p> <p>Up to \$10,000</p>	<p>✓</p> <p>Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less</p>	<p>✓</p> <p>Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less</p>

Rainwater tanks and solar heating

If you don't already have an existing rainwater tank or solar heating system and over 75% of your home is damaged, and we have agreed to rebuild your home, we will cover the costs of supplying and professionally installing a:

- rainwater tank
- solar hot water system.

If these items were already installed before the event, they form part of your building and should be included in your building sum insured.

This benefit excludes any rebates for which you may be eligible.

<p>✗</p>	<p>✓</p> <p>Up to \$3,000 in total for all items</p>	<p>✓</p> <p>Up to \$5,000 in total for all items</p>
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Building modification for paraplegia or quadriplegia

If any person defined as 'you', 'your' or 'insured' is injured at the site as a result of an insured event, and the injuries lead to permanent paraplegia or quadriplegia, we will cover the costs of modifying your buildings to help your mobility.

<p>✗</p>	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$10,000</p>
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Benefits paid as part of your building sum insured

	Essential Care	Quality Care	Premier Care
<p>Professional fees</p> <p>We will cover the cost of employing an architect, surveyor, engineer, building consultant or lawyer that might be necessary for the repair or replacement of your building following an insured event.</p>	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured
<p>Building laws and regulations</p> <p>We will cover the costs incurred to comply with local or state government building laws, bylaws, regulations or standards following the destruction or partial destruction of your home.</p> <p>We will only pay those costs that directly apply to the part of your building that has been damaged.</p>	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured
<p>Not covered</p> <p>The costs relating to building work that a relevant authority required you to undertake before the loss or damage occurred.</p>			
<p>Emergency repairs and protection</p> <p>We will cover the reasonable costs incurred for any emergency repairs and protection necessary to prevent further loss or damage.</p>	✓	✓	✓
<p>Fire brigade and services charges</p> <p>We will cover the amount an organisation may charge you for:</p> <ul style="list-style-type: none"> • fire brigade services • emergency services • recharging of fire extinguishers or replacement of used fire fighting equipment. 	✓ Up to \$5,000	✓ Up to \$5,000	✓ Up to \$5,000

Gardens and landscaping

	Essential Care	Quality Care	Premier Care
<p>If we agree to pay a claim for loss or damage caused by any of the following insured events – fire, explosion, lightning, earthquake, malicious acts, riot or civil commotion, impact or storm (not including rain), we will cover the costs of replacing landscaping and garden features of the same or similar variety and of a size suitable to commence the re-establishment of your garden.</p> <p>We will only pay this benefit if your trees, plants and shrubs:</p> <ul style="list-style-type: none"> • are totally destroyed by the event or have been totally destroyed by the work required to repair your home after an event • were living specimens before the event • were not being produced for commercial purposes. 	✗	✗	✓ Up to \$10,000
<p>Not covered</p> <ul style="list-style-type: none"> • flower, vegetable and herb gardens; and, non-permanent trees, plants and shrubs (i.e. those in pots) • the grown value of the tree, plant or shrub at the time of the event. 			

Purchasing a home

	Essential Care	Quality Care	Premier Care
<p>If this policy covers a building and you have entered into an agreement to purchase, but have not yet occupied the building, we will cover any loss or damage to fittings, fixed carpets and window coverings inside the home caused by an insured event.</p> <p>This benefit will cease at the time settlement of the purchase takes place.</p>	✗	✓ Up to \$20,000	✓ Up to \$20,000

Mortgage discharge

	Essential Care	Quality Care	Premier Care
<p>If your home is totally destroyed by an insured event, we will cover the reasonable administrative and legal costs associated with discharging any mortgages you have over the property.</p>	✗	✓ Up to the sum insured	✓ Up to the sum insured
<p>Not covered</p> <p>Any penalty or exit fees associated with paying out your mortgage.</p>			

	Essential Care	Quality Care	Premier Care
Unsecured renovation materials			
While you're renovating your building, we will cover unsecured fixtures or fittings and materials due to be fitted to your building for loss or damage caused by an insured event.	X	✓ Up to \$1,000	✓ Up to \$2,000
Not covered			
The cost of replacing sand, gravel or soil.			

Other benefits

Locks and keys

If your keys are stolen, we will cover the cost of replacing or modifying your building's external locks. This includes electronic keys and garage door openers.	X	✓ Up to \$1,000	✓ Up to \$2,000
An insured event does not have to occur to claim this benefit.			

Sum insured automatic indexation

Each time we offer to renew your policy, we will automatically adjust your sum insured, to make an allowance for inflation and increased costs of construction materials and goods. This helps reduce your risk of being underinsured.	✓	✓	✓
It's still important for you to regularly review and update your sum insured, and include any structural improvements you make to your building.			

Contents additional benefits

If we agree to pay a claim for loss or damage to your contents, we will also pay for the additional benefits listed below that are directly related to that loss or damage. Payment of these additional benefits is limited as detailed in this section.

Some additional benefits are paid in addition to the sum insured and some are paid as part of the sum insured.

Benefits paid in addition to your contents sum insured

	Essential Care	Quality Care	Premier Care
Sum insured safety net			
If the cost to repair or replace your contents is more than your sum insured, we will cover the extra cost to:	✓ Up to 5% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 20% of the sum insured
<ul style="list-style-type: none"> • repair damage to, or • replace your contents. 			
The sum insured safety net does not increase your sum insured or any other additional benefit.			
If you increase the value of your contents by more than 10% (by purchasing new items for example), you need to tell us and increase your sum insured appropriately – otherwise we will reduce this benefit by half. For example, if you had Quality Care cover your benefit would reduce from a maximum of 10% to a maximum of 5% of the sum insured.			

Removal of debris

We will cover the cost of removing any contents debris from your site following a loss.	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured
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	Essential Care	Quality Care	Premier Care
<p>Emergency accommodation</p> <p>If your home is unliveable, we will cover the cost of similar alternative accommodation for you and any persons currently permanently living in your home.</p> <p>This expense will only be paid if you actually incur costs for emergency accommodation, and only while your home remains unliveable.</p> <p>If we also insure your building under this or any other policy, payment for emergency accommodation will be made under your Building cover only, and this additional contents benefit will not apply.</p>	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less</p>	<p>✓</p> <p>Up to 10% of the sum insured or the cost of accommodation for up to 12 months from the date of the event, whichever is less</p>

Emergency accommodation for pets

<p>If your home is unliveable, we will cover the cost of temporary accommodation for your pets until they can be returned to your home.</p> <p>This expense will only be paid when the animals are your pets and you actually incur costs for emergency pet accommodation, and if you intend to return to your home after it's repaired or replaced.</p>	<p>✗</p>	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>
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Funeral expenses

<p>If any person defined as 'you', 'your' or 'insured' is fatally injured as a result of an insured event at the site, and dies within 12 months of the event, we will pay the estate of the deceased person for their reasonable funeral expenses.</p>	<p>✗</p>	<p>✓</p> <p>Up to \$10,000</p>	<p>✓</p> <p>Up to \$15,000</p>
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Benefits paid as part of your contents sum insured

	Essential Care	Quality Care	Premier Care
<p>Emergency storage of contents</p> <p>If your home is unliveable, we will cover the reasonable costs of removing and storing your contents in a storage facility.</p> <p>We will continue to cover your contents while they're held in a storage facility for any of the insured events except <i>Accidental loss or damage</i>.</p>	<p>✗</p>	<p>✓</p> <p>Up to 10% of the sum insured or the cost of storage for up to 12 months from the date of the event, whichever is less</p>	<p>✓</p> <p>Up to 10% of the sum insured or the cost of storage for up to 12 months from the date of the event, whichever is less</p>

Contents moved permanently to a new property

<p>If you're moving permanently to a new home in Australia, your contents are covered at both your current home and your new home for 14 days from the time you first move part of your contents.</p>	<p>✓</p> <p>Up to the sum insured</p>	<p>✓</p> <p>Up to the sum insured</p>	<p>✓</p> <p>Up to the sum insured</p>
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Fire brigade and services charges

<p>We will cover the amount an organisation may charge you for:</p> <ul style="list-style-type: none"> • fire brigade services • emergency services • recharging of fire extinguishers or replacement of used fire fighting equipment. <p>If we also insure your building under this or any other policy, payment for fire brigade and services charges will be made under your Building cover only, and this additional contents benefit will not apply.</p>	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$5,000</p>
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	Essential Care	Quality Care	Premier Care
<p>Contents in the open air at the site</p> <p>We will cover loss or damage caused by an insured event to contents in the open air at the site.</p>	✗	✓ Up to \$2,000 for loss or damage caused by the insured events of storm, flood and theft, and up to 20% of the sum insured for all other insured events	✓ Covered under <i>Accidental loss or damage</i> . Refer to page 23.

Contents temporarily removed to other places in Australia

<p>We will cover loss or damage to your contents while they're temporarily removed from the site, and still within Australia, for up to 90 days, but only if the loss or damage is caused by:</p> <ul style="list-style-type: none"> any insured event while your contents are securely locked within the walls of another home, hospital, clinic, or nursing home any insured event while your contents are in a securely locked room in any hotel, motel, club or resort which you were renting for accommodation an insured event other than storm, flood or theft while your contents are elsewhere in Australia. 	✗	✓ Up to 20% of the sum insured	✓ Covered under <i>Accidental loss or damage</i> . Refer to page 23.
<p>Not covered</p> <p>Unless your policy states otherwise, this additional benefit won't cover:</p> <ul style="list-style-type: none"> contents in any furniture storage facility or sale rooms, or as part of a household removal contents in any other location other than those listed above. 			

	Essential Care	Quality Care	Premier Care
<p>Computer records</p> <p>If your computer suffers loss or damage as a result of fire, explosion, earthquake, impact, storm, flood or theft, and we agree to pay for a replacement computer, we will cover the reasonable costs of re-establishing your records and data lost as a result of the event.</p> <p>You will need to provide evidence that the records and data belonged to you.</p>	✗	✗	✓ Up to \$3,000
<p>Not covered</p> <p>Re-establishment costs for any records or data that:</p> <ul style="list-style-type: none"> were held on illegal copies of software can be restored from other media not damaged or destroyed by the event. 			

Other benefits

Sum insured automatic indexation

<p>Each time we offer to renew your policy, we will automatically adjust your sum insured to make an allowance for inflation and increases in replacement costs. This helps reduce your risk of being underinsured.</p> <p>The sum insured will not be automatically increased for any specified contents items.</p> <p>You should have any specified items on your policy revalued regularly, to ensure your cover remains adequate.</p> <p>It's still important to regularly update and review your sum insured, and include any improvements or new purchases you've made.</p>	✓	✓	✓
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4 Home and Contents cover: Contents additional benefits

	Essential Care	Quality Care	Premier Care
<p>Frozen food loss</p> <p>We'll cover the cost of replacing frozen foods that are damaged at your home if caused by:</p> <ul style="list-style-type: none"> • your freezer accidentally breaking down • accidental damage to your freezer • the public electricity supply failing to reach your freezer because of an accident. <p>An insured event does not have to occur to claim this additional benefit.</p>	✗	✓ Up to \$500	✓ Up to \$2,000
<p>Not covered</p> <ul style="list-style-type: none"> • loss caused by the public electricity supply failing due to industrial action or civil commotion • loss when your freezer is over 15 years old • loss when you deliberately cause the frozen food to spoil. 			
<p>Credit card loss</p> <p>If your credit card or financial transaction card is lost or stolen anywhere in the world, and someone uses it fraudulently to debit your account or obtain cash or receive credit, we will cover the amount fraudulently obtained, provided:</p> <ul style="list-style-type: none"> • you have observed all the conditions issued with your card, including advising the card provider of your loss as soon as possible • you are legally responsible for repaying the amount • the person who uses your card fraudulently is not a family member or someone who normally lives with you at the site. <p>An insured event does not have to occur to claim this additional benefit.</p>	✗	✓ Up to \$1,000	✓ Up to \$5,000

Home and Contents cover: Contents additional benefits 4

	Essential Care	Quality Care	Premier Care
<p>Contents in a bank safe deposit box within Australia</p> <p>We will cover your contents for loss or damage caused by an insured event while they're removed from your home and are being kept in any bank safe deposit box within Australia.</p>	✗	✓ Up to 20% of the sum insured	✓ Covered under <i>Accidental loss or damage</i> . Refer to page 23.
<p>Contents in transit</p> <p>If you're permanently moving to a new home in Australia, we will cover your contents for loss or damage if the vehicle being used to transport your contents is:</p> <ul style="list-style-type: none"> • damaged or destroyed by fire • stolen • involved in a collision. <p>An insured event does not have to occur to claim this additional benefit.</p>	✗	✗	✓ Up to 20% of the sum insured
<p>Veterinary expenses</p> <p>If your dog or cat is injured as a result of being hit by a motor vehicle, we will cover reasonable veterinary expenses.</p> <p>An insured event does not have to occur to claim this additional benefit.</p>	✗	✗	✓ Up to \$500

4.5 Contents with special limits

The following items have a maximum amount payable for any one claim. The amounts are listed below and are included within your contents sum insured.

Contents with special limits	Essential Care	Quality Care	Premier Care
Jewellery and watches	Up to \$500 per item /Up to \$3,000 in total for all items in one claim	Up to \$1,000 per item /Up to \$5,000 in total for all items in one claim	Up to \$2,000 per item /Up to \$10,000 in total for all items in one claim
Sporting equipment (excluding bicycles)	Up to \$2,000	No limit	No limit
Bicycles	Up to \$1,000	Up to \$1,500	Up to \$2,000
Electronic audio, visual and computer equipment	Up to \$3,000	No limit	No limit
If you'd like to insure any of the items listed above for a higher amount, you can add optional Personal Valuables cover. Refer to page 42 for details. Electronic audio, visual and computer equipment can only be added to Personal Valuables cover if they are portable, handheld items.			

Artworks, collections and collectibles	Up to \$3,000	Up to \$10,000	Up to \$20,000
If you'd like to insure any of the items listed above for a higher amount, you can ask for them to be listed as individual artworks, collections or collectibles within your contents sum insured and nominate an amount for each item.			

Contents with special limits cont.	Essential Care	Quality Care	Premier Care
CDs, DVDs, videos, Blu-ray discs, computer games and software	Up to \$1,000	No limit	No limit
Unset stones and unattached charms	Up to \$500	Up to \$1,000	Up to \$2,000
Unattached motor vehicle and marine pleasure craft accessories and parts	X	Up to \$750	Up to \$1,000
Money & other negotiable financial documents	X	Up to \$750	Up to \$1,250
Documents	X	Up to \$1,000	Up to \$2,000
Property belonging to guests or visitors	X	Up to \$2,000	Up to \$5,000 at the site only
Home office equipment including property used in connection with a home office, such as mobile telephones and computer equipment	X	Up to \$10,000	Up to \$15,000 at the site only /Up to \$5,000 elsewhere in Australia
Tools and equipment of trade	X	Up to \$2,000	Up to \$3,000 at the site only /Up to \$1,000 elsewhere in Australia
Limits on the items listed directly above can't be increased.			

Optional extra cover for your valuables – at home and elsewhere

optional extra cover

If you want more cover for your portable valuables in and away from home, you can add optional Personal Valuables to your Contents cover. This cover is available for owner occupiers and tenants.

You can choose to have unspecified cover, specify your items individually, or have a combination of both.

What are considered personal valuables under your cover?

Personal valuables means:

- clothing, toiletries, cosmetics
- jewellery and watches (but not unset gems, stones or unattached charms which are covered in *Contents with special limits*)
- sunglasses, spectacles and contact lenses
- wallets, purses, handbags, travel bags, luggage
- dentures, hearing aids, walking sticks and crutches
- mobile telephones, electronic diaries and devices and their associated accessories
- photographic equipment, video cameras, binoculars and telescopes
- laptop and portable computers, calculators, and personal handheld navigational equipment
- portable battery operated radio, sound and visual entertainment devices

- portable shavers and portable hair styling equipment
- books, pens, compendiums
- musical instruments
- prams, strollers, baby capsules and carriers
- sporting equipment, including bicycles (but not motorised sporting equipment, or firearms)
- non-motorised water craft under four metres in length (surfboards, water skis, etc)
- portable camping and fishing equipment, picnic sets and travel blankets.

What are not considered personal valuables under your cover?

Personal valuables does not mean:

- any item used for trade, business purposes or any items used professionally
- any item not listed as personal valuables above.

How does personal valuables cover work?

We will insure your personal valuables against loss or damage caused by the following events if they occur during the period of insurance.

Personal Valuables

Covered

- theft of your personal valuables, provided you report the loss to the police as soon as possible
- accidental loss or damage to your personal valuables
- your personal valuables anywhere in Australia or New Zealand
- your personal valuables elsewhere in the world for up to 90 days, commencing from the date of your departure from Australia.

Not covered

Loss or damage:

- caused by theft by someone who lives at the site or is at the site with the consent of someone who lives at the site
- caused by any process of cleaning, repairing, altering, restoring, servicing or renovating
- caused by electrical, mechanical or computer breakdown, failure or derangement
- to bicycles while training for or participating in any organised activity or race (but we do cover damage that occurs during general recreation activities such as cycling to work, or children cycling for fun)
- when the theft is from an unlocked and unattended motor vehicle or caravan
- to sporting equipment that occurs while in use (other than bicycles)
- to photographic equipment while in use under water.

Unspecified

When you choose unspecified cover your personal valuables are not listed separately and are covered up to:

- \$1,000 per item
- \$5,000 in total for all items in one claim.

Specified

When you choose specified cover your personal valuables are listed separately on your policy, with individual descriptions and values, and are covered up to that specified value.

Your personal valuables excess

For every claim we agree to pay your excess will be \$100, unless your claim is part of a Building or Contents claim for the one insured event, in which case the higher excess applies.

6.1 Legal Liability cover

If there's an incident that causes injury or death to other people, or loss or damage to other people's property and you're legally liable, this cover can protect you from having to pay a claimant out of your own pocket.

Legal liability means your legal responsibility to pay compensation for causing:

- bodily injury, illness or death to someone other than you
- loss or damage to property owned or controlled by someone other than you.

If you have chosen Building cover:	If you have chosen Contents cover:
Legal Liability covers you for incidents which take place at the site.	Legal Liability covers you for incidents which take place anywhere in Australia or New Zealand.

The most we will pay is \$20 million in total under this and all other policies issued by us for any one occurrence or series of occurrences arising directly or indirectly from the one original source or cause, for all insureds.

What does Legal Liability cover include?	Essential Care	Quality Care	Premier Care
<p>Covered</p> <ul style="list-style-type: none"> • a claim resulting from an occurrence for which you are legally liable, provided the occurrence happens during your period of insurance and is not excluded in your policy • all costs of compensation and the legal fees and expenses that you are legally obliged to pay as a result of such a claim • your reasonable legal fees and expenses that we incur on your behalf, or that you incur with our prior written consent as a result of such a claim, or legal costs and expenses which are awarded against you. <p>Note: You can only claim for legal fees and expenses if we have agreed to them in writing before you incur them.</p>	<p>✓ Up to \$20 million</p>	<p>✓ Up to \$20 million</p>	<p>✓ Up to \$20 million</p>
<p>Not covered</p> <p>Any legal liability that arises:</p> <ul style="list-style-type: none"> • from bodily injury to, or the death or illness of you or your employees arising out of their employment by you • from acts or omissions by you or someone with your consent, if the acts are unlawful or are intended to be done or are done with reckless disregard for the consequences • out of your employment of domestic and other workers <p>Continued on page 45</p>			

- out of or in connection with any business, profession, or occupation carried on by you, other than babysitting and/or the renting or leasing out of the home at the site and/or use of part of the premises as a home office
- from breach of any professional duty owed by you to any person that arises in the course of any business, profession or occupation carried on by you
- from loss or damage to any property that is owned or controlled by you or your employees
- because you are liable by contract or have agreed or accepted liability without our agreement first
- in the course of construction of your building or from building work to your building costing more than \$50,000
- because you own or occupy any land or building other than the building or site covered by this policy
- in connection with the common property where the home is a strata, group or community title unit
- because of vibration or interference with any land, buildings or property
- from an animal other than a horse, dog or cat, or other domestic pet kept at the site
- from a dog if it has been declared dangerous by a relevant authority
- from the transmission of any disease, or the supply of any drug
- from asbestos or any product containing asbestos
- as a result of any actual, alleged or threatened contamination or pollution of any property, land, the atmosphere or any watercourse or body of water (including groundwater) other than arising from an occurrence which:
 - is neither reasonably expected or intended by you, and
 - is a consequence of a sudden cause which takes place at a clearly identifiable time during the period of insurance
- from your participation in any professional sport
- from the use or ownership of motorised watercraft and other watercraft more than four metres in length (other than surfboards, sailboards, surf-skis, canoes and kayaks)
- from the use or ownership of motorised vehicles, go-karts, mini-bikes, trail bikes, any registrable vehicle, caravans and trailers (other than wheelchairs, mobility scooters, golf buggies, ride-on lawn mowers, children's ride-on toys or mini-bikes where the engine capacity is not more than 50cc)
- from the use or ownership of aircraft or aircraft landing areas, micro-lights or hang gliders (other than model or toy aircraft)
- due to earth or soil movement (other than earthquake) including landslide, subsidence, or erosion
- from tree(s) on the site where the roots cause damage to someone else's property.

We will not cover you for:

- any legal liability for any loss or damage that is caused by or arises from any of the exclusions described under the sub-heading 'War, terrorism, chemical, biological and nuclear material' (refer to *General exclusions* on page 12)

Continued on page 46

Not covered (continued)

- any legal liability that arises in connection with a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment
- claims made against you because you failed to insure against property damage required by a relevant state or territory strata title or group property act
- any penalties, fines, punitive, exemplary or aggravated damages for which you are liable
- actions brought against you in a court outside Australia or a court that applies other than Australian law
- legal liability incurred after you cease to be an owner of the site
- legal liability which is covered by a building insurance policy intended to replace this policy
- legal liability incurred by you as the owner or occupier of the site as a result of an occurrence during any period when the site is deemed uninhabitable by us or a regulatory authority (including any period of building reconstruction)
- legal liability that arises after we have paid a claim under your policy that is for the total sum insured (unless otherwise stated).

6.2 Domestic Workers' Compensation cover

What does Domestic Workers' Compensation cover include?

Domestic Workers' Compensation	Essential Care	Quality Care	Premier Care
If you employ people to help you around your home, Domestic Workers' Compensation cover is automatically included with your Quality Care or Premier Care Contents policy within the Australian Capital Territory, Western Australia and Tasmania.	X	✓	✓
<p>What's covered</p> <p>The amount you are liable to pay if you employ domestic workers and they're injured while working for you during the period of insurance.</p> <p>The relevant workers' compensation legislation for your State or Territory will determine what's covered and the amount that will be paid.</p>			
<p>What's not covered</p> <p>Domestic workers who are employed or subcontracted by a company that provides domestic services, or workers who are working for you in your own business, trade or profession.</p>			

Domestic Workers' Compensation cover is a separate cover issued by Allianz Australia Insurance Limited. This PDS is not a product disclosure statement for workers' compensation cover and does not contain a complete description of all of the terms, conditions and other matters relevant to that product.

For more information on Domestic Workers' Compensation cover, please call the WorkCover Authority in your state or territory.

7 Lodging a claim

When something happens to your home and the things you love, we know you'll want help fast. So lodging a claim with us is simple. Call us 24 hours a day, 7 days a week and we'll take details of your claim over the phone, or submit your claim online at rams.com.au

Step 1. Make sure you're safe

In an emergency call:

- Police/Fire/Ambulance: **000**
- Your State Emergency Services (SES) for flood and storm emergencies: **132 500**

What you must not do

Under no circumstances should you do any of the following without our consent or we may refuse or reduce a claim:

- accept or admit liability, or make any offer or payment
- attempt to settle or defend the claim
- commence any legal proceedings
- dispose of damaged goods.

You can only make a claim if an event included in one of the policies or options you have chosen (or any variations we have agreed to) occurs during your period of insurance.

Step 2. Make sure your property is safe

Do everything you can to prevent further loss or damage to your property, as soon as possible.

Step 3. Call the Police

If the damage is malicious, property has been stolen or lost, or your home has been entered illegally, call the police.

Step 4. Call us on 1300 652 334

Once you are safe and you've contacted the police (if necessary), call us with details of what has happened. We are available 24 hours a day, 7 days a week.

7.1 What we will do when you make a claim

Ask you to provide access and information

When we ask, you will need to:

- provide us with access and a reasonable time to inspect the loss or damage before you allow anyone to fix or interfere with it
- provide us with proof of ownership, evidence of the value of the property and of the costs of rectifying the loss or damage. If it costs you to provide this evidence, we will not pay for this. For further details on *Evidence of ownership, value and loss*, refer to page 49.

Decide on your claim

As long as no further information, assessment or investigation is needed, we will accept or deny your claim and let you know the outcome.

If we do need further information, assessment or investigation, we will:

- tell you the detailed information we need to make a decision on your claim
- if necessary, appoint an assessor or investigator
- provide an estimate of the time required to make a decision on your claim.

Ask whether you're registered for GST

You need to tell us:

- if you were entitled to claim any input tax credits for GST purposes on the premiums for the policy under which you are making a claim
- if you would be entitled to claim input tax credits on the replacement or repair of your property.

Appoint an assessor or investigator

We may appoint an assessor to assess the loss or damage from an event. We may also appoint an investigator to investigate the circumstances that led to the event.

Require you to pay an excess

You are required to pay an excess for every claim we agree to pay. The amount of excess you have agreed to pay is shown in your policy schedule or in this PDS. We will either require you to pay the excess before we pay your claim, or deduct the excess from the amount payable to you under your claim.

Pay up to the sum insured

When we accept your claim, we will only pay up to the sum insured unless we say so in a particular section of the PDS. You may only make a claim if an event included in one of the policies or options you have chosen (or any variations we have agreed to) occurs during your period of insurance.

Recover

When someone other than you causes loss, damage, injury or legal liability that is insured, or partly insured, by your policy, you must obtain our consent before seeking to recover any such loss. We have the legal rights you have (subject to the Insurance Contracts Act 1984) to recover the amount of your insured claim in these circumstances. You are required to assist us in doing this. We may also take possession of the damaged property and decide what to do with it.

7.2 Evidence of ownership, value and loss

It's important to keep records of your possessions and any documents that provide evidence of your property's value, in case you need to make a claim. It's also a good idea to keep these records in a safe place away from your property, for example with a family member or in a bank safe deposit box.

The types of documents and information that we may request include but are not limited to:

- proof of purchase – including sales receipts, credit card statements or bank statements showing the purchase transaction details. The proof of purchase should include the item description or code plus the purchase price, date purchased and where the item was purchased
- model and serial numbers, and original instruction booklets and owner's manuals
- valuations – a document completed by a professional valuer before the loss occurred, including an item description, specifications and the cost to replace the item in Australian dollars
- original certificate of authenticity from the manufacturer.

We may request you provide one or more types of documents as evidence of proof of ownership and value, and to substantiate your loss. If you don't provide us with the proof we request, we may refuse or reduce your claim.

7.3 How we settle your claim

Repairing or replacing

When we agree to pay a claim for loss or damage:

We may choose to pay:

- the reasonable cost of repair, or
- the reasonable costs of replacement to new condition with property of the same size and specification or with items as near to original as is currently possible, or
- a cash amount. If we agree to pay cash, we'll pay the amount it would reasonably cost to repair or replace the property. Where a building is not being replaced, the amount we'll pay will be less a reasonable deduction for depreciation due to wear and tear and age of the property.

We will pay:

- to match materials, items or construction with those that existed before the loss or damage occurred and where that is not possible, with the nearest similar materials, items or construction
- only those costs that directly apply to the part of your property that has suffered the loss or damage.

We may receive:

- a discount from our suppliers for replacing your property. If we choose to pay a cash amount, we are entitled to deduct the discount we would have received if we had replaced the property.

If the loss or damage:

- involves wall coverings, floor coverings or window coverings that are present in more than one room of the home, we'll only repair or replace those wall coverings, floor coverings or window coverings in the room or rooms, hall or passageway where the damage occurred.
- However, if such loss or damage involves tiled or timber floor or wall coverings, we'll only pay up to a maximum of \$1,000 to match undamaged tiled or timber wall or floor coverings in the room or rooms, hall or passageway where the damage occurred to create a uniform appearance.
- involves an item which is a part of a pair, set, collection, furniture suite or setting, we'll only pay the reasonable costs to repair or replace the item or the part of it lost or damaged and not for any special value it may have as a pair, set, collection, furniture suite or setting.

We may choose:

- to reduce your claim amount by the extent (if any) to which you are entitled to claim any input tax credits for GST purposes on the replacement or repair of any insured property.

If repair or replacement is not commenced within 6 months from the date of the event, any increases in costs due to the delay must be paid by you unless we agree in writing to a longer term.

Repair Guarantee

We will guarantee the repairs to your building and contents when we provide or recommend a repairer for you. However we won't guarantee any repairs if you choose your own repairer.

We will not pay a claim when:

- the claim is excluded by specific policy exclusions or by any of the *General exclusions* listed on pages 12 and 13.
- the building was unoccupied at the time of the event, and had been unoccupied for more than 60 consecutive days, unless you told us of this before the unoccupancy and we agreed in writing to continue your cover (refer to *If your home will be unoccupied* on page 10 for more details).

We may refuse or reduce a claim if:

- you have failed to take reasonable care to do all that is required of you under the policy
- you have not taken reasonable care to maintain and protect the insured property, or prevent injury or death to others, or avoid loss or damage to the property of others
- you do not take reasonable care to prevent further loss or damage to your property or the property of others once an event has occurred

- you unreasonably fail to give us information we may ask for, or do not immediately send us documents you have or have received relating to the claim
- you fail to co-operate with our investigations
- you unreasonably fail to assist us with recovering the amount of the claim
- you fail in your duty of disclosure as detailed in this PDS on page 4 or you made a misrepresentation to us before entering into your policy
- you make a fraudulent claim
- loss, damage, injury or legal liability is intentionally caused by you or by a person acting with your consent.

How your claim will affect your sum insured

- **Total loss:** If we pay a claim under part of the policy for the total sum insured, then your insurance cover under the relevant part of the policy will end, and no refund will be given. If you were paying by monthly instalments, the balance of your annual premium will be deducted from your claim.

You'll need to take out new insurance cover for any replacement property.

We'll continue to cover your legal liability as the owner or occupier of the site until the end of your period of insurance, unless cancelled earlier. However this cover will cease immediately if:

- construction commences on your home, or
- you sell the land, or
- you take out a new policy for either building or liability insurance at the site.

If you have a mortgage on the insured property and we're aware of it, we'll notify the mortgagee in the event of a total loss claim and follow their instructions for settling the claim in relation to the mortgage.

- **Partial loss:** If your claim is deemed to be a partial loss (that's anything less than the total sum insured), once your claim has been paid we'll continue to cover you up to the full sum insured until your policy expires.
- **Specified item:** If your claim is for a specified item and we pay the sum insured, then the item will be removed from the policy and the full premium for the item will be charged until your renewal. You will need to add the replacement item to the policy and an additional premium may be charged.

8 Making a complaint

If you're not happy about your policy or our service, let us know and we will do our best to resolve your complaint quickly and fairly.

Call us on 13 7267

1. Contact one of our insurance consultants to discuss your complaint first

If our consultant is unable to resolve the matter, they'll refer it to their Team Leader or Manager.

The Team Leader or Manager will respond to your complaint within two business days and try to resolve your complaint within 15 business days. However, if further investigation of the complaint is required, then an alternative timeframe will be discussed with you.

2. If you are not satisfied

If you are still not satisfied with the outcome, you may refer the dispute to our Internal Dispute Resolution Officer, Home and Contents Insurance, who will arrange for the matter to be reviewed in accordance with our internal dispute resolution process.

**Internal Dispute Resolution Officer
Home and Contents Insurance**
Mail GPO Box 4451 Sydney NSW 2001
Fax 02 8254 6979

You will be provided with a response to your dispute within 15 business days. In cases where further information, assessment or investigation is required, we will agree on reasonable alternative timeframes.

3. Financial Ombudsman Service

You can refer your complaint to the Financial Ombudsman Service at any time, including if we haven't been able to resolve your complaint to your satisfaction, or 45 days have passed since you first told us about your complaint and you haven't heard back from us. The Financial Ombudsman Service provides a free, independent dispute resolution service to consumers for most general insurance disputes.

Financial Ombudsman Service Limited
Mail GPO Box 3 Melbourne VIC 3001
Phone 1300 780 808 (9am – 5pm AEST weekdays)
Fax 03 9613 6399
Email info@fos.org.au
Website fos.org.au

9 Glossary of defined terms

The following terms have special, defined meanings within the context of this PDS and your policy schedule.

accident an event that happens by chance and is not expected in the normal course of events.

accidental loss or damage loss or damage caused by an accident.

actions or movements of the sea include:

- rises in the level of the ocean or sea
- sea waves
- high tides or king tides
- any other actions or movements of the sea.

the Bank Westpac Banking Corporation
ABN 33 007 457 141 AFSL 233714.

building refer to *What's considered a building?* on page 14.

business and commercial purposes any income-earning activity (business, trade, profession, farming, agriculture, etc) where the income needs to be declared to the Australian Taxation Office.

collectible a single item that holds a higher-than-normal value for some reason. For example, one-of-a-kind or irreplaceable items, stamps and medals, special coins, sovereigns and non-negotiable currency.

collection two or more items that form a valuable group and would be less valuable if one was lost or damaged. Accumulated recorded media (CDs, DVDs, etc) is not a collection.

common property any shared area within a Strata, Group or Community Title complex, such as stairs, driveways or car parks.

contents refer to *What's considered contents?* on page 15.

cover the protection provided by your policy.

electronic audio, visual and computer equipment:

- desktop and portable computers, computer game consoles and computer accessories (e.g. printers, scanners and modems)
- video cameras, cameras and photographic equipment
- portable electronic and communications equipment including mobile phones, tablets, organisers, handheld navigational equipment and MP3/MP4 players
- electronic entertainment devices including TVs, DVD/Blu-ray players, video recorders, audio systems and radios.

employee a person:

- employed by you who is defined as or deemed to be a worker or employee, or
- to whom you are liable to pay compensation by any law relating to workers' or employees' compensation.

fixtures and fittings household items that are permanently attached, fitted and fixed to the structure of the building. For example dishwashers, ovens or light fittings.

flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- (a) a lake (whether or not it has been altered or modified)
- (b) a river (whether or not it has been altered or modified)
- (c) a creek (whether or not it has been altered or modified)
- (d) another natural watercourse (whether or not it has been altered or modified)
- (e) a reservoir
- (f) a canal
- (g) a dam.

good condition no unrepaired damage, not suffering from wear and tear, gradual deterioration, fading, rust, corrosion, oxidisation, mould or mildew.

guest or visitor person temporarily in the home, whose permanent residence is at a different address.

home refer to *What's considered a building?* on page 14.

insured event or event a happening which may give rise to a claim within the terms and conditions of this policy.

landscaping improvements on the site separate to the building, such as permanent garden features like statues and water features; imitation grass; and permanent trees, plants or shrubs.

malicious acts deliberate acts intended to harm another person's property through an unlawful or wrongful act without justification or excuse.

mobility scooter a means of transport, usually battery operated, to assist elderly or disabled persons.

negotiable financial documents cash, cheques, money orders etc.

open air an area at the site not lockable and not fully enclosed by walls and a roof.

outdoor decorations such as fixed statues, fixed urns, fixed bird baths and fixed water features and fountains.

partial loss when the value of the loss or damage is less than the full sum insured under the policy.

PDS this Product Disclosure Statement.

period of insurance the period of insurance stated in your policy schedule.

personal handheld navigational equipment includes a GPS device that can be used on your person or in a motor vehicle.

personal valuables refer to *What are considered personal valuables under your cover* on page 42.

policy schedule the most recent document that we issue to you, which details the choices of cover you have made along with the sums insured and excess. It is issued when you first purchase the policy, when you make certain changes to your policy and when we offer to renew your policy.

premium the amount you pay us for insurance cover. Your total premium amount includes our premium plus Stamp Duty, GST, Fire Services Levy (FSL) and State Emergency Service Levy as applicable.

recreation activities activities carried out solely for leisure – as opposed to training, club, organised events or professional activities.

renovations construction work, alterations or additions that are being carried out on the site.

retaining wall a wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

site the situation of the residential property stated in the policy schedule where your home is located and the land within the legal boundaries of the property which surrounds the home.

sporting equipment items used for training or participation in a sporting event or game, including bicycles.

storm surge an increase in the sea level caused by a cyclone.

structural additions and improvements in a strata title home unit additions and improvements to the structure of a strata title home unit that aren't covered by the body corporate's building insurance policy.

sum insured the amount you have chosen to insure your building, contents, specified items or personal valuables for, as listed in your current policy schedule.

tools and equipment of trade items or equipment owned by you that are used wholly or partly in any business, trade or profession which derive income or where a tax deduction is to be or has been declared.

total loss when the property insured is damaged or destroyed to such an extent it cannot be rebuilt or repaired and/or the total sum insured under the policy has been exhausted.

tsunami an ocean wave caused by undersea earthquake or volcanic eruption.

unliveable when a building is so damaged that normal domestic activities like cooking, sanitation and personal hygiene cannot take place, and local authorities will not provide permission for the home to be inhabited.

unoccupied no person living and sleeping in the home.

we, our or us Westpac General Insurance Limited ABN 99 003 719 319.

Westpac Group Westpac Banking Corporation and its related bodies corporate, which includes Westpac General Insurance Limited.

window coverings internal curtains and blinds.

you, your, or insured any person named as 'the insured' in the policy schedule; any spouse, de-facto spouse, partner, parent, grandparent, child or grandchild who normally lives in the home with that named person; and, in relation to Building cover only, any person who has an interest in the property.

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11.1 Protecting your privacy

We're committed to protecting and maintaining the privacy, accuracy and security of your personal information. Australian privacy legislation gives individuals protection when it comes to the collection and use of their personal information. For full details on how we protect and maintain your privacy, please refer to the Westpac Privacy which is available at westpac.com.au/privacy.

We'll collect and use your personal information to assess your application for the insurance, to help you choose the right cover, to calculate your premium, to allow us to administer the policy, for product development and to provide you with information about other products and services that may interest you. If we're requested to provide a current Insurance Certificate, we may disclose your information to your financial institution or mortgage broker.

If a claim is made on your policy, your information will be used to investigate and assess the claim. Depending on the type of claim, we may also disclose information to (and collect information from) you, your financial institution, other insurers, claim assessors, investigators, insurance reference bureaus and reinsurers.

For these purposes, your information may be collected by, disclosed to and used by us, our related companies, and by anyone engaged to do something on our or their behalf, including service providers located in India. We may also disclose your information to other entities which are not listed above (such as domestic and overseas regulators and other government agencies), where it is required or authorised by law (in any

jurisdiction) or where you have otherwise consented.

If you do not provide us with the personal information that we request, we may not be able to provide you with insurance or administer your policy.

You can access most personal information that we hold about you (sometimes there will be a reason why that is not possible, in which case you will be told why). To find out what sort of personal information we hold about you, or to make a request for access, telephone us on 132 032. The Westpac Privacy Policy contains information about how you may access the personal information we hold about you and, if relevant, seek correction of such information.

From time to time, we or our related companies may contact you with, or send you, information about other products and services that we feel might be of relevance or benefit. Although we encourage you to receive this information, it is not compulsory.

If you do not wish to receive it, advise us by calling 132 032 or writing to GPO Box 3433, Sydney NSW 2001. If you have already told us you do not wish to receive information of this sort, you do not need to do this.

If you feel we have failed to comply with our privacy obligations, the Westpac Privacy Policy also contains information as to how you can make a complaint and how we will deal with your complaint.

11.2 The General Insurance Code of Practice

We have adopted and support the voluntary General Insurance Code of Practice. This is a self-regulatory code which sets the standards for the conduct of insurance business in Australia. These standards include appropriate procedures for resolving any dispute that could occur while your policy is current. Should you need further information regarding the Code of Practice, please call us.

11.3 Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that Westpac General Insurance Limited becomes insolvent.

Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at apra.gov.au and the APRA hotline on 1300 55 88 49.

We're here when you need us

Enquire about your policy on 13 7267

Claim on 1300 652 334

Visit rams.com.au/homeandcontents

Mail us at GPO Box 4451 Sydney NSW 2001

