



HOME AND CONTENTS INSURANCE

Supplementary Product Disclosure Statement
Effective: 30 June 2018

This Supplementary Product Disclosure Statement (SPDS) supplements the information in the Home and Contents Insurance Product Disclosure Statement, which was prepared on 11 August 2015 (PDS).

For Home and Contents Insurance policies issued on or after 30 June 2018, or renewed on or after 30 July 2018, the PDS should be read together with this SPDS.

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

Changes to the PDS

2.6 Your premium

A new paragraph is inserted at the end of the subsection headed *How is your premium calculated?* on page 6:

Based on your sums insured, a minimum premium may be applied.

A new subsection is added after the subsection headed *How is your premium calculated?* on page 7:

[Increases to your premium on renewal](#)

Each time we offer to renew your policy, we will automatically adjust your sum insured to make an allowance for increased costs of construction materials and goods (for Building cover) and replacement costs (for Contents cover). For more details, refer to the *Sum insured automatic indexation benefits* on pages 32 and 38. This will also result in an increase to your premium. If you want to adjust your sum insured at any time, please let us know.

The subsection headed *No claim discounts* on page 8 is deleted and replaced with the following:

[No claim discount](#)

You may be eligible to receive a no claim discount on your premium.

When you initially take out a policy, your 'no claim discount' will be based on your previous claims history. The 'no claim discount' then increases by 5% for each claim free year, up to a maximum discount of 15%.

If we agree to pay a claim, any 'no claim discount' you have will be reduced by 5% for each claim made at your next renewal date.

New subsections are added after the subsection headed *Managing monthly payments* on page 8:

[Changes to your premium](#)

When you ask us to make a change to your policy, and we agree, we may need to refund a portion of your premium or you may need to pay us additional premium to reflect the change in cover.

If you pay your premium by monthly instalments, your future monthly instalments will be automatically updated to reflect any change in premium.

If you pay your premium annually, we will send you a notice for payment if any additional premium is owing, or provide you with a refund, to reflect any change in premium.

[What happens if you don't pay your premium?](#)

If you don't pay your premium, we may be able to cancel your policy. For more details, refer to *When can we cancel your policy?* on page 11.

[Payment of amounts of \\$1 or less](#)

If any premium that you owe us or we owe you at any time is \$1 or less, we may choose not to refund the difference or not to request payment of the additional amount. We will donate any surplus received by us to a registered charity of our choosing on an annual basis.

3 General exclusions

The subsection headed *Maintenance and building* on page 12 is deleted and replaced with the following, so that your policy does not cover any loss or damage that is caused by or arises from:

Maintenance and building

- defects in design, structure, materials, workmanship or construction,
- failure to keep the property insured watertight, well maintained, structurally sound and secure. For example:
 - a storm can highlight defects rather than cause them, and
 - damage due to lack of maintenance or which happens gradually is not covered,
- failure to undertake building work that a relevant authority required you to undertake before the loss or damage occurred, or
- obtaining permits or permissions to replace structures that were erected by you illegally or without planning permission.

The subsection headed *Wear and tear, and environmental conditions* on page 12 is deleted and replaced with the following, so that your policy does not cover any loss or damage that is caused by or arises from:

Wear and tear, and environmental conditions

- wear and tear, gradual deterioration, or fading,
- rust, corrosion, oxidisation, mould, mildew or atmospheric conditions,
- earth or soil movement (other than earthquake) including landslide, subsidence, erosion or heave,
- settling, expansion, shrinkage or vibration,
- actions or movements of the sea or high water (other than storm surge and tsunami),
- hydrostatic pressure, or
- tree roots.


The following subsection is added after the subsection *Common property* on page 13:

Consequential loss

In addition to the above types of loss and damage, your policy does not cover consequential loss of any kind.

4.3 Insured events (Building and Contents)

The table under the subsection headed *Escape of liquid* on page 17 is deleted and replaced with the following:

 Escape of liquid	Essential Care	Quality Care	Premier Care
<p>Covered</p> <p>Loss or damage caused by the sudden and accidental escape of liquid from any fixed pipe, fixed tank, waterbed, fish tank, or fixed item used to hold 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>	<p>✓</p> <p>Excludes loss or damage resulting from liquid escaping from a shower recess</p>	<p>✓</p>	<p>✓</p>
<p>Not covered</p> <ul style="list-style-type: none"> • Loss, damage or repairs 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 building and/or contents to match property that has been repaired or replaced, or • loss or damage caused by gradual escape of liquid which is evident and which you fail to rectify. 			

The final paragraph under the subsection headed *Storm – Not covered* on page 20 is deleted and replaced with the following:

<p>Loss or damage caused by or resulting from:</p> <ul style="list-style-type: none"> • gradual deterioration from hail, wind, snow or rain, • hail, wind, snow or rain entering the building: <ul style="list-style-type: none"> – while construction work, alterations or additions are being carried out, – as a result of doors, windows or other man-made openings not being closed, or – through an opening not created by the storm or other insured event, • water seeping or running through or down the sides of earth or earth fill that is up against your building, or • actions or movements of the sea or high water (other than storm surge and tsunami).

4.5 Contents with special limits

The following text is updated in the table on page 40:

Delete:

Sporting equipment (excluding bicycles)
Bicycles

Replace with:

Sporting equipment (excluding bicycles and their fixed accessories)
Bicycles and their fixed accessories

5 Optional Personal Valuables cover

The text under the subsection headed *What are not considered personal valuables under your cover?* on page 42 is deleted and replaced with the following:

Personal valuables does not mean:

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

The last bullet point in the table under the subheading *Not covered* on page 43 is deleted and replaced with the following:

Not covered Loss or damage: <ul style="list-style-type: none">• to photographic equipment or video cameras while in use under water, or while in use with a drone.
--

7.1 What we will do when you make a claim

The subsection headed *Recover* on page 49 is deleted and replaced with the following:

Recovery

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 loss in these circumstances and, in doing so, may make a claim or conduct, defend or settle any legal action, in your name. 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.

7.3 How we settle your claim

The bullet point about Partial loss, under the subsection headed *How your claim will affect your sum insured*, on page 52, is deleted and replaced with the following:

- **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.

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

9 Glossary of defined terms

The term *model or toy aircraft* on page 56 is deleted and replaced with the following:

model or toy aircraft is an unmanned or remotely controlled aircraft (excluding drone) that is used for sport or recreation and is not used for commercial purposes.

Home and Contents Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) (except for workers compensation cover where applicable). Westpac Banking Corporation ABN 33 007 457 141 (the Bank) distributes the insurance, but does not guarantee the insurance. RAMS Financial Group Pty Limited ABN 30 105 207 538 (RAMS) and its franchisees refer clients to the Bank for their insurance needs. WGIL and RAMS are both subsidiaries of the Bank. If you take out insurance, RAMS or its franchisee may receive a commission of \$250 (exclusive of GST) per policy.

This SPDS has been issued by Westpac General Insurance Limited ABN 99 003 719 319. © Westpac Banking Corporation ABN 33 007 457 141 ASFL and Australian credit licence 233714.

Prepared: 31 May 2018

RAMS100SPDS 05/18



We're here when you need us

Enquire about your policy on 13 7267

Claim on 1300 652 334

Visit rams.com.au/homeandcontents

Ask at your local RAMS Home Loan Centre

Mail us at GPO Box 4451 Sydney NSW 2001



HOME AND CONTENTS INSURANCE

Product Disclosure Statement

Welcome home

Whatever you love about your home, we'll help you protect it. 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 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

Ask at your local RAMS Home Loan Centre

- 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 47) 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 and Premier Care Contents cover in the ACT, WA and Tasmania) which is issued by Allianz Australia Insurance Limited ABN 15 000 122 850. We are not a bank or other authorised 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 47.

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

Ask at your local RAMS Home Loan Centre

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 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. For 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.

		Essential Care	Quality Care	Premier Care
		Basic cover for insured events plus some additional benefits.	Higher cover for more insured events, additional benefits and higher limits.	Our top cover for all insured events and additional benefits, plus even higher limits. Contents cover extends to also cover your contents anywhere in Australia.
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	✓ Cover provided for building and contents. For Contents cover, theft is only covered if the theft occurs from inside a fully enclosed and locked building and only where there is evidence of forced entry.	✓ Cover provided for building and contents. For Contents cover, theft is covered if the theft occurs from a fully enclosed and lockable building at the site, and for up to \$2,000 in the open air at the site.	✓ Cover provided for building and contents. For Contents cover, theft is covered if the theft occurs from inside, outside or away from your site.
	Storm, flood, fire, lightning, earthquake, impact, explosion	✓ Storm cover excludes damage to gates, fences, and freestanding walls. Fire cover excludes damage caused by smoke where there was no flame at the site.	✓	✓
	Escape of liquid	✓ Excludes loss or damage resulting from liquid escaping from a shower recess.	✓	✓
	Malicious acts, riot and 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 \$5,000 per item/ \$20,000 total per claim.
D. Other cover included	Legal Liability	Up to \$20 million.	Up to \$20 million.	Up to \$20 million.

* For holiday homes not all cover options are available. Building and Contents cover is available provided the home isn't rented out to others. Choose from Essential Care and Quality Care (but not Premier Care). Optional Personal Valuables cover is not available.

2 How your policy works

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 55. 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 only Building cover, or Contents cover for a strata title property, 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

What you need to tell us: When you apply for insurance, you have a duty of disclosure under the *Insurance Contracts Act*.

We will ask you questions that are relevant to the decision whether to insure you and on what terms. When answering the questions, you must tell us everything that you know and that a reasonable person in the circumstances would include in their answer.

You have this duty until we agree to insure you.

What happens if you do not tell us

something: If you do not tell us anything you are required to tell us, we may cancel your policy or reduce the amount payable if you make a claim, or both (including in relation to any renewed policy). If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed (including in relation to any renewed policy).

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 becomes, 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 prospective policy holders, we will issue a supplementary or replacement PDS. We may also provide other updates which will be available at www.rams.com.au or by calling for a free paper copy.

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*) 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 10.

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 period from when you purchase, or vary your policy. Your current policy schedule will show any special condition that applies to your policy.

2 How your policy works

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. You may also choose from a range of unspecified personal valuable options.

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

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 apply to change your sum insured 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, and
- 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 any applicable 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 anticipated exposure to insured events, such as bushfire, storm, flood and theft, based on factors such as:
 - your home's location,
 - your home's construction materials e.g. double brick, timber,
 - your type of home e.g. apartment, freestanding house, strata title,
 - your home's year of construction,
 - security features, such as an alarm system, and
 - the oldest named insured's date of birth,

- your level of cover, your sum insured and excess, and
- the expected cost of claims and business expenses.

In addition, when calculating your premium, we may take into account how long you have held your policy and the premiums that you have previously paid, to help ensure that we can minimise any significant premium changes. As such, different premium rates may apply to new clients and renewing clients.

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

Generally speaking, here's how your choices may 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 voluntary excess chosen for your policy, the lower your premium.



Personal Valuables:

- The higher your sum insured chosen for a particular item or policy, the higher your premium.
- If you select a combination of specified and unspecified, cover the premium is the sum of both components.

Reducing your premium

Discounts may apply to your premium, subject to maximum discount thresholds, including:



- Your Building and Contents cover are combined in one policy.
- You don't make any claims (no claim discount).

We may also offer other discounts from time to time.

2 How your policy works

No claim discounts

You may be eligible to receive a no claim discount on your premium. If we agree to pay a claim, this discount will be reduced or 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, and
- 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. You have a minimum basic excess of \$100 and can choose to increase this with a voluntary excess for your Building and/or Contents cover. Your total basic excess consists of your minimum basic excess, plus any voluntary excess you choose.

Total basic excess options:

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

However, in some instances, we may impose an additional 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,
- Contents and Personal Valuables cover, or
- Building, 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 can read details in the *Lodging a claim* section on page 48.

2.9 Notify us about any changes

You must notify us before or as soon as you become aware of any of the circumstances in this section 2.9 as they may affect your cover.

We'll then discuss specific changes to your cover, for example changes in premium, conditions, limits, exclusions or when cover will stop.

We'll confirm the agreed changes in writing, if applicable.

You must notify 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 plans to build a new structure on the site,
- the insured property has existing unrepaired damage,
- the insured property is not watertight, well maintained, structurally sound and secure,
- 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 will be used for any business, trade or profession (other than a home office),
- the occupancy of a building on the site will change e.g. renting out a building or the property will become your holiday home,

- the insured property will be sold,
- any contents insured under the policy will be moved into storage (including onsite storage),
- repairs have been completed or a personal valuable item is replaced following a claim,
- a new person will move in to the building(s),
- any insured will move to a new residential address,
- any insured has been charged or convicted of a criminal offence in the past five years, or
- 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, you will not be covered for Building and/or Contents cover 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, and
- notify us when the property becomes reoccupied.

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.

2 How your policy works

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 building or renovating

If you plan to build, renovate, make alterations or additions, or demolish a building at the site, you need to inform us before work begins as your cover may be reduced or cancelled. While construction, renovations, alterations, additions or demolition 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.

Your policy won't cover any legal liability that arises in the course of construction of your building or from building work costing more than \$50,000. For more details, refer to *Legal Liability* cover on page 45.

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.

Each time we offer to renew your policy, we will automatically adjust your sum insured to make an allowance for inflation and the increased costs of construction materials and goods. This helps reduce your risk of being underinsured.

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:

- for a monthly premium instalment policy – we will continue to provide cover and debit monthly premium instalments, and
- for an annual premium payment policy – we will continue to provide cover until the end of the current period of insurance.

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 (including any renewed policy) for any of the reasons described in the *Insurance Contracts Act*, including if you breach your duty of disclosure when initially entering into the insurance, 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, other than:

- Legal Liability cover (refer to Section 6.1 of this PDS), except as otherwise stated, and
- Domestic Workers' Compensation cover (refer to Section 6.2 of 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 watertight, well maintained, structurally sound and secure,
- failure to undertake building work that a relevant authority required you to undertake before the loss or damage occurred, or
- 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, oxidisation, mould, mildew or atmospheric conditions,
- earth or soil movement (other than earthquake) including landslide, subsidence, or erosion,
- settling, expansion, shrinkage or vibration,
- hydrostatic pressure, or
- tree roots.

Animals

- vermin, insects or pests, or
- 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 or unlawful acts or use

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

Business and commercial purposes

- your property, or any part of your property, being used for any business, trade, profession, occupation or commercial purposes, other than as a home office or for ad hoc babysitting (e.g. use as a farm, guest house, display home, club house, boarding house or commune),

in each case unless you notify us and we agree in writing to continue to provide cover.

Unoccupancy, renovating, moving or selling

- your property being unoccupied for more than 60 consecutive days,
- works to demolish or relocate your building,
- the ownership of the property changing, e.g. you sell the property or part of the property, or
- your property or part of the property being leased to a third party,

in each case unless you notify us and we agree in writing to continue to provide cover.

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, or
- chemical or biological materials or contamination caused by chemical or biological materials.

Common property

- any loss or damage to common property where the home is part of a strata, group or community title plan.

4 Home and Contents cover

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, and
- 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),
- floating floor boards,
- 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, in all instances for which you own or are legally responsible for, e.g. light fittings, alarm systems, kitchen and bathroom fixtures, and
- 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, and
- tanks that store heating oil, gas or water.

✗ 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),
or
- outdoor decorations, or water features – unless covered by Premier Care *Additional benefits* (refer to page 31).

Business, farming, or blocks over 40,000 square metres

- 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, or
- buildings located on sites exceeding 40,000 square metres.

Other structures

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

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 and software obtained legally,
- mobile phones, personal handheld, navigational equipment,
- clothing, jewellery, toiletries, books, toys,
- artwork, collections and collectibles,
- fixed and unfixed carpets and rugs,
- floating floor boards in a home which is part of a strata title plan,
- internal window coverings e.g. blinds, curtains,
- sporting equipment including golf buggies,
- musical instruments, and
- tools, registered firearms.

Personal aids

- wheelchairs, mobility scooters, and
- 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 (Quality Care and Premier Care only) e.g. above ground swimming pools, mobile BBQ, outdoor furniture,
- non motorised watercraft up to four metres in length, and
- surfboards, sailboards, surf skis, canoes and kayaks.

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, and

- structural additions and improvements to a home which is part of a strata title plan, which are not otherwise insured under the body corporate or equivalent'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, or
- 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 (other than surfboards, sailboards, surf-skis, canoes and kayaks), or
- aircraft, drones, micro-lights, hang gliders, and their parts and equipment (unless it is a model or toy aircraft, provided they are being used legally).

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, or
- 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 Home and Contents cover: Insured events

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	✓ Cover provided for building and contents. For Contents cover, theft is only covered if the theft occurs from a fully enclosed and locked building at the site and only where there is evidence of forced entry	✓ Cover provided for building and contents. For Contents cover, theft is covered if the theft occurs from a fully enclosed and lockable building at the site and for 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

Insured events

Depending on whether you have Buildings cover or Contents cover, we will insure your building and/ or contents at the site against loss or damage caused by the following events if they occur during your period of insurance.

- ✓ indicates that cover is provided under a specific type of policy, subject to the terms and conditions of the policy.
- ✗ indicates that cover is not provided under a specific type of policy.

 Earthquake	Essential Care	Quality Care	Premier Care
<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>	✓	✓	✓

 **Escape of liquid**

<p>Covered Loss or damage caused by accidental escape of liquid from any fixed pipe, fixed tank, waterbed, fish tank, or fixed item used to hold 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>	✓	✓	✓
<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 building and/or contents to match property that has been repaired or replaced, or loss or damage caused by gradual escape of liquid which is evident and which you fail to rectify. 			

 **Explosion**

<p>Covered Loss or damage caused by an explosion.</p>	✓	✓	✓
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4 Home and Contents cover: Insured events



Fire

	Essential Care	Quality Care	Premier Care
<p>Covered</p> <p>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, or • 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</p> <p>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, or • smoke damage as a result of controlled back burning. 			



Flood

<p>Covered</p> <p>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), or • 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, or • any animal, except those kept at the site. 	✓	✓	✓
<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**

<p>Covered Loss or damage caused by lightning.</p>	✓	✓	✓
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 **Malicious acts**

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

 **Riot or civil commotion**

<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>	✓	✓	✓
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4 Home and Contents cover: Insured events



Storm

	Essential Care	Quality Care	Premier Care
<p>Covered</p> <p>Loss or damage caused by storm, including cyclone, hail, wind, snow or rain.</p>	<p>✓</p> <p>Excluding damage to gates, fences and freestanding walls</p>	<p>✓</p>	<p>✓</p>
<p>Not covered</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • storm for a period of 48 hours, or • 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 that were not in good condition prior to damage occurring, • retaining walls, paths, driveways, bridges or landscaping, • fabric awnings, 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, or • 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, or • 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>	<p>✓ Cover provided for building and contents. For Contents cover, theft is only covered if the theft occurs from a fully enclosed and locked building at the site and only where there is evidence of forced entry</p>	<p>✓ Cover provided for building and contents. For Contents cover, theft is covered if the theft occurs from a fully enclosed and lockable building at the site and for up to \$2,000 in the open air at the site (refer to page 36)</p>	<p>✓</p>
<p>Not covered Loss or damage if the theft or attempted theft is:</p> <ul style="list-style-type: none"> • by you or someone acting with your consent, • by someone who is at the site with your consent or the consent of someone who lives at the site, or • from an unlocked and unattended motor vehicle, caravan or trailer (except where kept in a locked garage at 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 and 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, or • glass or ceramic cooktops. <p>Continued on page 22</p>	<p>✗</p>	<p>✓</p>	<p>✓</p>
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4 Home and Contents cover: Insured events



Accidental breakage of glass cont.

	Essential Care	Quality Care	Premier Care
<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), or • items described in Building cover above where you have legal liability as a tenant. 	X	✓	✓
<p>Not covered Accidental breakage of glass:</p> <ul style="list-style-type: none"> • that's not broken through its entire thickness, or • that's part of a glasshouse or conservatory. <p>*Accidental breakage of:</p> <ul style="list-style-type: none"> • television screens or screens on visual display units, • glass parts in televisions, radios or other electronic devices, • vases or ornaments, or • glass that's normally carried by hand. <p>*However, under Premier Care, this is covered under <i>Accidental loss or damage</i> (refer to page 23).</p>			



Electrical motor burnout

<p>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.</p> <p>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.</p>	X	✓	✓
<p>Not covered</p> <ul style="list-style-type: none"> • 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, or • 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
<p>Covered</p> <p>Accidental loss or damage to:</p> <ul style="list-style-type: none"> • your building and/or contents at the site, or • your contents while temporarily removed elsewhere in Australia. <p>If loss or damage is caused by any other insured event, you must claim under that section of your policy.</p> <p>For every claim we agree to pay, your excess will be the greater of your basic excess or \$300.</p>	X	X	✓
<p>Not covered</p> <p>Any loss or damage excluded under any insured events, unless otherwise stated.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • 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, or • any process of professional cleaning, repairing, restoring, servicing or renovation. <p>Loss or damage to:</p> <ul style="list-style-type: none"> • 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), or • photographic equipment while in use underwater. <p>Loss or damage to contents:</p> <ul style="list-style-type: none"> • stored in any commercial storage facility or sale rooms, • as part of a household removal, or • permanently removed from the property after the first 14 days of cover. 			

4 Home and Contents cover: Building additional benefits

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

4 Home and Contents cover: Building additional benefits

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
Contents in a commercial storage facility	✗	✓ 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	36

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

4 Home and Contents cover: Building additional benefits

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.

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

	Essential Care	Quality Care	Premier Care
<p>Sum insured safety net</p> <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 renovating or extending for example), you need to let us know and increase your sum insured appropriately to avoid being underinsured.</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, or • the cost of removing tree stumps still in the ground. 			

	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 other insureds.</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>✓</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

<p>If you don't already have an existing rainwater tank or solar heating system and you suffer a total loss and we have agreed to rebuild your home, we will cover the costs of supplying and professionally installing a:</p> <ul style="list-style-type: none"> • rainwater tank, and/or • solar hot water system. <p>If these items were already installed before the event, they form part of your building and should be included in your building sum insured.</p> <p>This benefit excludes any rebates for which you may be eligible.</p>	<p>✗</p>	<p>✓</p> <p>Up to \$3,000 in total</p>	<p>✓</p> <p>Up to \$5,000 in total</p>
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Building modification for paraplegia or quadriplegia

<p>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> <p>Up to \$5,000</p>	<p>✓</p> <p>Up to \$10,000</p>
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4 Home and Contents cover: Building additional benefits

Benefits paid as part of your building sum insured

	Essential Care	Quality Care	Premier Care
Professional fees			
We will cover the cost of employing an architect, surveyor, engineer, building consultant and/or lawyer that might be necessary for the repair or replacement of your building following an insured event.	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured

Building laws and regulations

We will cover the costs incurred to comply with local or state government building laws, bylaws, regulations and standards following the destruction or partial destruction of your home.	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured	✓ Up to 10% of the sum insured
We will only pay those costs that directly apply to the part of your building that has been damaged.			
Not covered			
The costs relating to building work that a relevant authority required you to undertake before the loss or damage occurred.			

Emergency repairs and protection

We will cover the reasonable costs incurred for any emergency repairs and protection necessary to prevent further loss or damage.	✓	✓	✓
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Fire brigade and services charges

We will cover the amount an organisation may charge you for:	✓ Up to \$5,000	✓ Up to \$5,000	✓ Up to \$5,000
<ul style="list-style-type: none"> • fire brigade services, • emergency services, and/or • recharging of fire extinguishers or replacement of used fire fighting equipment. 			

	Essential Care	Quality Care	Premier Care
<p>Gardens and landscaping</p> <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, and • 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, • non-permanent trees, plants and shrubs (i.e. those in pots), or • the grown value of the tree, plant or shrub at the time of the event. 			

Purchasing a home			
<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			
<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>			

4 Home and Contents cover: Building additional benefits

	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.

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

Sum insured safety net	Essential Care	Quality Care	Premier Care
<p>If the cost to repair or replace your contents is more than your sum insured, we will cover the extra cost to:</p> <ul style="list-style-type: none"> • repair damage to your contents, and/or • replace your contents. <p>The sum insured safety net does not increase your sum insured or any other additional benefit.</p> <p>If you increase the value of your contents (by purchasing new items for example), you need to tell us and increase your sum insured appropriately to avoid being underinsured.</p>	<p>✓</p> <p>Up to 5% 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>

Removal of debris			
<p>We will cover the cost of removing any contents debris from your site following a loss.</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>

4 Home and Contents cover: Contents additional benefits

	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 other insureds.</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>
<p>Emergency accommodation for pets</p> <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>
<p>Funeral expenses</p> <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>

Benefits paid as part of your contents sum insured

Emergency storage of contents	Essential Care	Quality Care	Premier Care
<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>	✗	✓ 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

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>	✓ Up to the sum insured	✓ Up to the sum insured	✓ Up to the sum insured
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Contents in a commercial storage facility

<p>We will cover loss or damage to contents in a commercial storage facility in Australia as a result of an insured event. This cover is only provided if the commercial storage facility is:</p> <ul style="list-style-type: none"> • lockable, • only accessible by you or someone authorised by you, and • fully enclosed by walls (including doors), floor and a roof. <p>We will only cover items in storage if:</p> <ul style="list-style-type: none"> • you contact us and advise us you are storing your contents, • you provide us with the address where the contents are being stored, • the address where the contents are being stored is within a 5km radius of the insured risk address, • you provide us with the value of the items being stored, and • we agree to cover them. <p>Continued on page 36</p>	✗	✓ Up to the sum insured	✓ Up to the sum insured
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4 Home and Contents cover: Contents additional benefits

	Essential Care	Quality Care	Premier Care
Contents in a commercial storage facility cont.			
<p>Not covered</p> <ul style="list-style-type: none"> • jewellery and watches, • artworks, collections or collectables, • accidental loss or damage (refer page 23), • theft where there is no sign of forced entry, or • contents kept in a shipping container. 			
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, and/or • 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>
Contents in the open air at the site			
<p>We will cover loss or damage caused by an insured event to contents in the open air at the site.</p>	<p>✗</p>	<p>✓</p> <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</p>	<p>✓</p> <p>Covered under <i>Accidental loss or damage</i>. Refer to page 23.</p>

Contents temporarily removed to other places in Australia

	Essential Care	Quality Care	Premier Care
<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, and 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, or 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.

Not covered

Unless your policy states otherwise, this additional benefit won't cover:

- contents in any furniture storage facility or sale rooms, or as part of a household removal, or
- contents in any other location other than those listed above.

Computer records

<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
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Not covered

Re-establishment costs for any records or data that:

- were held on illegal copies of software, or
- can be restored from other media not damaged or destroyed by the event.

4 Home and Contents cover: Contents additional benefits

Other benefits

	Essential Care	Quality Care	Premier Care
<p>Sum insured automatic indexation</p> <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>	✓	✓	✓

Frozen food loss

<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, or • 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, or • loss when you deliberately cause the frozen food to spoil. 			

Credit card loss

<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, and • the person who uses your card fraudulently is not a family member or someone who normally lives with you. <p>An insured event does not have to occur to claim this additional benefit.</p>	✗	✓ Up to \$1,000	✓ Up to \$5,000
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	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.

Contents in transit

<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, or 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
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Veterinary expenses

<p>If your dog or cat is injured as a result of being hit by a motor vehicle, or injured during the course of an insured event (excluding accidental loss or damage), 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
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4 Home and Contents cover: Contents with special limits

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 \$5,000 per item /Up to \$20,000 in total for all items in one claim
Sporting equipment (excluding bicycles)	Up to \$2,000 in total	No limit	No limit
Bicycles	Up to \$1,000 in total	Up to \$1,500 in total	Up to \$2,000 in total
Electronic audio, visual and computer equipment	Up to \$3,000 in total	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 in total	Up to \$10,000 in total	Up to \$20,000 in total
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 in total	No limit	No limit
Unset stones and unattached charms	Up to \$500 in total	Up to \$1,000 in total	Up to \$2,000 in total
Unattached motor vehicle and marine pleasure craft accessories and parts (including keys)	X	Up to \$750 in total	Up to \$1,000 in total
Money & other negotiable financial documents	X	Up to \$750 in total	Up to \$1,250 in total
Documents	X	Up to \$1,000 in total	Up to \$2,000 in total
Property belonging to guests or visitors	X	Up to \$2,000 in total	Up to \$5,000 in total 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 in total	Up to \$15,000 in total at the site only /Up to \$5,000 in total elsewhere in Australia
Tools and equipment of trade	X	Up to \$2,000 in total	Up to \$3,000 in total at the site only /Up to \$1,000 in total elsewhere in Australia

Limits on the items listed directly above cannot be increased.

5 Optional Personal Valuables cover

Optional extra cover for your valuables –

- within Australia and New Zealand
- elsewhere in the world for up to 90 days, commencing from the date of your departure from Australia

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, including smart 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,
- laptops, mobile and portable computing devices, and portable data storage devices,
- 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 up to four metres in length,
- surfboards, sailboards, surf-skis, canoes and kayaks, and
- 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, or
- 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.

	Unspecified	Specified
<p>Covered</p> <ul style="list-style-type: none"> theft, provided you report the loss to the police as soon as possible, and accidental loss or damage 	<p>When you choose unspecified cover your personal valuables are not listed separately and are covered up to your chosen limits of cover as listed on your policy schedule.</p> <p>For cover limit options see table on page 44.</p>	<p>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.</p>
<p>Not covered</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by theft by you or someone acting with your consent, caused by theft by someone who is at the site with your consent or 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), or to photographic equipment while in use under water. 		

5 Optional Personal Valuables cover

Unspecified Personal Valuables cover limit options:

For each 'per item limit', you can choose from the 'total limit for all items in one claim' next to it.

For example, if you choose the \$1,000 per item limit shown below, you have the option of either a \$3,000, \$5,000 or \$7,500 total limit for all items in one claim.

Per item limit	Total limit for all items in one claim
\$500	\$1,000
	\$1,500
	\$2,000

Per item limit	Total limit for all items in one claim
\$750	\$2,000
	\$2,500
	\$3,000
	\$4,000
	\$5,000

Per item limit	Total limit for all items in one claim
\$1,000	\$3,000
	\$5,000
	\$7,500

Per item limit	Total limit for all items in one claim
\$1,500	\$7,500

Per item limit	Total limit for all items in one claim
\$2,000	\$7,500

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 Other cover

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 or any other insured, or
- loss or damage to property owned or controlled by someone other than you or any other insured.

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, and • 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>✓</p> <p>Up to \$20 million</p>	<p>✓</p> <p>Up to \$20 million</p>	<p>✓</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, illness or death of you or any other insured, • from loss or damage to property that is owned or controlled by you or any other insured, • from bodily injury, illness or death of your employees arising out of their employment by you, • from acts or omissions by you or someone with your consent, if the acts are illegal or 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 46</p>			

Not covered (continued)

- out of or in connection with any business, profession, or occupation carried on by you (eg, use of your property as a farm, guest house, display home, club house, boarding house or commune) 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 part of a strata, group or community title plan,
- 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, drones or aircraft landing areas, micro-lights or hang gliders (other than model or toy aircraft, provided that they are being used legally),
- 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 47

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 relevant state or territory strata title or group property laws,
- 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), or
- 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 if your insured property is located in the Australian Capital Territory, Western Australia or 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/homeandcontents.

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**



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.

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, or
- 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.

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, and
- 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 50.

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, and
- 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, and
- 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*) 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.

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, and/or
- original certificate of authenticity from the manufacturer.

A photograph of your possessions and/or property may be requested as supportive evidence in addition to the above, but will not be accepted as a primary source of evidence of ownership, value and/or loss.

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 or, where that is not possible, with the nearest similar materials, items or construction, and
- 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, and/or
- 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 9 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,

7 Lodging a 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, and/or
- 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, alterations, additions or demolition 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 to acknowledge your complaint, providing their name and relevant contact details and will keep you informed of the progress of your complaint at least every 10 business days. The Team Leader or Manager will 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.

If an agreement cannot be reached, we will notify you of your right to take your complaint to the next stage. The Team Leader or Manager will respond to your complaint in writing.



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

Phone Sales and customer service disputes: 13 7267

Phone Claims related disputes: 1300 652 334

Fax 02 8254 6979

The Internal Dispute Resolution Officer will contact you to acknowledge your complaint, providing their name and relevant contact details and keep you informed of the progress of your dispute at least every 10 business days.

The Internal Dispute Resolution Officer will try to resolve your dispute within 15 business days. However, if they consider that further information or investigation is required, they will agree reasonable alternative timeframes with you. If an agreement cannot be reached, the Internal Dispute Resolution Officer will notify you of your right to take your dispute to the Financial Ombudsman Service (FOS).

The Internal Dispute Resolution Officer will respond to your dispute in writing.





3. Financial Ombudsman Service

If you are not satisfied with the decision made or we cannot otherwise reach an agreement, you can refer your matter to FOS who provide a free independent dispute resolution service for consumers who have a general insurance dispute.

Additionally, if we are unable to resolve your complaint or dispute to your satisfaction within 45 calendar days, we will inform you of the reasons for the delay and that you may take your complaint or dispute to FOS.

Financial Ombudsman Service Limited

Mail GPO Box 3 Melbourne VIC 3001

Phone 1800 367 287 (national toll free)

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, or
- 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.

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 plan, 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, and
- 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.

floating floor is a floor that does not need to be nailed or glued to the subfloor. A floating floor is considered to be a fixture of the building, unless the building is part of a strata title plan, in which case we will cover a floating floor as contents under a contents policy.

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.

9 Glossary of defined terms

good condition no unrepaired damage, not suffering from wear and tear, gradual deterioration, fading, rust, corrosion, rot, 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.

model or toy aircraft is an unmanned or remotely controlled aircraft (including drone) that is used for sport or recreation and is not used for commercial purposes.

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.

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.

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 only Building cover, or Contents cover for a strata title property, any person who has an interest in the property.

10 Other information

10.1 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 Policy 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.

10.2 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.

10.3 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

Ask at your local RAMS Home Loan Centre

Mail us at GPO Box 4451 Sydney NSW 2001