The content of this Key Facts Sheet is prescribed by the Australian Government
and is a requirement under the *Insurance Contracts Act 1984*

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Home and Contents Insurance

Prepared on: 6th August 2025

THIS IS NOT AN INSURANCE CONTRACT

Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement** (PDS) and all policy documentation for more details.

Step 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (Sum insured). This table is only applicable in relation to any building cover in the policy.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/ covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for loss or damage caused by bushfires and grassfires during the first 72 hours after you first take out or increase the cover under the policy.
Flood	Yes or Optional	Included as standard subject to eligibility criteria. Optional if you don't have flood cover under your renewing policy and you meet specific eligibility criteria relating to the risk of flood at your property. We must also agree that you can opt out. Not covered for loss or damage to retaining walls, pontoons, jetties or bridges.
Storm	Yes	Not covered for loss or damage caused by storm surge, or by where rainwater, hail, wind or water that enters your buildings due to lack of maintenance or poor housekeeping.
Accidental breakage	Yes	Not covered for cracks, scratches or chips in any item.
Earthquake	Yes	An additional excess of $250 on top of any other excess payable under the policy applies to claims for loss or damage caused by an earthquake or a series of earthquakes that occurs during any consecutive 48 hour period.
Lightning	Yes	Not covered for the cost of data recovery.
Theft and Burglary	Yes	Not covered where the actual or attempted theft or burglary is committed by any person you (or anyone who lives at the insured address) invite into your home.
Actions of the sea	No	
Malicious Damage	Yes	You must tell the police as soon as reasonably possible about any malicious damage, theft, attempted theft, burglary or loss of insured property.
Impacts	Yes	Not covered for loss or damage caused by you or anyone you give consent to, cutting or chopping trees, or parts of trees at the insured address.
Escape of liquid	Yes	Not covered for loss or damage caused by rust, corrosion, algae, mould or mildew unless the loss or damage is a direct result of an insured event.
Removal of debris	Yes	Cover limited to 10% of the buildings sum insured. This is an extra amount, paid in addition to your buildings sum insured.
Alternative accommodation	Yes	Cover limited to the weekly rent equivalent to your building's rentable value prior to the damage, up to 10% of your buildings sum insured in total for a time necessary, up to a maximum of 12 months. This is an extra amount, paid in addition to your buildings sum insured.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

Step 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example under storm, cyclone and rainwater cover, we will only pay for loss or damage caused by or arising from soil movement including erosion, landslide, mudslide or subsidence, if it is directly caused by and occurs within 72 hours of a storm. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example a basic excess and an additional earthquake or tsunami excess. You may be able to increase these excesses to lower your premium; but you can't increase the earthquake and tsunami excess. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to $20,000,000 for a liability arising out of any one accident (or series of accidents) attributable to one source or originating cause. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don’t want this policy within 14 days of it being issued and you haven’t made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount* *(Sum insured).*
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount *(Sum insured plus safety net).*
- the insurer will cover all the reasonable costs to rebuild your home *(Total replacement).*

* the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

Step 4 Seek more information

If you want more information on this policy contact us on 1300 130 935.

For information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

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