



Home Insurance

Product Disclosure Statement (PDS)



Allianz cover: all the way from A to Z



We love to help insure the things you love. We pride ourselves on being reliable and aim to make every claim experience easy.

Preparation Date: 1st April 2025



Allianz Australia

We are one of the country's largest general insurers, providing insurance cover to over 3 million people and businesses nationwide.

We are an award-winning general insurance company, and we insure many of the top 200 ASX-listed companies. There's also more to us than insurance – we participate in community and sponsorship projects in Australia.

Allianz Australia Insurance Limited, ABN 15 000 122 850

AFS Licence No. 234708 is the issuer of Allianz Home Insurance.

Allianz globally

We're part of the global Allianz Group, which provides insurance and financial products to over 100 million customers in more than 70 countries. Across Europe, Asia-Pacific, Africa and the Americas, the Allianz Group is always working to secure people's futures with high quality products, simple solutions and reliable care.



Allianz Home Insurance: a snapshot

This visual is only a summary and a guide to some of what is covered. For more information on these benefits, including their full terms and conditions, limits, excesses and exclusions, check both this PDS and your policy details document.

What's covered?

Buildings insurance
covers you for loss or damage to the residential buildings, structures, and fixtures at your insured address.



[PAGE 12 →](#)

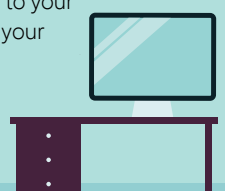
**Fire, smoke, grassfires and bushfires**

[PAGE 23 →](#)

**Storm, cyclone or rainwater**

[PAGE 24 →](#)

Contents insurance
covers loss or damage to your belongings located at your insured address.



[PAGE 16 →](#)

**Flood and/or run-off**

[PAGE 25 →](#)

**Sudden escape of liquid**

[PAGE 27 →](#)

Legal liability cover
cover if you're found liable to pay compensation to someone because you've accidentally injured them or damaged their property.



[PAGE 40 →](#)

**Theft or burglary**

[PAGE 28 →](#)

**Breakage of glass or ceramic items**

[PAGE 30 →](#)

**Vandalism or malicious damage**



[PAGE 29 →](#)



Alternative accommodation for you and your pets



[PAGE 32 →](#)



Debris removal and additional rebuilding costs

[PAGE 33 →](#)



Storage of undamaged contents

[PAGE 34 →](#)



Building environmental and resilience improvements

[PAGE 35 →](#)



Building accessibility modifications

[PAGE 36 →](#)



Replacement of locks or cylinders

[PAGE 36 →](#)



Security firm attendance fees

[PAGE 37 →](#)



Food or medicine spoilage

[PAGE 37 →](#)



Guest, visitor, domestic helper and worker property

[PAGE 38 →](#)



What's optional?



Accidental damage cover

[PAGE 45 →](#)



Motor burnout

[PAGE 46 →](#)



Portable contents cover

[PAGE 47 →](#)



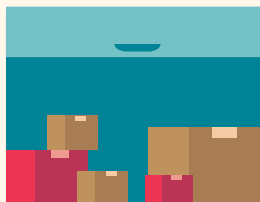
Rebuild safety net

[PAGE 50 →](#)



Contents in commercial storage

[PAGE 49 →](#)



What's not covered?

For the complete list of exclusions and their full terms and conditions, see [PAGE 51 →](#)



What's in this PDS?

Contents

About this document	09
About your policy documents	10
Appointing someone to represent you	10
What if you change your mind?	10
72-hour exclusion period for certain insured events	11
Buildings Insurance	12
What are buildings ? What are not buildings?	13
How much your buildings are covered for	15
Contents Insurance	16
What are contents ? What are not contents?	17
Where are your contents covered	20
How much your contents are covered for	21
Insured events	22
Fire, smoke, bushfires and grassfires	23
Explosion	23
Storm, cyclone or rainwater	24
Lightning	25
Flood and/or run-off	25
Earthquake or tsunامي	26
Sudden escape of liquid	27
Theft or burglary	28
Impact damage	28
Vandalism or malicious damage	29
Riot or civil commotion	29
Breakage of glass or ceramic items	30
Your included benefits	31
Alternative accommodation for you and your pets	32
Debris removal and additional rebuilding costs	33
Disposal of damaged contents	34
Storage of undamaged contents	34
Building environmental and resilience improvements	35
Building accessibility modifications	36
Replacement of locks or cylinders	36
Security firm attendance fees	37
Food or medicine spoilage	37
Guest, visitor, domestic helper and worker property	38
Contents cover at your old and new house when moving	39

What's in this PDS?

Your legal liability	40
What's covered?	41
How much we will pay?	41
What's not covered?	42
Your optional benefits	44
Accidental damage cover	45
Motor burnout	46
Portable contents cover	47
Contents in commercial storage	49
Rebuild safety net	50
What's not covered?	51
Excluded	52
Making a claim	57
What you need to do	58
How we will settle your buildings claims	59
How we settle your contents claims	61
How we settle your legal liability claims	63
Understanding your excesses	64
Other things you need to know when you claim	66
How your insurance works	67
Your responsibilities	68
Your duty to take reasonable care not to make a misrepresentation	68
How to renew your policy	69
Changes to your policy	70
Cancellation rights under the policy	71
Your premium	72
Assigning your rights	73
Governing law clause	73
How to resolve a complaint	74
Privacy notice	75
GST notice	76
General Insurance Code of Practice	77
Financial Claims Scheme	77
Terrorism and Cyclone Insurance Act 2003	77
Phoning for assistance and confirmation of transactions	77
Words you should know	78
Additional information	85
Conduct of others	85



About this document

Do I really need to read this?

Yes. We've made it as short and clear as we can. Your PDS includes information about:

- how Allianz Home Insurance works
- when you can claim and how to go about it
- your legal rights and obligations under this policy.

Some words have a special meaning when used in this PDS. See **Words you should know** on [page 78](#). Knowing what these words mean when they appear will help you understand your policy.

The information in this PDS does not take into account your specific objectives, financial situation or needs. It is up to you to carefully read this document to determine if this insurance is right for you and if so, choose the cover you need.

Updating this PDS

We may need to update this PDS from time to time. When we do, we will give you a new PDS, Supplementary PDS (SPDS) or another compliant document. If the update is not materially adverse to you, we may tell you in a different way or just keep a record of any changes ourselves. You can contact us for a paper or electronic copy of the changes at any time and we will send them to you at no charge.

About your policy documents

Your policy is made up of this PDS, any SPDS that applies, your policy details document and any other document we tell you forms part of your policy. We will let you know what the other documents are when you take out your policy or when required or permitted by law. Together these documents describe the terms and conditions of your insurance and what you are covered for.

These documents will also apply when you renew your policy unless we tell you otherwise, or we issue you with a new or updated PDS or SPDS. We will send you a renewal policy details document at that time.

If there's more than one policy holder, anything that a policy holder does, says or doesn't tell us about will apply to all the policy holders.

Receiving your policy documents

We will send your policy and other related documents by email to policy holders at the email addresses you provide. The time they are sent from our data system will be treated as the time you receive them. If you want to receive these documents in another way, please contact us.

It is your responsibility to make sure the email or postal addresses you have given to us are up to date. If any email or postal addresses change, you need to let us know as soon as you reasonably can.

Policy holders must consent to Allianz collecting their email or postal addresses and agree to receive policy and other related documents in line with our Privacy Policy.

Appointing someone to represent you

You may nominate someone to represent you as an authorised person on your policy. This person is called a shared access contact. The shared access contact is authorised by you to manage your policy and holds the same authority as you to make changes, cancel and claim on your policy.

When answering any of our questions, you must take reasonable steps to ensure the shared access person has the appropriate authority and knowledge to do so. There are limited exceptions to this authority to protect your interests. This authority stays in place until you remove the shared access contact from the policy.

You must ensure the shared access contact consents to Allianz collecting their email or postal address and agrees to receive policy and other related documents on your behalf, in line with our Privacy Policy.

What if you change your mind?

Your cooling-off rights

A 21-day cooling off period applies to this insurance. So, if you decide you don't want this policy, you can cancel it up to 21 days from:

- the date we issue a new policy to you, or
- the start date of a renewed policy.

We'll refund your premium in full, as long as:

- you haven't made a claim, or
- do not need to make a claim.

We may deduct government taxes or duties from your refund.

You can cancel your policy at any time

Circumstances change, life happens – we get it. That's why you can cancel your policy – see [Cancellation rights](#) on [page 71](#).

72-hour exclusion period for certain insured events

There is a 72-hour exclusion period for specific insured events. These are outlined below. This is to mitigate the risk associated with individuals seeking insurance coverage on their uninsured property or increasing coverage on underinsured property when certain events are anticipated.

Exclusion period conditions

We do not provide coverage for any loss or damage to your buildings or contents caused by cyclone, flood, flood water combined with run-off and/or rainwater, grassfires, and bushfires during the first 72 hours after:

- you first take out your policy, or
- you increase the cover under your policy.

Immediate coverage for other insured events

However, damage caused by other insured events begins from the time you take out or amend your policy.

Exclusion period exceptions

The 72-hour exclusion period does not apply in the following cases:

- renewals, or
- on the same day the policy starts if you enter into a contract to purchase your insured address, or
- if the policy replaces another similar insurance policy that covered the same buildings, contents, or both, without a break in cover. If there is an increase in your sum insured between the new policy and the one it replaces, the increased amount won't be covered for the first 72 hours of the policy.

Have a question?

You're not alone. If you have a question about insurance, we'd love to hear from you.

General enquiries

 allianz.com.au

 **13 10 00**

 GPO Box 9870 Melbourne VIC 3000

Claims enquiries

 allianz.com.au/claims

 **13 10 13**



Buildings Insurance

Buildings insurance covers you for loss or damage to the residential buildings, structures, and fixtures at your insured address caused by an [insured event](#) during the period of insurance.

This section outlines [what is covered](#) and [not covered](#) under your buildings insurance. Your policy details document will show the cover you have chosen and the amount you are insured for.

What are buildings (and what are not)

The following structures, fixtures and landscaping at your insured address.

What's covered?	What's not covered?
Structures	
✓ Your home buildings ✓ Garages, carports, sheds and granny flats ✓ Building infrastructure, including pipes, cables, ducts, wires, meters and switches used for water supply, drainage, sewerage, communication, electricity, cooling and heating that you are legally responsible for and connected to your buildings ✓ Outdoor structures, including decks, verandahs, pergolas, gazebos, patios, terraces, gates, fences, free-standing walls, retaining walls, paved paths and driveways ✓ Recreational structures, including tennis courts, permanently installed swimming pools, fixed spas, saunas and their fixed accessories ✓ Jetties and wharves. However, they must be permanently fixed to land you own and have no commercial activities undertaken from them.	✗ Any hotel, motel, hostel, guest house, boarding house, dormitory, nursing home or commercial building ✗ Any buildings at your insured address rented to short-term tenants for money, reward or other consideration ✗ Any buildings you rent to tenants, for money, reward or other consideration unless you also live at the insured address ✗ Any granny flat you rent to tenants for money, reward or other consideration ✗ Residential flats, units or town houses that are part of a strata title development unless buildings cover is included on your policy details document ✗ Buildings that are not lived in (or will not be lived in) for more than 60 consecutive days unless you have our prior agreement in writing. We will not unreasonably withhold our agreement ✗ Any motor vehicle, caravan, trailer, mobile home, shipping container or watercraft ✗ Unpaved paths or driveways, including those made of loose or compacted soil, gravel, pebbles, rocks or sand ✗ Replacement of water ✗ Pontoons ✗ Buildings under construction where the value of any alterations, additions, demolition, repairs to or decoration of the buildings is over \$75,000.

What are buildings (and what are not)

The following structures, fixtures and landscaping at your insured address.

What's covered?	What's not covered?
Fixtures and fittings	
✓ Fixtures and fittings, including toilets, baths, showers, sinks, taps, ceiling fans and light fittings ✓ Built-in furniture, clotheslines and built-in barbecues ✓ Fixed ceiling, wall and floor coverings, including carpets, floating floors, curtains, blinds and awnings ✓ Fixed domestic appliances that are permanently connected to electricity, gas or water. This includes air conditioners, heating systems, ovens, dishwashers, hot water systems and plumbed in refrigerators ✓ Fixed satellite dishes and antennas.	✗ Any building materials, fittings or appliances that are to be fitted or installed ✗ Anything that would be covered by contents insurance instead – see Contents insurance on page 16.
Green systems and installations	
✓ Permanently installed water tanks, sewerage storage or treatment tanks ✓ Grey water recycling systems, geothermal heating and cooling systems, and hot water heat exchange systems ✓ Solar power systems, including fixed solar panels and energy storage devices ✓ Permanently installed electric vehicle (EV) wall chargers.	✗ Replacement of water ✗ Portable electric vehicle (EV) wall chargers which are not permanently fixed to your buildings – see Contents insurance on page 16.
Landscaping	
✓ Trees, shrubs, hedges, and plants that are planted in the ground – \$5,000 limit applies.	✗ Grass, turf or lawn including artificial grass, turf or lawn (unless part of a tennis court), as well as soil, mulch, gravel, pebbles, rocks or sand.

How much your buildings are covered for

Every property is different and personal to you. It is up to you to decide how much cover you need to replace your buildings if they were completely destroyed by an [insured event](#). We call this your **buildings sum insured**.

You will need to factor in:

- the materials and labour required to rebuild, including any additional structures or fixtures at your insured address
- any completed renovations or improvements you have made
- any relevant taxes.

You can find the amount your buildings are insured for in your policy details document. You can apply to adjust your sum insureds when things change by contacting us. You will also need to check if your sum insureds are appropriate at each renewal.



Need help choosing the right amount?

To help you estimate the replacement value of your buildings, use the **Buildings replacement calculator** available at allianz.com.au/home-insurance-calculator.

Note: the calculator is a guide only. For an accurate replacement value, you should consult an architect, builder, quantity surveyor, valuer or another suitably qualified professional.

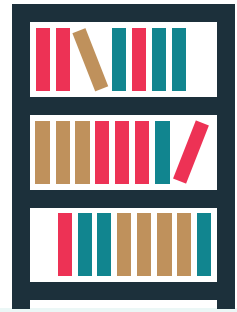
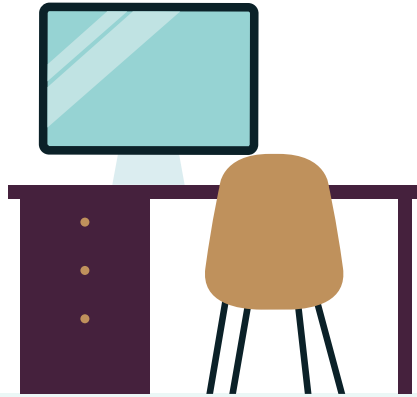
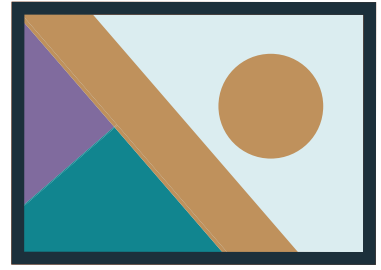


Make sure you choose the right amount

It is important that the amount you choose accurately reflects the cost of replacing your buildings.

- **If you are insured for less than the replacement value**, you might have to pay the difference out of your own pocket. For example, if your sum insured is \$700K and the replacement value is \$800K, we will only pay up to \$700K (your sum insured). Where applicable, we will also pay for any [included benefits](#) payable in addition to your sum insured.
- **If you are insured for more than the replacement value**, we will only pay up to the amount of your loss or the sum insured, whichever is lesser. For example, if your sum insured is \$700K and the replacement value is \$600K, we will only pay up to \$600K (the actual replacement value). Where applicable, we will also pay for any [included benefits](#) payable in addition to your sum insured.

You should also be careful not to over insure as we won't refund any premium you paid for the time we have insured any higher amount nominated by you. You should not include the value of the land when calculating your building's replacement value.



Contents Insurance

Contents insurance covers loss or damage to your belongings located at your insured address caused by an [insured event](#) during the period of insurance. These are items you own and are legally responsible for.

This section outlines what is covered and not covered under your contents insurance. Your policy details document will show the cover you have chosen and the amount you are insured for.



Need additional cover for portable contents that leave your home?

If you have portable items designed to leave your insured address with you (such as a mobile phone, laptop or handbag) or on you (such as sunglasses, jewellery or clothing) you may be able to cover them as [Portable contents](#) – see [page 47](#).

What are contents (and what are not)

General contents

General contents include your personal belongings and household items, such as white goods, electrical appliances and clothing.

What's covered?

- ✓ Curtains, blinds, carpets, rugs and loose floor coverings, including artificial turf used as loose floor covering
- ✓ Furniture and general household items, including plates, glasses, utensils, towels, and sheets
- ✓ White goods, including fridges and washing machines
- ✓ Clothing, shoes, bags and other fashion accessories
- ✓ Cosmetics and toiletries
- ✓ Electrical appliances and technology, including televisions, video game consoles, computers, laptops, tablets, mobile phones, smartwatches and their accessories
- ✓ Drones and other remotely piloted aircraft (but not when in use or in flight)
- ✓ Swimming pools, spas, and saunas designed to be dismantled and moved
- ✓ Bicycles (but not when being used for racing, pace making or in competition)
- ✓ eBikes and eScooters with a maximum speed of 25km/h (but not when being used for racing, pace making or in competition)
- ✓ Binoculars and telescopes
- ✓ Sporting equipment (but not when in use), including non-motorised watercraft less than 3 meters in length
- ✓ Tools and gardening equipment, including ride-on lawn mowers and motorised golf buggies that do not require registration by law
- ✓ Musical instruments
- ✓ Pot plants

What's not covered?

- ✗ Anything that would be covered by buildings insurance instead – see [Buildings insurance](#) on [page 12](#)
- ✗ Money, cheques, cryptocurrency or other negotiable instruments
- ✗ Gold or silver ingots, bullion, or nuggets, uncut or unset gemstones
- ✗ Loose floor coverings such as artificial turf if used as a substitute for landscaping
- ✗ Contents in a shipping container
- ✗ Motor vehicles or motorised watercraft, including cars, motorbikes, trail bikes, quad bikes, caravans, trailers, mobile homes and boats
- ✗ Farm vehicles, farming implements, heavy machinery or heavy equipment that can be used for the purposes of digging, demolition, construction, or landscaping (other than ride-on lawn mowers)
- ✗ Aircraft (other than model aircraft or drone)
- ✗ Medical aids and devices implanted within the body, including pacemakers
- ✗ Animals or pets, including birds, fish, insects, reptiles or spiders
- ✗ Trees, shrubs, hedges and plants growing outdoors in the ground
- ✗ Replacement of water
- ✗ Any equipment or content items used for business, trade or professional purposes when in use (except as a home office)
- ✗ Stock used for business, trade or professional purposes

What are contents (and what are not)

What's covered?	What's not covered?
✓ Pet furniture and equipment, including tanks, enclosures, toys and accessories ✓ Food and prescription medicine ✓ Medical items, including wheelchairs and mobility scooters (unless required to be registered for Compulsory Third Party insurance in your state), hearing aids and external medical aids ✓ Portable electric vehicle (EV) chargers that are not permanently fixed to buildings ✓ If your insured address is part of a strata title development, your contents insurance also covers fixtures, fittings and structural improvements for which you are legally responsible or own, and are not insurable by the body corporate. You must include the value of these items in your general contents sum insured.	✗ Cracked glass or screens in laptops, tablets, mobile phones, smart watches, computers or their accessories where this is the only damage to the item ✗ Any building materials, fittings or appliances that are to be fitted or installed.

Contents items with set limits

For some items, we place a maximum limit on how much you are covered for. These limits are specified in the table on the next page.

If you need to insure these [Contents with set limits](#) for more than the policy limits shown on the next page, you may be able to list some items separately on your policy details document as **Listed valuable contents**. See the table on the next page for those items that you can increase the limits and those that you can not.

You may ask us to specify a replacement value above the standard limit for the items listed in the table on the next page. If we agree to provide cover for listed valuable contents, these items will be separately listed and insured for the amount shown in your policy details document whilst at your insured address only.

In the event of a claim, any listed valuable contents sum insured is payable in addition to your general contents sum insured shown in your policy details document.

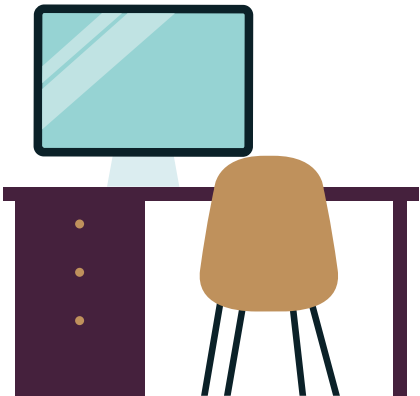
What are contents (and what are not)

Contents items with set limits	Limit	Option to increase limit?
Valuable contents		
Jewellery, watches (including smart watches) or items containing gold or silver	Up to \$7,500 per item, set or collection	✓
Collections or sets, like stamps, memorabilia, documents, medals or coins		✓
Pictures, paintings, works of art, antiques, or oriental rugs		✓
Contents used for business		
Tools of trade or equipment used for business, trade, or professional purposes, including:	Up to \$5,000 in total	✗
- computers, hardware or software - tools or musical instruments - photographic equipment		
Other contents		
Food and prescription medicine	Up to \$1,000 in total	✗
Spare parts or accessories (excluding keys) which are not fitted or being used for the following:	Up to \$2,000 in total	✗
- motor vehicles - farm vehicles - caravans or trailers - watercraft - aircraft		
Contents outside or in the open air at your insured address – see Where are your contents covered on page 20	Up to 20% of your general contents sum insured	✗
Contents in a locked storage cage of a strata title development	Up to \$5,000 in total	✗

Where are your contents covered

Your contents are only covered while they are at your insured address unless you have chosen the optional benefit for [Portable contents](#).

See [page 47](#) for those contents items that are designed to leave your insured address with you or on you and are able to be covered under this option.



Where		Contents Cover	Listed valuable contents	Optional Portable Contents Cover
At your insured address	Inside your home	✓	✓	✓
	Outside or in the open air	Limited - see below	Limited - see below	✓
Away from your insured address	Anywhere in Australia and for up to 90 continuous days anywhere else in the world	✗	✗	✓

General contents outside or in the open air at your insured address

We cover your general contents when they are outside or in the open air at your insured address, like your barbeque or outdoor furniture. Outside or in the open air means not in a building at the insured address that is fully enclosed and lockable, such as a carport, driveway, shed, patio, veranda or similar space. It does not include any common property or public areas, such as communal areas within a building or a nature strip adjacent to your property which are not covered under your policy.

The [contents items with set limits](#) on [page 19](#) will apply. The following items are **not covered** at all under your policy when outside or in the open air at your insured address:

- collections, sets or memorabilia, pictures, paintings, works of art, antiques or oriental rugs, and
- jewellery, watches, items containing gold or silver, laptops, portable electronic items or mobile phones. This exclusion does not apply to these items if you have selected optional benefit for [Accidental damage](#) – see [page 45](#) or [Portable contents](#) – see [page 47](#).

How much your contents are covered for

Your contents are personal to you. It is up to you to decide how much cover you need to replace all your contents if they were totally destroyed by an insured event.

You can find the amount your contents are insured for in your policy details document. You can apply to adjust your sum insureds when things change by contacting us. You will also need to check if your sum insureds are appropriate at each renewal.



Need help choosing the right amount?

To help you estimate the replacement value of your general contents, use the Contents replacement calculator available at allianz.com.au/home-insurance-calculator.

Note: the calculator is a guide only. For an accurate replacement value, particularly when determining the replacement value of unique contents such as jewellery, collections, or works of art, you should seek advice from a professional valuer or another suitably qualified professional. We may also need reasonable proof of ownership and value when making a claim, so it is a good idea to keep receipts, recent valuations, and photos of important contents – see [Making a claim](#) on page 57.



Make sure you choose the right amount

It is important that the amount you choose accurately reflects the cost to replace all your contents at today's prices.

- **If you are insured for less than the replacement value**, you may have to pay the difference out of your own pocket. For example, if your contents have been totally destroyed, the sum insured is \$100K and the replacement value is \$110K, we will only pay up to \$100K (your sum insured). Where applicable, we will also pay for any **Included benefits** payable in addition to your sum insured.
- **If you are insured for more than the replacement value**, we will only pay up to the amount of your loss or the sum insured, whichever is less. For example, if your sum insured is \$100K and the replacement value is \$90K, we will only pay up to \$90K (the actual replacement value). Where applicable we will also pay any other **Included benefits** payable in addition to your sum insured.

You should also be careful not to over insure as we won't refund any premium for the time we have insured any higher amount nominated by you.



Insured Events

This section sets out the insured events that apply to this insurance including limits and exclusions that apply specifically to each insured event. The general exclusions also apply – see [What's not covered?](#) on [page 51](#). Make sure you check these carefully in the following section so that you understand what you are covered for and what is excluded.

You are covered for loss or damage to your [buildings](#) and/or [contents](#) caused by one or more of the following insured events if they occur during your period of insurance. Your policy details document will show the cover you have chosen and the amount you are insured for.



Contact us for approval.

In order to be sure that you are covered under this policy you should always call us for approval before you incur certain expenses. If you do not, we will only pay for costs and expenses up to the amount we would have authorised had you asked us first.



Fire, smoke, bushfires and grassfires

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

✓ Loss or damage caused by:

- fire,
- bushfires and grassfires*, or
- smoke, ash or soot from a fire.

*A **72-hour exclusion period** applies for loss or damage caused by bushfires and grassfires – see [72-hour exclusion period](#) on [page 11](#).

What's not covered?

✗ Loss or damage:

- which arises gradually out of repeated exposure to fire or smoke
- of an item that is designed to be exposed to heat – for example if a heat resistant item like a cooking appliance or fireplace is damaged during normal use, or
- to any property as a result of scorching or melting – for example, cigarette burns. This exclusion does not apply if the scorching and/or melting was a direct result of a fire covered under your policy or if you have selected optional benefit for [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document.

✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Explosion

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

✓ Loss or damage caused by explosion.

✓ Loss or damage caused by or arising from:

- soil movement, including erosion,
- landslide,
- mudslide, or
- subsidence,

if it is caused directly by and occurs within 72 hours of an explosion.

What's not covered?

✗ Loss or damage caused by terrorism.

✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Storm, cyclone or rainwater

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

✓ Loss or damage caused by:

- storm,
- cyclone*, or
- rainwater (but this does not include [run-off](#) – see [page 25](#)).

*A **72-hour exclusion period** applies for loss or damage caused by cyclone – see [72-hour exclusion period](#) on [page 11](#).

✓ Loss or damage caused by or arising from:

- soil movement, including erosion,
- landslide,
- mudslide, or
- subsidence,

if it is caused directly by and occurs within 72 hours of a storm, cyclone or rainwater (but does not include [run-off](#) – see [page 25](#)).

What's not covered?

✗ Loss or damage caused by:

- storm surge,
- hydrostatic pressure, or
- rainwater, hail, wind or water that enters your buildings:
 - » through an open door, window or other opening. This exclusion does not apply to openings made by the storm or cyclone or if you have selected the optional benefit for [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document,
 - » through an opening made for the purpose of construction, alterations, additions, demolition, repairs and decorations,
 - » due to gradual deterioration, wear and tear, and where you could be reasonably expected to have been aware of the deterioration or wear and tear,
 - » due to faulty design or materials, structural defects or poor workmanship that you could reasonably be expected to have been aware of, or
 - » due to lack of maintenance and poor housekeeping.

✗ Loss or damage to:

- trees, shrubs and plants planted in the ground,
- retaining walls,
- swimming pool and spa covers, their liners or solar domes, or
- the external paintwork or other exterior coatings of your buildings caused by rainwater.

✗ The cost of cleaning mud or debris out of tanks, swimming pools or spas, or the replacement of water within them.

✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Lightning

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by lightning.

What's not covered?

- ✗ Other general exclusions also apply – see [What's not covered?](#) on page 51.



Flood and/or run-off

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by:
 - flood*,
 - run-off, or
 - flood water*, combined with run-off and/or rainwater*.
- *A **72-hour exclusion period** applies for loss or damage caused by flood or flood water combined with run-off and/or rainwater – see [72-hour exclusion period](#) on page 11.

- ✓ Loss or damage caused by or arising from:
 - soil movement, including erosion,
 - landslide,
 - mudslide, or
 - subsidence,
 if it is caused directly by and occurs within 72 hours of a flood including where the flood water is combined with run-off and/or rainwater.

What's not covered?

- ✗ Loss or damage caused by:
 - actions of the sea. But, you may be covered for tsunami – see [Earthquake or tsunami](#) on page 26, or
 - by shrinkage or expansion of earth or land.
- ✗ Loss or damage to:
 - gates or fences that aren't well maintained and are in poor condition to the extent that the condition caused or contributed to the loss or damage,
 - retaining walls, pontoons, jetties or bridges,
 - trees, shrubs and plants planted in the ground, or
 - swimming pool and spa covers, their liners or their solar domes.
- ✗ The cost of cleaning mud or debris out of tanks, swimming pools or spas or the replacement of water within them.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on page 51.



Earthquake or tsunami

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by an earthquake or tsunami.
- ✓ Loss or damage caused by or arising from:
 - soil movement, including erosion,
 - landslide,
 - mudslide, or
 - subsidence,if it is caused directly by and occurs within 72 hours of an earthquake or tsunami.

An additional excess of \$250 on top of any other excess payable under the policy applies to each earthquake and/or tsunami (including a series of earthquakes and/or tsunamis) that occurs during any consecutive 48-hour period. See [Understanding your excesses](#) on [page 64](#).

What's not covered?

- ✗ Loss or damage caused by other actions of the sea - for example, storm surge.
- ✗ Loss or damage to trees, shrubs and plants planted in the ground caused by a tsunami.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Sudden escape of liquid

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage resulting directly from bursting, leaking, discharging or overflowing of any:
 - domestic appliances – for example a dishwasher or washing machine,
 - fixed rainwater or hot water tanks,
 - radiators and oil heaters,
 - fixed pipes, gutters or drainpipes, sinks, baths, basins or water carrying apparatus,
 - waterbeds, or
 - aquariums.

Buildings Insurance only

If we have agreed to pay a claim for sudden escape of liquid to your buildings, we will also pay the costs of any exploratory work to locate the source of the damage if we have approved these costs before they are incurred. Please contact us to confirm approval. If you incur costs without our prior approval, we will only pay the reasonable covered costs up to the amount we would have agreed to, had you asked us first.

What's not covered?

- ✗ Loss or damage:
 - as a result of gradual escape of water or other liquid over time:
 - » where you could reasonably be expected to have been aware of this such as, but not limited to, where there is visible damage and or changes to the property – for example, staining on ceilings or walls, evidence of mould or mildew, deterioration of tile grouting or adhesive, or
 - » from a shower base, shower recess, shower alcove or the walls surrounding the shower.
 - as a result of sinks, baths or basin overflowing due to:
 - » a tap being left running, and
 - » the plug being left in the drain.

This exclusion does not apply if you have selected optional benefit for [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document
 - caused by rust, corrosion, algae, mould or mildew. However, we will cover you for loss or damage when it is a direct result of an insured event.
- ✗ The cost of repair or replacement of:
 - a defective part or parts that caused the loss or damage, or
 - any broken main or pipe.
- ✗ The cost of lost water.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Theft or burglary

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by actual or attempted theft or burglary.

You must report the incident to police as soon as reasonably possible

– see [Making a claim](#) on [page 57](#).

What's not covered?

- ✗ Where the actual or attempted theft or burglary is committed by:

- you or anyone who lives at the insured address,
- any person you (or anyone who lives at the insured address) invite into your home,
- any person who is acting with your express or implied consent, or
- any person who you employ at your home such as a cleaner, nanny, child-minder or gardener, or their invitees,

regardless of whether you or any of the people listed above intended to cause loss, damage, injury or harm.

- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Impact damage

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by impact from:
 - any motor vehicle, train or watercraft,
 - any aircraft or drone, including anything dropped from an aircraft or drone,
 - any animal, excluding any animal kept at your insured address as a domestic pet,
 - any items on a roof that collapses or breaks, including satellite dishes, antennas, solar panels or hot water tanks, or
 - any falling object, including falling trees, parts of trees, power poles, or space debris.

What's not covered?

- ✗ Loss or damage caused by you or anyone you give consent to, cutting or chopping trees, or parts of trees, at your insured address.
- ✗ The cost of removing trees or branches if no damage has occurred to your buildings or contents unless the tree or branches are required to be removed to allow for repair or rebuilding of covered loss or damage.
- ✗ The cost of removing tree stumps, unless the tree stump is required to be removed to allow for repair or rebuilding of covered loss or damage.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Vandalism or malicious damage

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by vandalism or a malicious act.

You must report the incident to police as soon as reasonably possible

– see [Making a claim](#) on [page 57](#).

What's not covered?

- ✗ Where the vandalism or malicious act was by:
 - you or anyone who lives at the insured address,
 - any person you (or anyone who lives at the insured address) invite into your home,
 - any person who is acting with your express or implied consent, or
 - any person who you employ at your home such as a cleaner, nanny, child-minder or gardener, or their invitees,regardless of whether you or any of the people listed above intended to cause loss, damage, injury or harm.
- ✗ If the vandalism or malicious act relates to contents in the internal or external common areas of flats, home units, town houses or any type of multiple occupancy residences whether part of a strata title development or not.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Riot or civil commotion

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Loss or damage caused by:
 - a riot, or
 - civil commotion, public, industrial or political disturbance.

What's not covered?

- ✗ Loss or damage caused by terrorism.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Breakage of glass or ceramic items

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

Buildings Insurance

- ✓ Accidental breakage of a fixed glass or ceramic item including fibreglass, like glass in a window, cooking surface, sink or toilet.

What's not covered?

- ✗ Loss or damage to:
 - tiled shower bases,
 - ceramic tiles unless you have selected optional benefit for [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document,
 - cracks, scratches or chips in any item, or
 - glass forming part of any glasshouse, greenhouse or conservatory.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).

Contents Insurance

- ✓ Accidental breakage of glass including fibreglass that forms part of your contents, including fixed or unfixed tabletops and hanging wall mirrors.

- ✗ Loss or damage to:
 - glass in televisions unless you have selected optional benefit [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document,
 - glass in computer monitors, laptops, mobile phones, smart watches and tablets unless you have selected optional benefit [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document and where there is also other damage to the item caused by the same event,
 - glass in items such as crockery, porcelain, china, hand mirrors, glassware, crystal or glass in clocks, vases and ornaments unless you have selected optional benefit for [Accidental damage](#) – see [page 45](#) and it is shown on your policy details document, or
 - cracks, scratches or chips in any item.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Your included benefits

This section sets out the included benefits that apply to this insurance. Each benefit sets out the limits and exclusions that apply to the benefit. Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).

Unless we have stated differently under one of the included benefits below, these benefits will only apply once we have accepted a claim for loss or damage caused by an insured event during the period of insurance. If you make a claim on these benefits, no additional excess will be payable beyond your buildings or contents excess (unless stated otherwise) – see [Understanding your excesses](#) on [page 64](#).

Some of these included benefits only apply to buildings insurance or contents insurance, and some apply to both. How the benefits apply are shown below with a ✓ or ✗ beside **Buildings insurance** or **Contents insurance**.



Contact us for approval.

In order to be sure that you are covered under this policy you should always call us for approval before you incur certain expenses. If you do not, we will only pay for costs and expenses up to the amount we would have authorised had you asked us first.



Alternative accommodation for you and your pets

Buildings Insurance ✓ Contents Insurance ✓

When we pay	If you have buildings or buildings and contents cover, we will pay this benefit when your home building is damaged by an insured event during the period of insurance and the damage means that the home building is unable to be lived in and you need alternative accommodation. If you have contents cover only, we will pay this benefit when your contents are damaged by an insured event during the period of insurance and the damage means the home building is unable to be lived in and you need alternative accommodation. We will pay this benefit when we have accepted a claim for loss or damage to your buildings or contents. We must approve these costs before they are incurred. Please contact us to confirm approval. We will only pay this benefit once which means if we have paid for alternative accommodation for damage under the building section of your policy, we will not pay any additional alternative accommodation costs under the contents section.
What's covered?	✓ We will pay the rental costs for alternative accommodation for you and your pets until your home can be lived in. ✓ Included within your limit, we will also pay where reasonable and necessary for: • utility connection costs such as telephone, electricity, gas or water at the alternative accommodation, • redirection of mail from your insured address, and • bond payment if required for alternative accommodation. ✗ We will not pay any additional costs for any unreasonable delays within your control caused by you or any repairer, builder or supplier you appoint in repairing or rebuilding your home.
How much we will pay	The most we will pay for any one claim is up to 10% of either your buildings or general contents sum insured (as applicable). If you have buildings and contents cover and you make a claim for loss or damage to both due to the same insured event, we will pay up to 10% of the buildings sum insured. This is an extra amount, paid in addition to your sum insured. The amount we will pay will be based on the weekly rent equivalent to your property's rentable value prior to the damage.



Did you know?

We will consider your insured address to be "unable to be lived in" when it or your contents are so damaged that normal domestic activities like cooking, sanitation and personal hygiene cannot take place, and you cannot reasonably live in your home.



Debris removal and additional rebuilding costs

Buildings Insurance ✓ Contents Insurance ✗

When we pay	We will pay this benefit when we have accepted a claim for loss or damage to your buildings. We must approve these costs before they are incurred. Please contact us to confirm approval.
What's covered?	Removal and disposal of debris ✓ We will pay the costs that relate directly to removing debris from the destroyed or damaged parts of your buildings. ✗ We will not pay for the cost of cleaning mud or debris out of tanks, swimming pools or spas after a storm, cyclone, rainwater, flood or run-off. Rebuilding fees ✓ We will pay the reasonable and necessary costs of architects', engineers', surveyors' and solicitors' fees. The costs must relate directly to the rebuilding of destroyed or damaged buildings. Building code compliance costs ✓ We will pay the reasonable and necessary costs of meeting the requirements of any statutory authority that relate directly to the destroyed or damaged part of your buildings. ✗ We will not pay for the costs of complying with the requirements of any statutory authority if you received notice of the requirements or were aware of them and had not complied with them before the loss or damage occurred.
How much we will pay	The most we will pay for any one claim is up to 10% of your buildings sum insured. This is an extra amount, paid in addition to your sum insured.



Disposal of damaged contents

Buildings Insurance ✗ Contents Insurance ✓

When we pay	We will pay this benefit when we have accepted a claim for loss or damage to your contents. We must approve these costs before they are incurred. Please contact us to confirm approval.
What's covered?	✓ We will pay the reasonable cost of removing and disposing of your contents that is damaged as a direct result of the insured event.
How much we will pay	The most we will pay for any one claim is up to 10% of your general contents sum insured. This is an extra amount, paid in addition to your sum insured.



Storage of undamaged contents

Buildings Insurance ✗ Contents Insurance ✓

When we pay	We will pay this benefit when: • the home building has been damaged by an insured event and is unable to be lived in, and • we have accepted a claim for loss or damage to your contents resulting from the same insured event.
What's covered?	✓ We will reimburse the reasonable costs to move and store your undamaged contents while the home building is repaired or rebuilt, until that building can be lived in again or until you find alternative accommodation (whichever is earlier).
How much we will pay	The most we will pay for any one claim is the balance of your general contents sum insured, after we have paid any claim for damage to your contents.



Building environmental and resilience improvements

Buildings Insurance ✓ Contents Insurance ✗

When we pay	We will pay this benefit when: • part or all of your home building is damaged or destroyed by a flood, bushfire or cyclone, • we have agreed to rebuild the damaged or destroyed part of your home building at the insured address, • you do not already have the environmental systems or resiliency features listed below installed in the damaged or destroyed part of your home building, and • we have approved the costs of installing the environmental systems or resiliency features before they are incurred. Please contact us to confirm approval.
What's covered?	The cost of installing the environmental systems or resiliency features covered by this benefit. ✓ The environmental systems covered by this benefit are: • rainwater systems and tanks • renewable power systems including solar panels, hot water systems or photo-voltaic (PV) power systems • hot water heat exchange systems • grey water recycling systems • geothermal heating and cooling • gas to electric conversion. ✓ The resiliency features covered by this benefit are: • installing cyclone shutters, impact-resistant windows, metal roller blinds, or reinforcing garage doors • installing cyclone rated roof straps or clips • installing metal gutter guards • installing energy efficient doors or windows • installing roof sprinkler to deter bushfires • installing fire-resistant building materials • replacing carpet with tiles • replacing and upgrading all flexi hoses within your property.
How much we will pay	The most we will pay in any one period of insurance is up to \$20,000, after deduction of any government or council rebates. This is an extra amount, paid in addition to your sum insured.



Building accessibility modifications

Buildings Insurance ✓ Contents Insurance ✗

When we pay	We will pay this benefit when: • you become injured as a direct result of an insured event at the insured address, • the injury results in permanent paraplegia or permanent quadriplegia, • we have received confirmation of your permanent paraplegia or permanent quadriplegia from a registered medical practitioner, and • a claim for loss or damage to the buildings resulting from the same insured event has been covered by your policy.
What's covered?	✓ We will pay the reasonable and necessary costs of modifications to make your buildings accessible to support you living with permanent paraplegia or quadriplegia.
How much we will pay	The most we will pay for any one claim is up to \$10,000. This is an extra amount, paid in addition to your sum insured.



Replacement of locks or cylinders

Buildings Insurance ✓ Contents Insurance ✓

When we pay	We will pay this benefit when we have agreed to pay a claim for actual or attempted theft or burglary and the key is stolen. If the claim is only for the replacement of locks or cylinders due to the key being stolen and there is no other damage to your buildings or contents, no excess applies.
What's covered?	✓ We will pay to replace the locks or cylinders of any external door or window. ✗ We will not pay for the replacement of locks or cylinders which are insured by a body corporate or similar.
How much we will pay	The most we will pay for any one claim is up to \$2,000. This amount is included in your sum insured. Where you are able to claim on either your buildings or contents cover, we will pay under one of these covers only, not both.



Security firm attendance fees

Buildings Insurance ✗ Contents Insurance ✓

When we pay	We will pay this benefit when we have agreed to pay a claim for actual or attempted theft or burglary of your contents.
What's covered?	✓ We will pay the cost of any fees or charges incurred for a security service responding to a monitored alarm signal at your insured address. ✗ We will not pay the cost of any false alarm signal.
How much we will pay	The most we will pay for any one claim is up to \$500. This amount is included in your sum insured.



Food or medicine spoilage

Buildings Insurance ✗ Contents Insurance ✓

When we pay	A claim may be made under this included benefit whether or not a claim has been made for loss or damage to your contents caused by an insured event. We will pay this benefit when there is spoilage of perishable food or medicine in a domestic refrigerator, freezer or deep freeze unit caused by: • breakdown or failure of the unit or any of its components, • escape of refrigerant or fumes, or • accidental failure of the public electricity supply to your buildings, occurring during the period of insurance. If you make a claim under this additional cover, no excess applies
What's covered?	✓ We will pay the cost to replace the spoiled perishable food or prescription medicine. ✗ We will not cover the spoilage of perishable food or prescription medicine caused by: • industrial action, • a deliberate act of a power supply authority, • accidental or deliberate disconnection or switching off the electricity supply by you, or • the breakdown or failure of any motor more than 10 years old.
How much we will pay	The most we will pay in any one period of insurance is up to \$1,000.



Guest, visitor, domestic helper and worker property

Buildings Insurance ✗ Contents Insurance ✓

When we pay	We will pay this benefit when: • property belonging to your non-paying guests, visitors, domestic helpers or domestic workers is lost or damaged by the same insured event that you are claiming under, • the property was in the home buildings at the time, • your guests or visitors are not providing you with money for accommodation, and • we would have paid a claim, had the property belonged to you.
What's covered?	✓ We will pay the cost to repair or replace (at our discretion, acting reasonably) your non-paying guests', visitors', domestic helpers' or domestic workers' property. ✗ We will not pay for property that is: • covered by an insurance policy entered into by a third party or by a policy required by law, • belonging to any paying guest or tenant, or • excluded under this policy.
How much we will pay	The most we will pay for any one claim is up to \$5,000. This amount is included in your sum insured.



Contents cover at your old and new house when moving

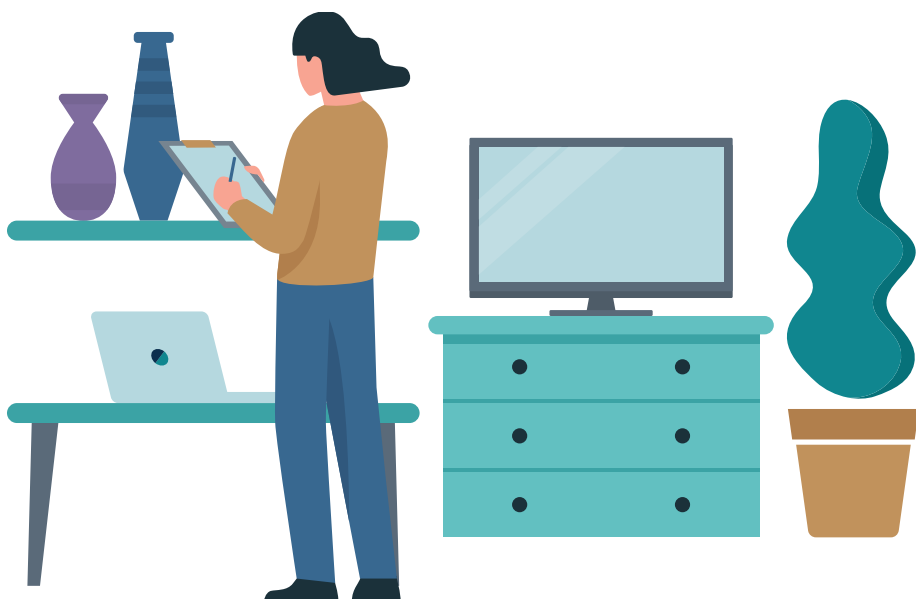
Buildings Insurance ✗ **Contents Insurance** ✓

If you are moving house, we will cover your contents for loss or damage caused by an insured event both at your new and old address for up to 14 days after you first start to move.

To be covered:

- you must be permanently moving to a new address in Australia, and
- you need to let us know as soon as reasonably possible when starting to move and tell us your new address. You will not be covered if you do not notify us of the permanent removal of your contents and provide details of the new address as soon as reasonably possible after moving to your new address.

We will not cover you for loss or damage whilst your contents are in transit between your old and new property.





Your legal liability

As part of your **Buildings insurance** or **Contents insurance** cover, we include Legal liability cover.



Contact us for approval.

In order to be sure that you are covered under this policy you should always call us for approval before you incur expenses that you wish to claim. If you do not, we will only pay for costs and expenses up to the amount we would have authorised had you asked us first.

What's covered?

If you have Buildings insurance

We will cover your legal liability to pay compensation relating to death, bodily injury or illness and/or physical loss of or damage to property which is caused by an accident which happens during the period of insurance in connection with you owning or occupying the buildings.

In addition, we will also pay all legal costs and expenses you incur with our consent, for which you are legally liable, plus the cost of any lawyers we appoint to represent you.

If you have Contents insurance

We will cover your legal liability to pay compensation relating to death, bodily injury or illness and/or physical loss of or damage to property which is caused by an accident which happens anywhere in Australia, or elsewhere in the world, when you are temporarily outside Australia provided you normally reside in Australia during the period of insurance.

However, we will not cover any legal liability you may incur as owner of the buildings unless the buildings are defined as a lot and your contents are insured by this policy.

In addition, we will also pay all legal costs and expenses you incur with our consent, for which you are legally liable, plus the cost of any lawyers we appoint to represent you.

How much we will pay?

We will pay up to \$20 million for a liability arising out of an accident or series of accidents attributable to one source or originating cause. This includes all associated legal costs.

If you have another buildings or contents policy with us, we will reduce the amount we pay by the amount paid out by the other cover for the same liability, loss, occurrence or incidence.



What's not covered?

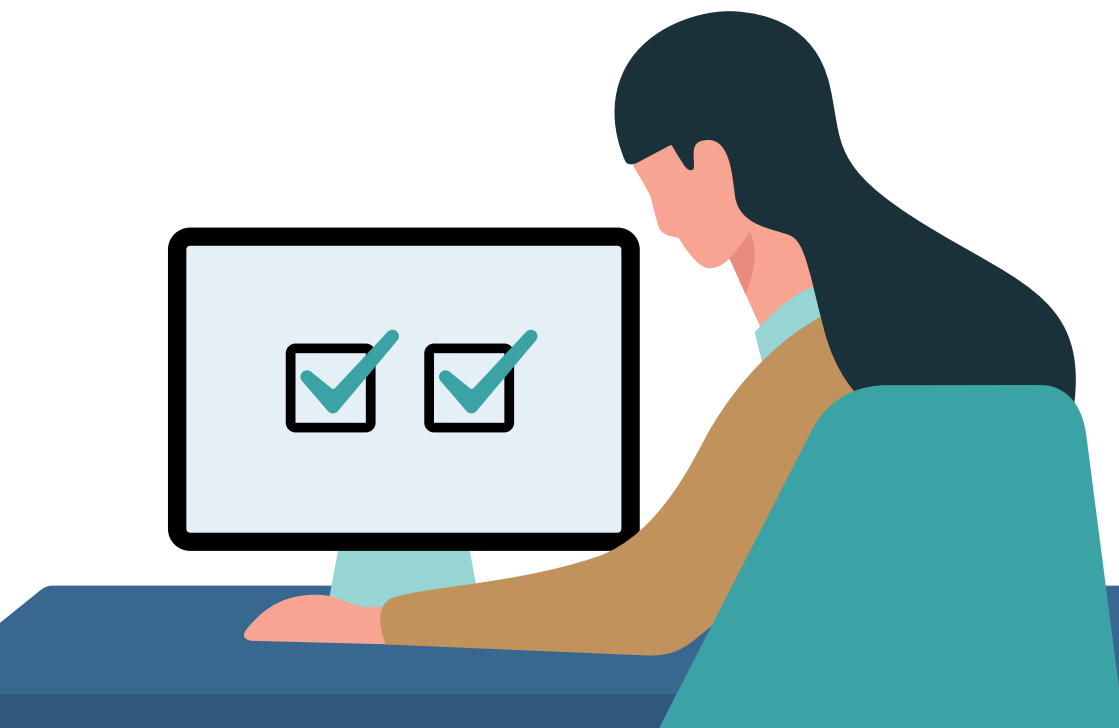
We will not cover the legal liability caused by, arising from, or in any way connected with:

- ✗ damage to your property.
- ✗ injury to any person who normally lives with you, or damage to their property.
- ✗ injury to your employees or damage to their property.
- ✗ claims arising directly or indirectly from (or in any way connected with):
 - the existence, use, operation or maintenance of email,
 - computer viruses,
 - internet sites or services, or
 - intranet sites or any web site.
- ✗ loss of or damage to property in your care, custody or control.
- ✗ claims arising out of or connected with your business, trade or profession.
- ✗ which you are liable for because of the terms of an agreement, other than a lease or rental agreement, you have entered into (unless you would have been liable if the agreement did not exist).
- ✗ damage to any land or fixed property resulting from vibration, the removal or weakening of, or interference with support to land, buildings or any other property.
- ✗ claims arising directly or indirectly from (or in any way connected with) the use of eBikes or eScooters.
- ✗ an aircraft or aircraft landing area (where 'aircraft landing area' means any area in which aircraft land, take off, are housed, maintained or operated).
- ✗ claims arising out of your ownership, possession or use of any:
 - aerial devices, drones and other remotely or autonomously piloted aircraft, except a model aeroplane or toy kite,
 - mechanically propelled vehicle, except garden equipment, golf buggy or wheelchair which do not need to be registered or do not require statutory bodily injury cover to be taken out,
 - eBikes and eScooters, while away from the insured address,
 - watercraft, except for surfboards, sailboards, canoes and surf skis,
 - other non-motorised watercraft more than three metres in length, or
 - firearms or ammunition, including any claims that may arise if these items are not registered, stored or used in accordance with any relevant legislation.
- ✗ claims involving buildings in the course of construction or any alterations, additions, demolition, repairs to or decorations of your buildings costing more than \$75,000.
- ✗ claims arising directly or indirectly out of, or in any way connected with, the existence, at any time, of asbestos.
- ✗ claims arising directly or indirectly from the actual or alleged presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibres, silica dust or silica in any form.

What's not covered?

We will not cover the legal liability caused by, arising from, or in any way connected with:

- ✗ claims arising out of the discharge, dispersal, release or escape of pollutants. Except for accidents happening in Canada or the United States of America, this exclusion will not apply if the contamination or pollution is caused by a sudden accidental unexpected and unintended happening. We will not pay expenses for preventing such contamination or pollution.
 - ✗ claims for:
 - pregnancy, or
 - the transmission of disease.
 - ✗ your ownership or possession of any building except your buildings located at your insured address as shown in the policy details document.
 - ✗ a breach of copyright, an act of defamation (including libel or slander), or assault caused by you.
 - ✗ any payment(s) you are required to make, under or in connection with any:
 - statutory compensation scheme or fund,
 - accident compensation scheme or workers compensation policy of insurance, or
 - industrial award, even if the amount recoverable is nil.
 - ✗ any compensation or damages to any of your employees or deemed employee payable at either common law or under or in connection with a:
 - statutory, compensation scheme or fund,
 - accident compensation scheme or workers compensation policy of insurance, or
 - industrial award, even if the amount recoverable is nil.
 - ✗ any aggravated, exemplary or punitive damages, fines or penalties.
 - ✗ a dog which is:
 - being used for guarding, track racing or coursing,
 - a breed of dog that is banned by any Australian Government, Public or Local Authority or that is crossed with any banned breed or Pit Bull Terrier or Dingo or crosses of these breeds,
 - a dog declared as a dangerous dog by a government authority, or
 - a dog that must be registered under the applicable legislation dealing with dangerous dogs.
- Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Your optional benefits

You can apply to add these optional benefits. Eligibility criteria may apply and there is an additional cost. You can choose to add these optional benefits to your policy when you start or renew it (provided we still offer the optional benefit at renewal). You can also apply to add these during your period of insurance by contacting us. Your policy details document will show the cover you have chosen and the amount you are insured for.

Some of these optional benefits only apply to buildings insurance or contents insurance, and some apply to both. How the benefits apply are shown below with a ✓ or ✗ beside **Buildings insurance** or **Contents insurance**.

Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Contact us for approval.

In order to be sure that you are covered under this policy you should always call us for approval before you incur certain expenses. If you do not, we will only pay for costs and expenses up to the amount we would have authorised had you asked us first.



Optional insured event - Accidental damage cover

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

Buildings Insurance

- ✓ If you have insured your [buildings](#), we will cover accidental damage or loss to them during the period of insurance.

Contents Insurance

- ✓ If you have insured your [contents](#), we will cover accidental damage or loss to your contents at your insured address during the period of insurance.

The [Contents with set limits](#) will continue to apply – see [page 18](#).

What's not covered?

- ✗ Loss or damage which is specifically excluded by any of the [insured events](#) listed on [pages 22 to 30](#).
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).
- ✗ Loss or damage which is specifically excluded by any of the [insured events](#) listed on [pages 22 to 30](#).
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Motor burnout

Buildings Insurance ✓ Contents Insurance ✓

What's covered?

- ✓ Damage caused by an electrical current to a domestic household electrical motor (including sealed or semi-sealed refrigeration units) in the period of insurance.

What's not covered?

- ✗ Any associated repair or replacement costs for items such as fuses, switches, electronic components, printed circuit boards, bearings, lighting or heating elements, protection devices, or electrical contacts at which sparking or arcing occurs in ordinary working.
- ✗ The cost of removing or reinstalling:
 - underground or submersible pump motors above 1.86 kW (2.5 hp),
 - multi-stage and bore hole pumps,
 - the cost of repair or replacement of rectifiers and transformers,
 - motors if the damage is covered under any warranty or manufacturer's guarantee, or
 - motors more than 10 years old.
- ✗ Other general exclusions also apply – see [What's not covered?](#) on page 51.



Motor burnout claims

If you have chosen this option and we have agreed to cover your loss or damage caused by an electrical current to a domestic household electrical motor, we will:

- repair or replace the motor, or
- reimburse you the cash equivalent for the cost of the replacement motor if we cannot repair or replace the motor - we will not pay for the cost of replacement for the entire unit.



Portable contents cover

Buildings Insurance ✗ Contents Insurance ✓

What type of portable contents items are covered?

Portable contents are items designed to leave your insured address with you (such as a handbag, wallet, suitcase or musical instrument) or on you (such as spectacles, sunglasses, jewellery or clothing). We will cover your portable contents items under the following categories. We won't cover any excluded [general contents](#) – see [page 17](#).

Category	What's covered?
Jewellery or watches	✓ Jewellery ✓ Watches, including smart watches and other wearable technology
Phones, laptops or portable electronic devices (including external medical devices)	✓ Portable electronic devices and technology, including, laptops, tablets, mobile phones, GPS devices, video game consoles, music players, headphones and their accessories ✓ Photographic equipment, including cameras, lens and their accessories ✓ Drones and other remotely piloted aircraft (but not when in use or inflight) ✓ Medical devices, including wheelchairs and mobility scooters (unless required to be registered for Compulsory Third Party insurance in your state), hearing aids and external medical aids
Fashion or accessories	✓ Clothing, shoes, bags and other fashion accessories ✓ Cosmetics and toiletries
Sporting, leisure, or hobby items	✓ Sporting equipment (but not when in use), including fishing and camping gear ✓ Bicycles (but not when being used for business, deliveries, racing or in competition) ✓ eBikes and eScooters with a maximum speed of 25km/h (but not when being used for business, deliveries, racing or in competition) ✓ Musical instruments

Portable contents options

You can choose from two types of portable contents cover (or choose both):

Unlisted portable contents cover for items valued at less than \$1,000

If you have this cover, we will cover accidental loss or damage to unlisted portable contents during the period of insurance anywhere in Australia. You are also covered for your unlisted portable contents anywhere in the world for up to 90 continuous days in any period of insurance.

If you choose this option, we will pay up to **\$1,000 per item**. The most we will pay in total for all items is up to **\$5,000 per claim** (less any excess).

You are not required to itemise these, as long as each one is valued at less than \$1,000. For any portable contents valued at \$1,000 or more, see listed portable contents cover.

Listed portable contents cover for items valued at \$1,000 or more

If you have this cover, we will cover accidental loss or damage to listed portable contents during the period of insurance anywhere in Australia. You are also covered for your listed portable contents anywhere in the world for up to 90 continuous days in any period of insurance.

For items valued at **\$1,000 or more**, you can request that we list each item you wish to cover and provide details such as its description and replacement value.

These items will be specified in your policy details document under the heading **Listed portable contents**.

Other general exclusions also apply – see [What’s not covered?](#) on [page 51](#).





Contents in commercial storage

Buildings Insurance ✗ Contents Insurance ✓

What's covered?

- ✓ Loss or damage to your [general contents](#) in the period of insurance while stored in a commercial storage facility caused by an [insured event](#) – see [page 22](#).

The most we will pay for any one claim is up to \$50,000. The [General contents with set limits](#) will continue to apply – see [page 19](#).

The commercial storage facility must be:

- fully enclosed with a lockable door,
- only accessible by you or someone acting on your behalf, and
- located in Australia.

What's not covered?

- ✗ Loss or damage to:
 - collections, sets or memorabilia, pictures, paintings, works of art, or antiques,
 - jewellery, watches, laptops, portable electronic items or mobile phones,
 - food or medicine,
 - contents while they are in transit to or from a commercial storage facility,
 - contents stored in warehouses, pallet stacking, or other open-plan facilities where access is open to others,
 - contents stored in shipping containers,
 - contents stored in garages or sheds that are not located at your insured address,
 - contents that are stolen where there is no forced entry or burglary into your storage area,
 - contents that do not belong to you, or
 - contents stored outside of Australia.
- ✗ Accidental damage or loss to any contents.
- ✗ Loss or damage which is specifically excluded by any of the [insured events](#) – see [page 22](#).
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Rebuild safety net

Buildings Insurance ✓ Contents Insurance ✗

What's covered?

- ✓ If we accept a claim for loss or damage to your buildings caused by an [insured event](#) and your buildings sum insured has been exceeded, we will pay up to, at our discretion (acting reasonably) an additional 30% of your buildings sum insured to:
 - repair or replace your buildings, or
 - pay you the reasonable cost to repair or replace your buildings.

What's not covered?

- ✗ Any other included benefits that are payable based on a percentage of the building sum insured on the policy details document will not be increased as a result of this optional benefit.
- ✗ Loss or damage which is specifically excluded by any of the [insured events](#) – see [page 22](#).
- ✗ Other general exclusions also apply – see [What's not covered?](#) on [page 51](#).



Example

A widespread insured event, like a cyclone or flood, causes high demand for building services and materials, which increases your rebuilding costs. If your buildings sum insured is \$500,000, we will provide up to \$150,000 in addition to your buildings sum insured to cover these unexpected costs.



Make sure you insure your buildings for the replacement value

Even if you have this option, you still need to regularly review your buildings sum insured – especially after you extend or renovate your home. To help you estimate the replacement value of your buildings, use the [Buildings replacement calculator](#) available at allianz.com.au/home-insurance-calculator.

Note: The calculator is a guide only. For an accurate replacement value, you should consult an architect, builder, quantity surveyor, valuer, or another suitably qualified professional.



What's not covered?

There are circumstances when we won't provide cover under your policy – these are called general exclusions. This section sets out the general exclusions that apply to all cover and benefits under your policy.

Excluded

Loss, damage, injury or legal liability caused by, arising from, or in any way connected with:

Actions of the sea	Including: • storm surge, or • a rise in the level of the ocean or sea caused by a high tide, a king tide or any other movement of the sea.
Any animals	Includes loss or damage caused directly or indirectly by: • domestic animals kept at your insured address as a pet, • insects or birds, or • vermin, including native vermin e.g. possums (other than where the vermin caused loss or damage through fire, or sudden escape of liquid).
Any claim where the damage has occurred outside the period of insurance	This policy does not cover any pre-existing damage or damage occurred outside of the period of insurance unless you did not know about the pre-existing damage or ought not to have been reasonably aware of the pre-existing damage. For optional benefits, this policy does not cover any pre-existing damage or damage occurred before the optional benefit is added to your policy.
Any claim while certain items are in use	Includes loss or damage to the following items while they are being used: • sporting equipment, • bicycles, but we will cover them if not being used for racing, pace making or in competition, • eScooters but we will cover them if not being used for racing, pace making or in competition, and have a maximum speed of 25km/h, • eBikes but we will cover them if not being used for racing, pace making or in competition, and have a maximum speed of 25km/h, • watercraft, • firearms, or • equipment and any content item that is used, in any way, for business, trade or professional purposes when in use (except if used as part of a home office).
Any claim while your building is not lived in for more than 60 consecutive days	Loss, damage or theft was caused or contributed to, by your buildings not being lived in for any period in excess of 60 consecutive days, unless you have our prior agreement in writing. We will not unreasonably withhold our agreement – see Contact us when on page 70.
Building materials	Including any building materials or fittings that are to be fitted or installed.

Excluded

Loss, damage, injury or legal liability caused by, arising from, or in any way connected with:

Coal Seam Gas	Including fracking, extraction, exploration, production, installation, removal or any other activities related to manufacture and/or distribution of coal seam gas at your insured address.
Consequential loss	This policy does not cover consequential loss. This means we do not cover you for anything not expressly described in the cover sections of this policy. For example, we will not pay for: • loss of income, • cost of replacing water, • bills for lost water or electricity, • sentimental value of an item, or • the cost of data recovery.
Criminal act(s), offence or illegal conduct	By: • you or anyone who lives with you at the insured address, • any person you (or anyone who lives at the insured address) invite into your home, • any person who is acting with your express or implied consent, or • any person who you employ at your home such as a cleaner, nanny, child-minder or gardener or their invitees, regardless of whether you, or any of the people listed above intended to: • engage in the criminal act(s), offence or illegal conduct, or • cause loss, damage, injury or harm.
Deliberate, intentional, theft, burglary, or malicious act(s)	By: • you or anyone who lives with you at the insured address, • any person you (or anyone who lives at the insured address) invite into your home, • any person who is acting with your express or implied consent, or • any person who you employ at your home such as a cleaner, nanny, child-minder or gardener or their invitees, regardless of whether you or any of the people listed above intended to cause loss, damage, injury or harm.

Excluded

Loss, damage, injury or legal liability caused by, arising from, or in any way connected with:

Electrical malfunctions, processing errors or computer faults and viruses	Includes loss of damage to electronic equipment or data caused by electrical, electronic or mechanical derangement or malfunction, or by a processing error or computer virus, unless it is a derangement or malfunction that is covered by an insured event or causes loss that you are liable for and which is covered under the Legal Liability section of this policy. We do not cover the cost of data recovery for any reason or consequential loss. This means we do not cover you for anything not expressly described in the cover sections of this policy. For example, we will not pay for loss of income. This policy does not cover any loss or damage to any appliance, machinery, equipment or other property which is a computer or which contains or comprises any computer technology (including computer chip or control logic) and which: • fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic), or • arises directly or indirectly from the importation of any software virus whether the importation was malicious, negligent or accidental.
Hydrostatic pressure	An example of where hydrostatic pressure may cause damage to your property is if you empty your in-ground fibreglass swimming pool for maintenance purposes and there is heavy rainwater or a flood. If the pressure exerted on the empty pool by water has soaked into the surrounding ground, exceeding the weight of the empty pool, it can cause it to 'pop' out of the ground.
Illegal contents	Which are acquired illegally or are illegally held.
Inherent defects	Including faulty design or materials, structural defects or poor workmanship, unless you were not aware of, and a reasonable person could not be expected to have been aware of such defect or poor workmanship.
Lawful seizure	Including lawful confiscation, destruction, detention, nationalisation, requisition or seizure.
Lost property	Loss of property which has been simply mislaid or is missing and for which there is no single identifiable event to account for the disappearance. This exclusion does not apply to items insured under Portable Contents – see page 47.
Mechanical or electrical failure	Loss or damage caused by mechanical or electrical breakdown, failure or derangement, unless the breakdown or failure results in loss or damage to the insured property that is covered by an insured event or causes loss that you are liable for and which is covered under the Legal liability section of this policy. However if you have added the Motor Burnout cover option, you will be covered under the terms of that option for damage caused by an electrical current to a domestic household electrical motor.

Excluded

Loss, damage, injury or legal liability caused by, arising from, or in any way connected with:

Money	Including money, cheques, cryptocurrency or other negotiable instruments.
Nuclear	Ionising radiation or contamination by radioactivity from: • any nuclear fuel or nuclear waste, • the combustion of nuclear fuel (including any self-sustained process of nuclear fission), or • nuclear weapons material.
Rust, damp or chemical damage	Includes loss or damage caused directly or indirectly by: • rust, corrosion, algae, mould or mildew. However, we will cover you for loss or damage when it is a direct result of an insured event, • any process of cleaning, repairing or restoring which involves the use of chemicals.
Soil movement	Including erosion, landslide, mudslide or subsidence unless it is directly caused by and occurs within 72 hours of an explosion, earthquake, tsunami, storm, cyclone, rainwater or flood or flood water, combined with run-off and/or rainwater.
The action of light, condensation, atmospheric or other climatic conditions	However, you may be covered by loss or damage caused by: • lightning, • storm, cyclone, or rainwater, • earthquake or tsunami, or • flood and/or run off.
Tree roots	Including roots from plants, shrubs or grass.
War	Including any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, act of foreign enemy or popular or military rising.
Wear and tear	Including depreciation, gradual deterioration, or lack of maintenance including but not limited to: • wall and floor tiles and their adhesive or grouting breaking down or deteriorating, • deterioration of roof tiles or roof ridge capping including around sky lights due to continued exposure to weather over time, • gradual deterioration and breakdown of bricks, mortar or concrete, or • cracks in walls or sagging floors due to the age of the property.

Excluded

Communicable diseases	We shall have no liability under this Policy in respect of any claims or costs arising out of any actual or alleged loss, liability, damage, compensation, loss of use, loss of profit, injury, sickness, disease, death, medical payment, defence cost, inquest cost, accident enquiry, cost, expense or any other amount incurred either directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease or the actual or alleged transmission of a Communicable Disease.
Economic or Trade sanctions	Notwithstanding anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.
Power failure or power surge	This policy does not cover loss or damage caused by power failures or surges by your power provider, unless cover is provided under listed events, included benefits or optional benefits you have selected and shown on your policy details document.
Terrorism	This policy does not cover loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with: • any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or explosion, or • any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above.



Making a claim

This section explains our claims process including what you need to do and what will happen if you need to claim.



Contact us for approval.

In order to be sure that you are covered under this policy you should always call us for approval before you incur certain expenses. If you do not, we will only pay for costs and expenses up to the amount we would have authorised had you asked us first.

First things first – what you need to do

1. After an incident - get organised

The first thing to do is make sure everyone is safe and do what you reasonably can to prevent any further damage, loss or liability. Consider calling the emergency services in your area if you need help making your property safe.

If you need to contact the police, do it as soon as you reasonably can. You will need to report any malicious damage, theft, attempted theft, burglary or loss of insured property. Police report numbers may be a valuable part of your claim – so make sure you ask for them.

2. Get in touch – lodging a claim

We need to know about the incident as soon as it is reasonably possible for you to tell us.



Lodge your claim at
allianz.com.au/claims
or call us on **13 10 13**

3. Get ready to assist

You will need to assist us with your claim in any way we may reasonably require. This includes seeking and providing information to support your claim. Without this assistance, we could reduce or refuse to pay your claim, to the extent your claim is affected by you not assisting us. See [‘Your responsibilities’ on page 68](#). If we have the right to recover any amount payable under this policy from any other person or persons held responsible for an incident, you must reasonably co-operate with us in any action we may take.

During the claims process you need to take reasonable steps to co-operate with us, this may include:

- taking reasonable steps to minimise any further loss or damage
- giving us access to your property at reasonable times and frequency so that a repairer or any other representative we choose can assess the loss or damage
- providing us with information we reasonably request (which may include being interviewed by our representatives)
- providing us with documents we reasonably request to assist with the assessment of your claim– for example, bank or credit card statements, phone records, proof of ownership, notices or court documents, photographs, valuations, proof of purchase (including sales receipts).

The more information we have, the more likely we are to be able to process your claim successfully.

How we will settle your buildings claims

If we agree to cover your claim for loss of or damage to your buildings that occurred during the period of insurance, we will pay the reasonable cost of repairing or rebuilding the damaged parts of your buildings to the same condition as when it was new. At our discretion (acting reasonably), we may:

- arrange for repairers, builders or suppliers to repair or rebuild,
- pay you the reasonable cost of repairing or rebuilding in cash or cash equivalent, or
- if your building is a total loss, pay you the building sum insured.

When it is not possible to use original materials during the repair or rebuilding process, we will make a best effort to use the nearest available equivalent to the original materials.

Unless we have agreed in writing (acting reasonably), repair or rebuilding of your buildings must commence within six months of the loss or damage. If not, we will not be liable for any costs beyond the repair or rebuilding costs as at the date the loss or damage occurred. We will extend the six-month period to the extent we caused or contributed to the delay in repairing or rebuilding your buildings.



What if you do not want to repair or rebuild?

If we have chosen to repair or rebuild your damaged buildings, but you do not want to repair or rebuild, we will (acting reasonably) pay you either:

- the reasonable cost to repair or rebuild your damaged buildings, less an amount for depreciation (based on the age and condition of your buildings), or
- the difference between the value of the land and buildings at your insured address immediately before and after the loss or damage occurred.

If your buildings are totally destroyed by the insured event and we agree to rebuild your buildings, rebuilding may be carried out on another site provided that we agree in writing.



Special items

These items have additional settlement conditions:

- **Dividing fences, which may include gates and free-standing walls:** the most we will pay is half the cost of repairing or rebuilding, after taking into account depreciation, based on its age and condition. If a dividing fence or structure is made of trees, shrubs, hedges, plants or similar vegetation the most we will pay is up to \$5,000 – see [Landscaping](#) on page 14.
- **Fixed wall, curtains, blinds, floor and ceiling coverings:** repair or replacement is limited to the room, hall or passage in which the loss or damage actually occurred. When repairing or replacing the fixed wall, curtains, blinds, floor or ceiling coverings, we will make best efforts to use the nearest available equivalent to the original materials or items.
- **Roof materials:** repair or replacement is limited to the physical area where the loss or damage occurred. When repairing or replacing roof materials, we will make best efforts to use the nearest available equivalent to the original materials.

The most we will pay for your buildings

The most we will pay for damage to your buildings is your buildings sum insured, less any excess that applies (plus any included benefits that may apply – see below). See [How much your buildings are covered for](#) on [page 15](#).

Buildings included benefits

We may also pay some benefits to help with other costs related to rebuilding your buildings – see [Your included benefits](#) on [page 31](#) for details.

Your buildings cover after a claim

Partial loss

If your buildings are not totally destroyed by the insured event and your buildings sum insured is only partially used up in the repair or rebuilding of your damaged buildings, your buildings sum insured will remain as it was before the claim was made.

Total loss

If your buildings are a total loss, are totally destroyed, or the total buildings sum insured is exhausted, then your buildings cover under your policy will end.

If you pay your premium:

- **annually in full** – there will be no premium refund for any time left in the period of insurance for your buildings cover.
- **in instalments** – any remaining instalments for that period of insurance will be deducted from your claim settlement. That's because the premium is for a full year of cover – so even if you claim just a couple of months in, you still need to pay for the whole year.

How we settle your contents claims

If we agree to cover your claim for loss of or damage to your contents or portable contents that occurred during the period of insurance, at our discretion (acting reasonably), we may:

- repair or replace the item (or items),
- reimburse you in cash equivalent, store credit or cash, (at our discretion) for the reasonable cost of repair or replacement of the item (or items), or
- if your contents or portable contents are a total loss, reimburse or pay you the amount of your relevant sum insured for that item (or items).

Where we have elected to settle your claim by cash reimbursement, we consider the reasonable cost of repair or replacement to be the retail price of the item as if it were new. We will not pay the extra cost of purchasing an extended warranty on any item.

If we elect to repair or replace the item (or items) and you request payment in the form of cash instead, then we may, at our discretion (acting reasonably), decide whether to agree to your request.

If we do agree, the amount of the cash settlement will be reduced by any discount that would be available to us if we were to repair or replace the item (or items).

We will not apply the discount to the cash settlement if there is a reasonable and valid reason provided to us as to why a cash settlement would be more appropriate in the circumstances than repairing or replacing the item (or items) for example your urgent need to replace or repair the item sooner than the time we can repair or replace it.

For obsolete electrical appliances, such as outdated computers or TVs, we may replace to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It may be a different brand.

For claims with multiple items, we may pay the claim using a combination of the above options.



Special items

These items have additional settlement conditions:

- **Carpet, loose floor coverings, curtains or internal blinds:** repair or replacement is limited to the room, hall or passage in which the loss or damage actually occurred. When repairing or replacing the carpet, loose floor coverings, curtains or internal blinds, we will make best efforts to use the nearest available equivalent to the original materials or items.
- **Any part of a pair, set or collection:** we will not pay more than the value of the part which is lost or damaged. No allowance will be made for any reduction in the value of the remaining part or parts of the pair, set or collection.
- **Mobile phones and tablets:** If a mobile phone or tablet is damaged, we may replace the item (or items) with a refurbished model of the damaged phone or tablet if it is available. We will not cover cracked glass or screens where there is no other damage to the item.

The most we will pay for your contents

The most we will pay for loss or damage to your contents or portable contents is the relevant sum insured (and any included benefits that may be payable in addition to your sum insured – see below), less any excess that applies.

See [How much your contents are covered for](#) on [page 21](#).

Contents included benefits

We may also pay some benefits to help with other costs related to your claim – see [Your included benefits](#) on [page 31](#) for details.

Your contents cover after a claim

Partial loss

If your contents are not totally destroyed by the insured event, and your sum insured is not exhausted by the claim, your cover will continue as follows:

General contents	Listed valuable contents Listed portable contents	Unlisted portable contents
Your general contents sum insured will remain as it was before the claim was made.	If the listed content item is only damaged and we repair the item, or pay you the cost of repair, then your sum insured for that item will remain as it was before the claim was made.	If the limit of unlisted portable contents cover is not totally exhausted, then your sum insured will remain as it was before the claim was made.

Total loss

If your contents are a total loss or the total applicable contents sum insured is exhausted, then the applicable contents cover under your policy will end unless you apply for additional cover and agree to pay us any additional premium we may require.

General contents	Listed valuable contents Listed portable contents	Unlisted portable contents
Your general contents cover under the policy will come to an end unless you apply for additional cover and agree to pay us any additional premium we may require.	If any listed content item is lost or damaged to an extent it either cannot be repaired or is uneconomical or unsafe to repair and we replace the item or pay you the cost to replace your item, then it will be removed from your policy. You will need to relist any replacement item and agree to pay us any additional premium we may require if you want the replacement item covered as a listed portable content item.	If the total sum insured for all unlisted portable contents per claim is exhausted then your cover for unlisted portable contents will end unless you apply for additional cover and agree to pay us any additional premium we may require.

If your contents cover under your policy comes to an end mid-term, and you pay your premium:

- **annually in full** – there will be no premium refund for any time left in the period of insurance for the applicable contents cover.
- **in instalments** – any remaining instalments for that period of insurance will be deducted from your claim settlement.

How we settle your legal liability claims

If you are legally liable for damages to a third party, we may be able to help. Firstly, you must not admit liability or promise to pay anything to do with the claim. If you do, we may reduce or refuse your claim to the extent we are prejudiced by your admission or promise. If a third party tries to sue you for damages, we can take over and defend you.

How we run any negotiations, proceedings and claim settlements is at our discretion. We will act reasonably having regard to your interests and will keep you informed if you ask us to. If you need to make a claim for legal liability, you can write and ask us to agree that you are covered for the claim. See [Your legal liability cover](#) on [page 40](#).

If you make a legal liability claim only, no excess will apply.



Understanding your excesses

Unless we state otherwise in the PDS, you will need to pay the applicable excess(es) as a contribution to your claim.

So for example, if you have an excess of \$1,000 and make a claim for \$3,000, we'll pay the balance of \$2,000. We will only pay the claim if the claim amount is more than the excess that you have agreed to pay. If we settle your claim by making a cash payment to you, we will deduct the excess from the amount we pay to you. In other circumstances, you may need to pay the excess as a contribution to the repair or replacement.

When you apply for cover, you will be asked to choose a buildings and contents excess amount from the available options. Generally, the higher your excess amount, the lower your premium may be. Minimum premiums apply.

In some cases, we may impose an additional compulsory excess which reflects our risk and underwriting criteria. You cannot vary or remove this excess.

The agreed excess you need to pay for each cover type is shown on your policy details document or referred to in this PDS.

We will tell you how the excess is paid when we accept your claim.

Excess	What it is	When you have to pay it
Buildings excess	An amount that applies to each buildings claim. You can increase or decrease this excess within the given range to an amount that suits you when you take out your policy or by changing it.	Each time you make a claim for loss or damage to your buildings unless your policy states otherwise. See below in relation to claims for under both building and contents.
Contents excess	An amount that applies to each contents claim. You can increase or decrease this excess within the given range to an amount that suits you when you take out your policy or by changing it.	Each time you make a claim for loss or damage to your contents unless your policy states otherwise. See below in relation to claims for under both building and contents.
Earthquake or tsunami excess	An amount that applies to each earthquake or tsunami claim. This amount is added to your buildings or contents excess. This excess is \$250. You cannot vary or remove this excess.	Each time you make a claim for loss or damage caused by an earthquake or tsunami, or a series of earthquakes or tsunamis, during any period of 48 consecutive hours. This excess applies in addition to any other excess.

Understanding your excesses

Excess	What it is	When you have to pay it
Portable contents excess	This optional benefit has its own excess. This excess is \$100. You cannot vary or remove this excess.	Each time you make a claim for loss or damage to your portable contents unless your policy states otherwise. If your claim only relates to the portable contents optional benefit, this excess will apply instead of the contents excess. See below in relation to claims for under both portable contents and contents cover.
Unoccupancy excess	An amount we may add to your buildings or contents excess which reflects our risk and underwriting criteria. We may impose an additional compulsory excess when the property has not been lived in (or will not be lived in) for more than 60 consecutive days – see Contact us when on page 70 . This excess is \$1,000. You cannot vary or remove this excess.	Each time you make a claim while your property is unoccupied for the agreed period unless your policy states otherwise. This excess applies in addition to any other excess.

Your excess when making a claim for both buildings and contents

If you have chosen different excess amounts for your buildings and contents, and need to make a claim for loss or damage to both due to the same insured event, you will only need to pay one excess. This will be the higher of the two excesses you have selected, plus any other applicable excesses.

Your excess when making a claim for both contents and/or buildings and portable contents

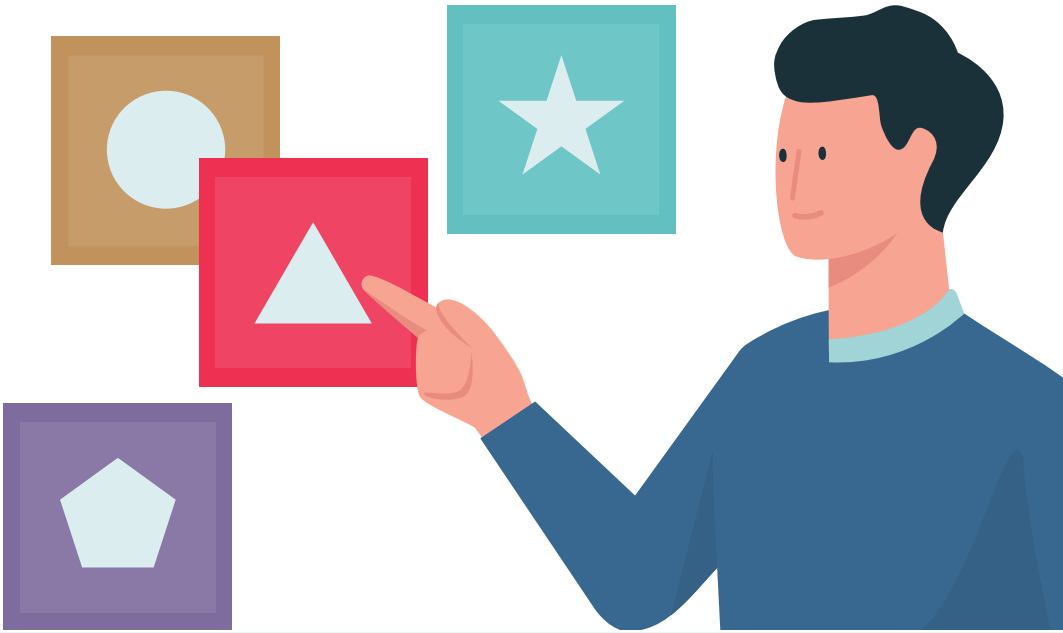
If you have chosen the optional portable contents cover and need to make a claim for loss or damage to your contents and/or buildings and portable contents due to the same insured event at your insured address, you will only need to pay the higher of the two excesses, plus any other applicable excesses.

Other things you need to know when you claim

Recovering money from another party

We may be entitled to recover any claim that we have paid from the person or entity that caused the loss, damage or liability. We can decide to take legal action in your name to do so. We have full discretion in the way we conduct, settle or defend any claim made in your name. If we end up recovering more than we paid to you on your behalf, we will pay you the balance. We will act reasonably having regard to your interests and will keep you informed if you ask us to do so.





How your insurance works

When you buy insurance, there are things you need to know and things you need to do.

Your responsibilities

You're responsible for:

- deciding on the right type of cover for your situation, so make sure you have read this PDS carefully
- meeting your policy's terms and conditions
- keeping your property watertight, well-maintained, structurally sound and secure
- making sure all the information you give as part of a claim document or statement, is honest and complete
- taking reasonable steps to prevent loss, theft or damage to your property.

If you do not meet your responsibilities

If you do not meet your responsibilities, we may reduce or refuse to pay a claim, to the extent we are prejudiced by your non-compliance and/or cancel your policy. If you fail to meet one or more of these responsibilities, when deciding whether to reduce or refuse your claim, we will consider the impact or effect your failure caused or contributed to the claim and also decide whether we will cancel your policy.

Your duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/ change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, go to allianz.com.au/misrepresentation or call us on **13 10 00**.

How to renew your policy

1. We will contact you at least 14 days before your policy expiry date about your renewal.
2. If we offer you a renewal, we will set out the terms including the new premium and excesses.
3. If you are paying in instalments and we agree to renew the policy, we will automatically renew your policy and continue to deduct the instalments for the new policy from your previously nominated account or credit card unless you tell us otherwise. If you pay annually, you will need to pay the renewal premium due by the renewal date to ensure you have cover from this date.
4. You should check that your cover, including your sum insureds are still appropriate for you.
5. If you do not want to take up any renewal offer or need to change the policy or the information listed, contact us before the renewal date.
6. Each renewal is a separate policy, not an extension of your previous policy. The 21-day cooling-off period applies on each renewal.

For buildings and contents covers, we'll automatically increase the cover amount (your sum insureds), to help it keep pace with inflation and rising costs and help to reduce the risk that you will be underinsured. We recommend that you check the new amounts to make sure they continue to cover your full replacement values and to make sure your insurance still meets your needs. If you don't want us to increase the sum(s) insured, just let us know.

We will not adjust the sums insured for:

- **Listed valuable contents**
- **Portable contents.**

You need to review the value of these items to make sure your insurance still meets your needs.



Changes to your policy

If something changes after you've taken out your policy, it can affect your cover.

Contact us when

You must tell us as soon as reasonably possible if, during the period of insurance:

You move house or any of your contents need to be put in storage	Your building is in the course of construction or there are any alterations, additions, demolition, repairs to, or decorations of the buildings costing more than \$75,000
You change the way your property is occupied (for example change to a holiday home, rental or hosting short-term paying guests)	Your property is Heritage Listed or National Trust Classification
You start or intend to use any part of your property for business, trade, professional purposes (except for a home office) or farming activities	You need to change the individuals covered by your policy
Your property has not been lived in (or will not be lived in) for a period more than 60 consecutive days	Any policy holder is convicted of any criminal act or have a claim or insurance declined due to misrepresentation and/or insurance fraud
Your property is no longer watertight, well-maintained, structurally sound, and secure	You notice anything listed in your policy details document is incorrect or changes.

Why you need to let us know if things change

If you do not provide us with this information as soon as reasonably possible, we may reduce or refuse to pay your claim, to the extent we are prejudiced by the delay or non disclosure.

When you tell us that one of these things has changed, we may need to agree with you:

- on changes to the terms and conditions of your policy
- on a revised premium or excess for your cover to continue – this could be more or less than your premium before the change.

We may cancel your policy or not offer to renew it if:

- we can not reach an agreement with you on altered terms and conditions or on the additional premium or excess you must pay, or
- we are no longer prepared to insure you because there has been a significant change to the risk of insuring your property.



When your property is not being lived in?

We consider your property not lived in when no one is living there. We consider the property lived in when you or someone nominated by you have been living in the building (eating and sleeping) for at least two consecutive nights. You may not be covered under this policy if your property is not lived in for more than 60 consecutive days unless you have our prior agreement in writing. We may (acting reasonably) ask you to prove that the property is lived in, in the event of a claim.

Cancellation rights under the policy

When you can cancel this policy

You may cancel this policy at any time by contacting us.

When we can cancel this policy

We have the right to cancel this policy in certain circumstances, including where:

- you failed to comply with your Duty to take reasonable care not to make a misrepresentation,
- you have failed to comply with a provision of your policy, including a term relating to payment of premium,
- you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that the policy covers you, or
- where we are otherwise permitted to do so by law.

If you pay your premium by instalments and an instalment becomes overdue, we will cancel in accordance with the process set out on [page 73](#).

If you pay annually and you have not paid your premium or we cancel the policy for any other reason, we'll give you at least 3 business days' notice in writing before the cancellation date, either:

- in person to you or your agent
- electronically to the email addresses you've given us where you have agreed to receive notices electronically
- by post to the address you've given us.

Cancellation costs

If your policy is cancelled, we may deduct a pro rata proportion of the premium for time on risk (for cover that has not ended before the cancellation), plus all or part of any government taxes, levies or duties. If we have finalised a claim under your policy and your cover has ended, we will not return any premium for the cover that has ended.

Your premium

The cost of your insurance policy is called a premium. You must pay us your premium on time. You can find your premium for each period of insurance in your policy details document.

We will calculate your premium based on our view of the likelihood of a claim being made during your period of insurance. To do this, we look at factors that have shown to be good indicators of the likelihood of claims being made.

These may include, but are not limited to:

- the location of your property
- the type of building you are insuring
- the amount and type of cover you require
- any other people also insured under the policy
- the relevant claims history of the people being insured
- the likelihood of a claim being made on your policy.

Renewal of premium

If you renew the policy, you need to be aware that the premium we charge you is likely to change, even if there has been no change in the circumstances that were applicable to the policy when you first took it out or subsequently renewed it. This is because other factors may affect the premium, including:

- the cost of claims we have paid and that we expect to pay in the future,
- new data we have collected on the various factors we use to determine your premium,
- our expenses of doing business, and
- any other commercial considerations.

When calculating the premium that we charge you on renewal we also consider what your premium was previously, and we may limit movements up or down.

Discounts and entitlements

In some cases, discounts or entitlements may apply to your policy. These may be subject to rounding, and only apply where your calculated premium is greater than our minimum premium.

Where discounts are applied, your premium is subject to rounding. If more than one discount applies, they're applied in a predetermined order, so the later discounts apply to the amount already reduced by the earlier discounts instead of the total amount. Discounts do not apply to government taxes and charges.

Discounts won't apply below the minimum amount payable for the policy.

Paying your premium

You can choose to pay your premium annually or in monthly instalments by direct debit from a bank account, debit or credit card you nominate.

Your policy details document shows the amount you need to pay and the due date for your annual premium or monthly instalments.



It's important that you pay your premium on time

If you choose to pay annually and we do not receive your payment on time, we may cancel your policy and not accept any claims, see [Cancellation rights](#) on [page 71](#).

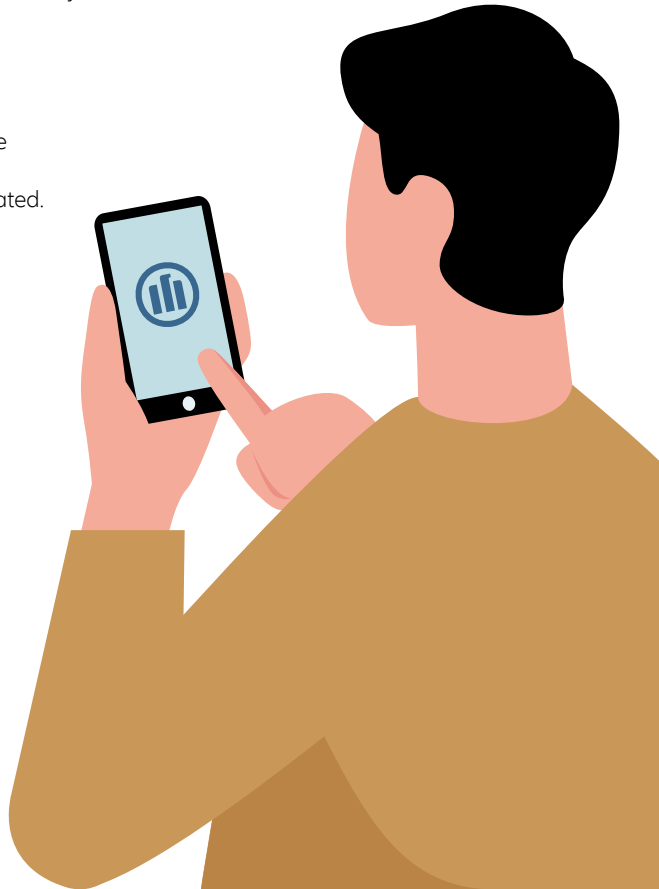
If you choose to pay by instalments and an instalment becomes overdue, we will notify all persons named on the policy details document and we will try to deduct the overdue amount with your next regular payment. If the next attempt to deduct the outstanding amount fails, we will cancel your policy for non-payment. We will send you notice of the cancellation which will be effective 21 days from the date of the notice.

Assigning your rights

You are not allowed to assign any benefits, rights or obligations under your policy unless we have agreed to do so. We will not unreasonably withhold our agreement.

Governing law clause

Your policy is governed by the law of the Australian state or territory where your insured property is usually kept or is located.



How to resolve a complaint

STEP 1



Talk to us: call 13 10 00

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

STEP 2



If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

The Australian Financial Complaints Authority

Online: afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3000

For more information on how we handle complaints go to allianz.com.au or to request a copy of our procedures, call us on 13 10 00.



Privacy notice

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. You can find more information in our Privacy Policy available at allianz.com.au.

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*.

How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why we collect your personal information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you.

You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on **1300 360 529**, EST 8am to 6pm Monday to Friday, or going to our website's privacy section at allianz.com.au.

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

Who we disclose your personal information to

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you.

These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

We may disclose your personal information to the policy holders named on your policy details document and people you appoint to represent you, such as shared access contacts.

Disclosure overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors.

We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to your personal information and complaints

You may ask for access to the personal information we hold about you and seek correction by calling **1300 360 529** EST 8am–6pm, Monday to Friday.

Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at allianz.com.au.

Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Your consent

By providing us with personal information, you and any other person you provide personal information for consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for such things as receiving information on products and offers by us or persons we have an association with, please contact us.

GST notice

Any dollar amounts shown in this PDS and in your policy details document include GST (where it applies), unless otherwise stated. This includes your sum insured / limit of indemnity, other benefits we will provide limits, optional benefit limits and other limits shown in the policy.

Businesses registered for GST

If you are registered for GST, or register for GST after commencement of your policy, you need to tell us:

- your Australian Business Number (ABN), and
- the percentage of the GST paid on any premiums, which you have claimed or are entitled to claim as an Input Tax Credit (ITC).

Claims settlements – amounts we will pay

Your GST registration status may have an impact on the amount that we will pay you to settle a claim.

If you are entitled to an ITC for the GST incurred on costs which you are liable for, relevant to your claim (such as services to repair a damaged item insured under the policy), we will reduce any payment to you by that ITC entitlement. Any claim settlement payments we make to third parties will also be reduced by their ITC entitlement.

This is the case even where we have stated the settlement amount will include GST.

This includes amounts for services or replacement goods not authorised by us, for example, if you repair, rebuild or replace your insured property without our authority.

The policy does not provide any cover for any GST that you may be liable for as a result of understating or failing to provide your ITC entitlement, nor any fine, penalty or charge for incorrectly accounting for GST on claims settlements received.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. You can obtain more information on the Code of Practice and how it assists you by contacting us on **13 10 00**. For more information on the Code Governance Committee (CGC), go to insurancecode.org.au.

Financial Claims Scheme

In the unlikely event we were to become insolvent and could not meet our obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. You can find out more at www.apra.gov.au.

Terrorism and Cyclone Insurance Act 2003

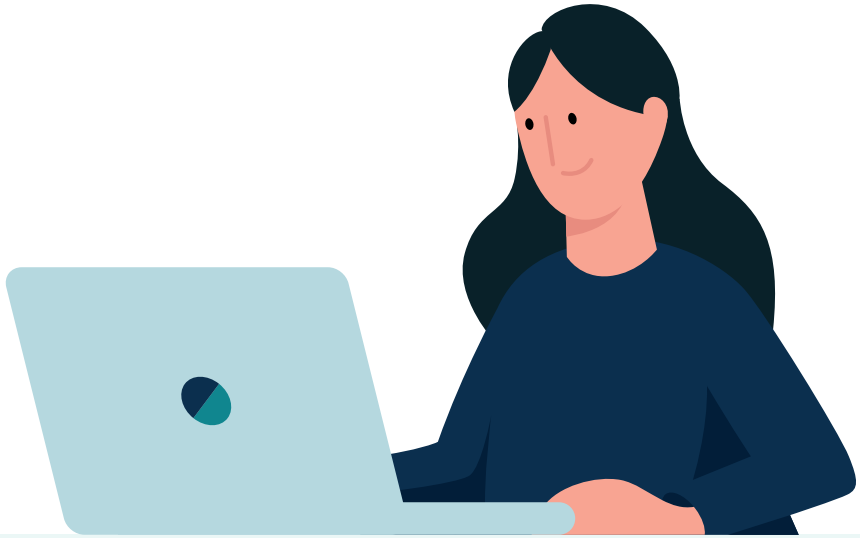
We have determined that the policy (or part of it) is a policy to which the *Terrorism and Cyclone Insurance Act 2003* applies. We may elect to reinsure part or all of our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC).

As a consequence, we may be required to pay a premium to ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you. As with any other part of the premium, it is subject to government taxes and charges such as GST, Stamp Duty and where applicable, Fire Service Levy.

For further information contact Allianz or your intermediary.

Phoning for assistance and confirmation of transactions

If you require further information about this insurance or wish to confirm a transaction, including a claim, please contact us. Alternatively, if you wish to automatically receive the confirmation of the transaction after it occurs (for example at the conclusion or settlement of the claim), please contact us.



Words you should know

Some words have a special meaning when used in your policy. Knowing what these words mean when they appear will help you understand your policy.

Word	Meaning
accidental damage	Accidental damage means damage caused by sudden, unforeseen and unintended events.
actions of the sea	This includes: • storm surge, • a rise in the level of the ocean or sea caused by a high tide, a king tide or any other movement of the sea. Actions of the sea does not include tsunami.
additional cost	This means rental and other related costs that you have to pay at the location of your temporary accommodation. These costs are additional to those you would otherwise have had to pay. We may also cover related costs such as those for mail forwarding, additional gas or electricity, and bonds for temporary accommodation.
boarding house	A building that: • is wholly or partly let in lodgings, • provides lodgers with a principal place of residence, and • may have shared facilities, such as a communal living room, bathroom, kitchen or laundry. If you own and occupy your buildings and you rent out one room only that is not on a short-term basis, then this does not apply to you.
body corporate	The body corporate, owners' corporation, corporation, strata company or strata corporation of the strata title development.
building or buildings	The home buildings and buildings that are listed as covered under What are buildings on pages 13-14 .
burglary	Loss or damage following forcible and violent entry.
cash equivalent	The reimbursement to you by a method other than cash. This includes but is not limited to store card, store credit and pre-paid debit card.
collection	A group of individual items, pairs or sets which are of a similar type and which, when assembled and/or displayed together as a group, take on a value greater than the sum of the individual items', pairs' or sets' values
commercial storage facility	A commercial storage facility that is: • fully enclosed with a lockable door, • only accessible by you or someone acting on your behalf, and • located in Australia.
common property	Property owned by the body corporate that is identified as common and forming part of the strata title development and that is not part of any lot.

Word	Meaning
communicable disease	- Any disease infectious in humans forming part of the Listed Human Diseases under, or is the subject of a Human Biosecurity Emergency under, the <i>Biosecurity Act 2015 (Cth)</i> and any of its subsequent amendments or any similar such listing or declarations of diseases under any subsequent statute that repeals and replaces the <i>Biosecurity Act 2015 (Cth)</i> in whole or part, whether or not such declaration has taken place before or after inception of this policy, or - any disease infectious in humans forming part of the Quarantinable Infectious Diseases as defined under the Health Act 1956 (NZ) and any of its subsequent amendments or any similar such listing of diseases under any subsequent statute that repeals and replaces the <i>Health Act 1956 (NZ)</i> in whole or part, whether or not such declaration has taken place before or after inception of this policy, or - any pandemic or epidemic, as declared as such by the World Health Organisation.
contents	The following items where these are shown as insured in your policy details document: - general contents - listed valuable contents - portable contents.
contents with set limits	Items listed under Contents with set limits on page 18 .
excess	The amount you pay as a contribution to a claim made under your policy. The excess(es) you need to pay for each cover type is shown in your policy details document or referred to in this PDS – see Understanding your excess on page 64 .
fixtures	Items listed as covered under Fixtures on page 14 .
flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: - a lake (whether or not it has been altered or modified), - a river (whether or not it has been altered or modified), - a creek (whether or not it has been altered or modified), - another natural watercourse (whether or not it has been altered or modified), - a reservoir, - a canal, or - a dam.
general contents	Items listed as covered under General contents on page 17 .

Word	Meaning
grey water recycling system	A grey water recycling system includes: • recycling system, • distribution pipes and connectors, • outlet housings, and • installation costs.
home building	The building at the insured address that is principally used as a place of residence.
hot water heat exchange system	A hot water heat exchange system includes: • heat exchange system, • electrical wiring, • foundation or tank stand, • water pipes, and • installation costs.
incident	A single event or series of related events.
insured address	The area within the property's land boundaries at the address shown in your policy details document. It does not include any common property or public areas at this address, such as communal areas within a building or a nature strip adjacent to your property.
insured event	The Insured events on pages 22 to 30 , and Accidental damage if you have accidental damage cover shown on your policy details document.
landscaping	Items listed as covered under Landscaping on page 14 .
listed portable contents	Items that are specifically listed under Portable contents cover on page 47 , and where the optional benefit for Listed portable contents is shown as insured in your policy details document.
listed valuable contents	Items are specifically listed under Contents with set limits on page 18 , where you have the option to increase your sum insured for such items, have chosen to do so and they are shown as insured Listed valuable contents in your policy details document.
lot	The lot or unit in a strata title development at your insured address. It includes fixtures and fittings that are not insurable by the body corporate. It does not include common property or fixtures and fittings which are insurable by the body corporate.
malicious damage	The wilful act or acts of a person or persons, other than you or your agents and employees or other representatives, which causes damage to your buildings and/ or contents with the deliberate and direct intention of denying you the use or benefit of your buildings and/or contents damaged; it does not mean poor housekeeping, theft, burglary or housebreaking.

Word	Meaning
outside or in the open air	Not in a building that is fully enclosed and lockable, such as a carport, driveway, shed, patio, verandah or similar space. It does not include any common property or public areas, such as communal areas within a building or a nature strip adjacent to your property.
period of insurance	The time you are insured for, as stated in your policy details document or the date the policy otherwise ends in accordance with its terms, whichever is the earlier. Each time you renew your policy, you will start a new contract with a new period of insurance.
pet	Domestic animals or pets (like a cat or dog) that you own and legally keep at your insured address. This does not include any animals used for racing, commercial breeding or other commercial purposes.
policy	Your contract taken out with us, which explains all the terms and conditions of your insurance. It is made up of this PDS, any Supplementary PDS (SPDS) that applies, your policy details document and any other document we tell you forms part of your policy when you take out your policy or when required or permitted by law.
policy details documents	One of the documents you receive when you take out insurance that forms part of your policy. While other policy documents can be general in nature, your policy details document is specific to you. It shows: • your policy number • the details of your cover • the period of insurance • any optional benefits you have • any excess you must pay. The most recent policy details document applies if it has been updated during the period of insurance. You should read your policy details document in conjunction with all your other policy documents.
poor housekeeping	Careless, untidy, unclean, unhygienic habits or neglect of domestic household maintenance which may result in; loss or damage including liquid, dirt or food stains to items such as fixed flooring and carpets or furniture, odours, abandoned items, or rubbish, drawing or painting on walls which requires cleaning, repairing or removing.
portable contents	The following items where these are shown as insured in your policy details documents: • Unlisted portable contents • Listed portable contents.
rainwater	Rain falling naturally from the sky onto your buildings and/or ground.

Word	Meaning
rainwater tank system	A rainwater tank system includes: • a rainwater tank, • water pump and wiring, • foundation or tank stand, • pipes connecting the roof to the tank, and • installation costs.
run-off	Rainwater that has collected on or has flowed across normally dry ground or has overflowed from swimming pools or spas, provided such rainwater is not combined with flood waters.
set	A group of similar or related items that belong together.
solar power system	A solar power system includes: • solar or PV panels, • solar hot water tank or pump, • electrical wiring, • foundation or tank stand, • pipes connecting the roof solar panels to the tank, and • installation costs.
storm	Violent wind (including cyclones and tornadoes), thunderstorms or hail which may be accompanied by rainwater or snow.
storm surge	A rise above the normal water level along a shore resulting from strong onshore winds and/or reduced atmospheric pressure.
strata title development	Any form of land title which allows for multiple individual titles to exist in or on a block of land including strata title development, company title, or community titles.
structures	Items listed as covered under Structures on page 13 .
sum insured	The amount chosen by you to insure your buildings or contents during the period of insurance shown in your policy details document. This is the most we will pay for any one claim, unless otherwise specified by the limits outlined in your policy. See How much your buildings are covered for on page 15. See How much your contents are covered for on page 21.
terrorism	Any act of terrorism including, but not limited to, any act or preparation in respect of action or threat of action, designed to: • influence a government or any political division within it for any purpose, and/or • influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.
theft	Theft without forcible entry.

Word	Meaning
total loss	The cost of rebuilding, replacing or repair your building or contents is higher than the relevant sum insured.
tsunami	A wave or waves caused by a sudden movement of the ocean due to earthquakes, volcanic eruptions or other meteorological disturbances. It does not include anything we define as actions of the sea.
unable to be lived in	When your insured address is so damaged that normal domestic activities like cooking, sanitation and personal hygiene cannot take place, and your buildings cannot be lived in.
unlisted portable contents	Items that are; • not listed on your policy details document; and • have a value of less than \$1,000; and • where you have the optional benefit unlisted portable contents shown on your policy details document.
we, our or us	Allianz Australia Insurance Limited, ABN 15 000 122 850 AFS Licence No. 234708.
you or your	The person(s) named in the current policy details document as the insured and, as the context requires, those persons who live with you permanently who are any of the following: • your legal spouse or de facto (meaning a de facto relationship where you and your partner are living together in a genuine domestic relationship), or • any member of your own family and your spouse's or de facto's family.

Additional information

Conduct of others

Where a claim is made for a loss that is excluded as the result of the act of any person who is insured under the policy, we may consider certain factors that may have triggered the exclusion, and we may make a discretionary decision to assist you in a way which is fair and reasonable in the circumstances. If we do this, we may make a payment to you or repair, reinstate or replace an item. This will apply even though we are not legally required to pay the claim.

Factors we will consider include:

- mental illness,
- an act of violence or intimidation, and/or
- when cover has been varied or terminated with malicious intent.

This clause does not apply to the liability section of the policy or form part of the terms and conditions of the policy and does not confer any contractual or other right. Any payment we may make is at our sole discretion only.



Have questions or changes?

We'd love to help.



Call us on **13 10 00** or



visit us online at allianz.com.au.



GPO Box 9870 Melbourne VIC 3000

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