CCI Personal Insurance
Giving back to the Catholic community

Home & Contents Insurance

Product Disclosure Statement



CCI Personal Insurance values people over profits.

For over 100 years CCI has insured Catholic organisations. Through CCI Personal Insurance we share our knowledge and spirit with the Catholic community via a range of insurance products for individuals insured by Allianz.

At CCI, we believe in giving back to the community.

Our profits are used to help support and develop a wide range of Catholic initiatives, from well-known charities and welfare agencies, to smaller organisations and individuals who make a positive difference around the world.

CCI & Allianz. Perfect partners.

We've chosen Allianz, one of Australia's largest general insurers, to underwrite our personal insurance products.

Our partnership gives you the best of both worlds: the strength of Allianz Australia – drawing on the global expertise of the worldwide Allianz Group – coupled with the Catholic values of CCI. This allows us to provide ethical, compassionate service and also enables CCI to make a real contribution back to the Catholic Community.

CCI Personal Insurance

The insurer of this Home & Contents Insurance is Allianz Australia Insurance Limited ABN 15 000 122 850, AFS Licence Number 234708. GPO 9870 Melbourne VIC 3000. Phone: 13 2664 (Allianz).

Home & Contents Insurance is distributed by CCI, ABN 76 000 005 210, AFSL Licence No. 235415. (CCI) is authorised to arrange for the issue of this insurance by Allianz, on its behalf and not as your agent. Neither CCI nor any of its related companies guarantee the benefits payable under the policy or the repayment of any premium.

Preparation Date: 01/02/2021

HOME AND CONTENTS INSURANCE

PRODUCT DISCLOSURE STATEMENT

Allianz

What your policy is made up of

Your policy is made up of these documents:

- this Product Disclosure Statement and Policy Document (PDS). The PDS is designed to provide information about the policy, to help you decide if it's what you need. We are required to provide a PDS under the Corporations Act;
- your Policy Schedule. Your policy schedule sets out who is insured, the cover(s) selected, the period of insurance, the premium payable, sums insured, limits of liability, excesses and other important information;
- any Supplementary PDS that applies; and
- any other policy documents we specify at or prior to entry into your insurance contract or when required or permitted by law.

The policy provides a number of covers which may or may not be provided to you as a retail client under the Corporations Act 2001 (Cth) depending on your circumstances. Only the parts of the policy document relevant to cover provided to you as a retail client and any other documents which we tell you are included at or prior to entry into your insurance contract or when required or permitted by law, make up the PDS for the purposes of the Act.

This PDS (together with any amendments, updates or endorsements that we give you in writing which may vary it when required or permitted by law) will also apply for any offer of renewal we make, unless we tell you otherwise or issue you with a new and updated PDS.

Updates to the PDS

We may need to update this PDS from time to time. We'll do this if certain changes occur, and we are required and permitted by law to do so.

We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy of any changes free of charge by contacting us using the contact details on the back of this PDS.

General Advice Warning

It is up to you to choose the cover you need. Because we and our representatives do not advise you on whether this policy is specifically appropriate for your objectives, financial situation or needs, you should carefully read this document before deciding.

Welcome

Allianz Home and Contents Insurance offers protection for some of your most expensive and precious possessions: your home buildings and the contents inside them. Depending on the cover options you choose, your policy can protect you from financial loss if your home buildings are damaged or destroyed, or if your contents are damaged, stolen or lost.

It's all about peace of mind

For most of us, insurance is all about helping us get a good night's sleep – secure in the knowledge that if something goes wrong, we have protection in place to help get through it.

Here are some of the important ways Allianz Home and Contents Insurance can help give you peace of mind:

Cover for the unexpected

We offer protection for out of the ordinary but devastating events such as fire, storm and burglary.

Optional cover

We offer a range of optional covers to suit your needs, including flood cover, motor burnout, accidental damage cover for your home building and/or contents, domestic workers' compensation and portable contents cover.

24/7 emergency claims lodgment

When you need to make a claim, we are there for you with a 24 hour emergency claims lodgment line – helping you get back on track again as soon as possible.

Backed by an award winning insurer

As winners of Large General Insurance Company of the Year in 2018, 2016, 2015, 2013, 2012 and 2011 at the Australian Insurance Industry Awards, you can be confident that with Allianz, you're in capable hands.

Your cover options

We offer the following types of home and contents insurance cover:

Buildings cover	Contents cover	Optional covers
Protect your home buildings inside and out for loss or damage caused by one or more of 11 insured events. Go to page 24.	Protect the belongings kept at the insured address for loss or damage caused by one or more of 11 insured events. Go to page 32.	• Accidental damage • Flood • Motor burnout • Domestic workers' compensation • Portable contents Go to page 42. Note: eligibility criteria may apply

Legal liability cover

If you take buildings and/or contents cover you'll also automatically receive Legal Liability cover.

This cover can protect you if you are found liable to pay compensation to someone because you have accidently injured them or damaged their property during the period of insurance.

Go to page 51.

What you're covered for

Whilst there are some things we don't cover (see the exclusions within each insured event and General exclusions on pages 54 to 57), we'll cover you for damage to your insured property as a result of any of these insured events*:



Fire or smoke (including bushfires and grassfires)
Go to page 16



Storm, cyclone, rainwater or run-off
Go to page 17



Water or other liquid damage
Go to page 18



Theft or burglary
Go to page 19



Explosion
Go to page 20



Accidental breakage of glass or ceramic items
Go to page 20



Impact damage
Go to page 21



Vandalism or malicious damage
Go to page 21



Lightning
Go to page 22



Earthquake or tsunami
Go to page 22



Riot or civil commotion
Go to page 23

*None of the above cover flood. For information about flood cover refer to page 44

Optional covers

You can also upgrade your policy to include cover for:



Accidental damage
Go to page 43



Motor burnout
Go to page 45



Portable contents
Go to page 48



Flood
Go to page 44



Domestic workers' compensation
Go to page 46

The optional covers you select will be shown on your policy schedule.

What does it mean if I take the Accidental Damage cover option?

The optional cover provides even more protection – it covers you against damage caused by sudden, unforeseen and unintended events not just the specified insured events.

Here are some examples of the sort of mishaps you'll be covered for if you take this option:

If you have Buildings cover



You accidentally smash a hole in the wall when you move some furniture.



Your kids draw all over your walls.

If you have Contents cover



You spill red wine on the carpet or lounge.

We'll extend cover for your contents anywhere in Australia for up to 90 continuous days (not just at the insured address).

This is a high level snapshot only. For information on what is covered and what is not covered – and for limits and excesses that apply – please read the whole of this PDS, your policy schedule and any other documents that make up your policy.

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Understanding your policy

Which cover do I need?

Buildings and/or Contents cover — what's the difference?

Here's a brief outline of the difference between Buildings and Contents cover, to help you decide the cover you need.

Buildings cover	Contents cover
Designed to cover the physical structures that make up your home, like the house itself, garage, sheds, swimming pools and decks. Generally for customers who own a freehold home – like a house, townhouse, terrace or semi-detached dwelling.* See pages 26 to 27 for a detailed list of what we define as buildings.	Designed to cover items at your home – from furniture, appliances and white goods to personal belongings like computers, clothing and shoes. It also covers your carpets and window furnishings. See pages 34 to 35 for a detailed list of what we define as contents.

* Customers with a strata, company or community titled property should consider whether they need buildings insurance as in some cases buildings cover may be the responsibility of the body corporate or similar.

How Building and Contents insurance work together

If you take out both Building and Contents insurance here's how they can work together if the unexpected occurs:



Your house burns down. You could lose all your buildings, and everything in them. With adequate sums insured under Buildings and Contents covers, you could rebuild and replace your insured belongings.



A fire damages your kitchen. You could repair or rebuild built-in damaged parts of your kitchen, such as benchtops, with Buildings cover. Then you could replace damaged items like blinds and kitchenware under your Contents cover.



A thief smashes your window, breaks the lock and steals your belongings. You can fix the window and lock through your Buildings cover and replace the items that were stolen under your Contents cover.

You will only have to pay the applicable excess(es) once if your buildings and contents are damaged by the same insured event. The applicable excesses can be made up of your basic excess, any voluntary excess, additional compulsory excess and an additional imposed excess of $250 for earthquake and tsunami claims. (See "Your excess" on page 14 for details).

Do you rent your home out to tenants?

If you're renting all of your home out to tenants, cover is not available under a Home and Contents Insurance policy.

Our Landlord Insurance can cover your investment property and any contents you provide for your tenants' use. It can even cover malicious damage by tenants. Cover is not available for these types of losses under our Home and Contents Insurance.

If you rent out part of your home while you live at the same address, please contact us so we can determine if you are eligible for this product.

For more information please use the contact details inside the front cover.

The basics

The better you understand your policy,
the easier it will be if you ever have to claim.

Who your policy covers

Your policy provides cover (where applicable) for anyone named in the policy schedule as an insured and:

- your legal spouse or de facto (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 who permanently live with you.

If there is more than one insured listed on the policy, then anything that any of the insureds says, does, or omits to do in connection with the policy or a claim applies to and affects the rights of all of the insureds.

When the policy starts and ends

The effective and expiry dates of your policy are shown on your policy schedule. We agree this period when you apply for your policy. In some circumstances the policy can end earlier than the expiry date e.g. cancellation by you or us. For more details, please see Cancellation rights under the policy on page 72.



72-hour exclusion period

To manage the risk of people taking out insurance on their uninsured home buildings or contents or increasing cover on their underinsured home buildings or contents when events such as cyclones, floods or bushfires are predicted, a 72-hour exclusion period applies to some insured events.

We do not provide cover (where the type of cover you have under the policy provides it) for any loss of or damage to your property caused by cyclone, flood, grassfires and bushfires, during the first **72 hours** after you first take out or increase the cover under the policy.

However, you will be covered from the time you take out or amend your policy for loss or damage to your buildings and/or contents caused by other insured events.



The 72 hour exclusion period won't apply:

- to renewals,
- when (on the same day the policy starts), you:
  - enter into a contract to purchase the insured address, or
  - move into the insured address as a tenant; or
- if the policy replaces another similar insurance policy that covered the same buildings, contents or both, without a break in cover. However, if there is an increase in the sum (or sums) insured between the new policy and the one it replaces, we won't cover the increased amount for the first **72 hours** of the policy.

14-day cooling off period

You can call us to cancel your policy within 14 days from either:

- the date we issued you a new policy, or
- the start date of a policy that you have renewed

and in either of these situations, provided you have not made a claim or an event has not occurred that could give rise to a claim on your policy, we will refund your premium.

We may deduct from your refund amount any government taxes or duties we cannot recover.

In addition to your cooling off period, you can cancel the policy at any time by calling us. See Cancellation rights under the policy on page 72 for details.

How much you're covered for

It's up to you to decide the sums insured, and the type and level of cover that you want to take out. People generally want enough insurance to cover the property's estimated replacement value. If you don't have enough cover, you could end up having to cover some of the costs yourself.

Remember, we will only pay up to the amount of your loss or the sum insured, whichever is the lesser - so you should also be careful not to over insure.

For example, if you insure your contents for $100K, and you have a total loss but the replacement value of the contents is only $50K – we will only pay up to $50K (the actual value of your contents if they are lost or damaged –and we won't refund any premium for the time we have insured any higher amount nominated by you).



Need help choosing the right amount of cover?

To help you estimate the replacement value of your buildings, visit us online using the contact details inside the front cover and use our Home Buildings replacement calculator.

Did you know?

The replacement value of your buildings is not the same as the market value – you do not need to include the value of the land when calculating the buildings replacement value.

You'll need to consider everything in your home to determine how much Contents cover you need. But remember, no matter what you decide to cover your total contents for, maximum dollar limits apply to many items in your home. The most you can claim for that item will therefore be this item limit – even if your item is worth more. In some cases if a higher item limit is required you can nominate a sum insured for specified contents or listed portable contents.

Your insurance premium

The cost of your insurance is called a 'premium'. Your premium will depend on a number of factors, and can change each year when you renew your policy, or if you vary the insurance. Minimum premiums may apply. Your premium for each period of insurance will be shown on your policy schedule.

We'll calculate your premium based on a number of factors such as:

- **Your risk profile.**
  - where you live
  - the type of property you're 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.
- **Any discounts that may apply.**
- **Any compulsory government charges** such as Stamp Duty and GST.
- **Emergency / Fire Services Levy** if they apply to the State or Territory where your home is located.
- **Any other charges** we tell you of.
- **The excess you choose or which we apply.**

No Claim Bonus

We give you a No Claim Bonus (NCB) to reward you for having a good claims history.

When you first take out a policy with us, we calculate your NCB based on your home insurance claims history in the previous 5 years.

After each claim-free year, the NCB applied to your renewal premium will be increased by 10%, to a maximum of 30%. However, for every claim you make in a year, the NCB applied to your renewal premium will be reduced by 10% - to a minimum of 0%.

Note that Portable Contents claims and claims paid under the additional benefit 'Food or medicine spoilage' when the cause of the loss is declared a natural disaster by the government, do not impact your NCB.

The NCB applied to your base premium is shown on your policy schedule, and is subject to the following.

What else you need to know about premiums

- Minimum premiums may apply.
- Any discounts or entitlements may be subject to rounding and may only apply to the extent any minimum premium is not reached.
- If you are eligible for more than one discount or entitlement, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts or entitlements.
- Discounts may not be applied to the premium for optional covers such as flood and portable contents (where applicable).

Did you know?

You can choose to pay your premium by instalments – for example, by monthly direct debits from your bank account or credit card. We'll let you know the total amount payable when you apply for cover – and we'll confirm this in your policy schedule.

If an instalment is not paid we will let you know and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation and the cancellation will be effective 14 days from the date on this notice. So it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately.

Your excess

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(es) that apply. 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 an excess amount from the available options. This can be made up of a basic excess, and a voluntary excess. Generally, the higher your excess amount, the lower your premium will be. 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 excess(es) you need to pay for each cover type is shown on your policy schedule, or referred to in this PDS.

An additional imposed excess amount of $250 applies for each 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.

For more information about how we work out your premiums, the excesses we apply to the policy and any discounts/entitlements you have may be entitled to, see our Premium, Excess, Discount and Options Guide (PED).

To get a copy, visit https://www.einsure.com.au/redirect/PED-FI-Home or please contact us.

Changes to your details – what you have to tell us as soon as reasonably possible

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

- You start using any part of your home building for business, trade or professional purposes (except for a home office)
- you remove or stop using any security devices that were specifically required by us
- 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 commence renting out your home to tenants
- your home building has not been lived in (or will not be lived in) for more than 60 consecutive days.

(!) If you don't provide this information as soon as reasonably possible, we may refuse or reduce a claim under the policy to the extent we are prejudiced by the delay or the non-disclosure.

Other changes:

You can also contact us if you want to vary your policy during the period of insurance for any other reason, for example to increase your sums insured or to take out additional cover options that may be available.

When we receive this information, we may:

- propose changes to the terms and conditions of your policy
- propose to charge you a higher premium
- cancel your policy if there is a change and we can't reach an agreement with you on altered terms and conditions or premium; or we are no longer prepared to insure you because there has been a material change to the risk
- decide not to offer to renew your policy.

When your home buildings are not being lived in.

We consider your home buildings not lived in when no one is living there. We consider the home buildings lived in when you or someone nominated by you have been living in the home buildings (eating and sleeping) for at least two consecutive nights. You may not be covered under this policy if your home buildings are 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 home buildings are lived in, in the event of a claim.

Be prepared for a claim

When you buy your policy, it makes sense to set yourself up so that in the event you need to make a claim the process will go as smoothly as possible.

For example, for a Contents claim for a specific item, it helps to be able to prove that you owned the item – and what it was worth. So keep track of your receipts – either by filing them or logging them in a tracking app.

It's also a good idea to take photos of important contents and features of your home buildings, so you can get them repaired or replaced more easily if they're damaged or stolen.

What you're covered for under each of the insured events

No matter which cover you choose, Allianz provides protection for a range of insured events.

In return for paying or agreeing to pay us your premium, the policy covers loss or damage to your buildings and/or contents caused by one or more of the following insured events that take place during the period of insurance. Your policy schedule will show if you have cover for buildings, contents or both.

In addition to the General exclusions on pages 54 to 57, there are some additional exclusions that apply specifically to certain insured events. Make sure you check these carefully in the following section so that you understand what you are covered for and what is excluded.

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



Fire or smoke (including bushfires and grassfires)

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage caused by: • fire, • bushfires and grassfires*, or • smoke. *A 72-hour exclusion period applies for loss or damage caused by bushfires and grassfires – see page 11 for details.	✘ 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, being exposed to heat during normal use – 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 and/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 this policy or if you've selected optional cover for Accidental Damage – see page 43.



Storm, cyclone, rainwater or run-off

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage caused by: • storm • cyclone* • rainwater • run-off (provided run-off is not combined with flood waters). *A 72-hour exclusion period applies for loss or damage caused by cyclone – see page 11 for details. ✔ Loss or damage caused by or arising from: • soil movement, including erosion • landslide • mudslide • subsidence if it is caused directly by and occurs within **72 hours** of a storm.	✘ Loss or damage caused by: • flood (this exclusion does not apply if you've selected optional cover for flood and it is shown on your policy schedule) • run-off combined with flood waters (this exclusion does not apply if you've selected optional cover for flood and it is shown on your policy schedule) • storm surge • hydrostatic pressure • rainwater, run-off, 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've selected the optional cover Accidental Damage and it is shown on your policy schedule). ✘ Loss or damage to: • trees, shrubs and plants planted in the ground • retaining walls • swimming pool and spa covers, their liners or solar domes • the external paintwork or other exterior coatings of the buildings caused by rainwater. ✘ The cost of cleaning mud or debris out of tanks, swimming pools or spas.



Water or other liquid damage

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage resulting directly from bursting, leaking, discharging or overflowing of any: • domestic home 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 or water carrying apparatus, • waterbeds, • aquariums designed to hold more than 20L, • swimming pools or spas.	✘ Loss or damage: • as a result of gradual escape of water or other liquid over time: - where you or a reasonable person could be expected to have been aware of this, or - from a shower base, shower recess, shower alcove or the walls surrounding the shower, • 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.
Buildings only ✔ If we have agreed to pay a claim for water or other liquid damage to your buildings and; - we authorise any exploratory work to locate the source of the damage, we will pay those costs. - you incur costs without our prior agreement, we will only pay the reasonable covered costs up to the amount we would have agreed to, had you asked us first.	



Theft or burglary

Buildings

What's covered?	What's not covered?
✔ Loss or damage caused by actual or attempted theft or burglary. ✔ Up to $1,000 to replace the locks or cylinders of any external door or window if: • the key is stolen, or • there are reasonable grounds to believe that the key has been copied. No excess applies for the replacement of locks or cylinders. We will only pay for the replacement of locks or cylinders under one section of the policy (either Buildings or Contents, not both).	✘ Where the actual or attempted theft or burglary is committed by: • you or anyone who lives at the insured address (this exclusion does not apply to tenants who rent a separate dwelling at the insured address that you do not live in such as a granny flat), • 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, • any person who you employ at your home such as a cleaner, nanny, child-minder or gardener. ✘ The replacement of locks or cylinders which are insured by the body corporate or similar.

Contents

✔ Loss or damage caused by actual or attempted theft or burglary. ✔ Up to $500 towards the cost of a security firm callout to your home in response to a monitored alarm signal if we have agreed to pay a related claim for theft or burglary of your contents. ✔ Up to $1,000 to replace the locks or cylinders of any external door or window if: • the key is stolen, or • there are reasonable grounds to believe that the key has been copied. No excess applies for the replacement of locks or cylinders. We will only pay for the replacement of locks or cylinders under one section of the policy (either Buildings or Contents, not both).	✘ Where the actual or attempted theft or burglary is committed by: • you or anyone who lives at the insured address (this exclusion does not apply to tenants who rent a separate dwelling at the insured address that you do not live in such as a granny flat), • 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, • any person who you employ at your home such as a cleaner, nanny, child-minder or gardener. ✘ The replacement of locks or cylinders which are insured by the body corporate or similar. ✘ Loss or damage 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. However, this exclusion does not apply to contents in a locked storage cage in the basement of a strata title development at the insured address.



Explosion

What's covered?	What's not covered?
Buildings and/or contents	
✔ 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.	✘ Loss or damage caused by terrorism



Accidental breakage of glass or ceramic items

What's covered?	What's not covered?
Buildings	
✔ Accidental breakage of a fixed glass or ceramic item, like a window, cooking surface, sink or toilet.	✘ Tiled shower bases. ✘ Cracks, scratches or chips in any item. ✘ Glass forming part of any glasshouse, greenhouse or conservatory.
Contents	
✔ Accidental breakage of glass that forms part of your contents (including fixed or unfixed table tops and hanging wall mirrors). ✔ If you are a tenant in a rental property, we will also pay for accidental breakage of a fixed glass or ceramic item, like a window, cooking surface, sink or toilet if you are legally liable as a tenant to pay for the breakage.	✘ Glass in televisions, computer monitors, laptops, mobile phones, smart watches and tablets. ✘ Glass in items such as crockery, porcelain, china, hand mirrors, glassware, crystal or glass in clocks, vases and ornaments. ✘ Cracks, scratches or chips in any item.



Impact damage

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage caused by impact from: • any motor vehicle, train or watercraft, • an external aerial or satellite dish which collapses or breaks, • an aircraft, or anything dropped or falling from an aircraft, • space debris or debris from a rocket or satellite, • any animal, excluding any animal kept in your home building as a domestic pet, or • falling trees or parts of trees.	✘ Loss or damage caused by you or anyone you give consent to, cutting or chopping trees, or parts of trees, at the insured address.



Vandalism or malicious damage

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage caused by vandalism or a malicious act.	✘ Where the vandalism or malicious act was by: • you or anyone who lives with you, • any person you (or anyone who lives with you) invite into your home, • any person you employ to do work for you in your home buildings, like a cleaner, nanny, child-minder or gardener, or • anyone acting with your express or implied consent. ✘ 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.



Lightning

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage caused by lightning.	



Earthquake or tsunami

What's covered?	What's not covered?
Buildings and/or contents	
✔ 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.	✘ Loss or damage caused by actions of the sea.



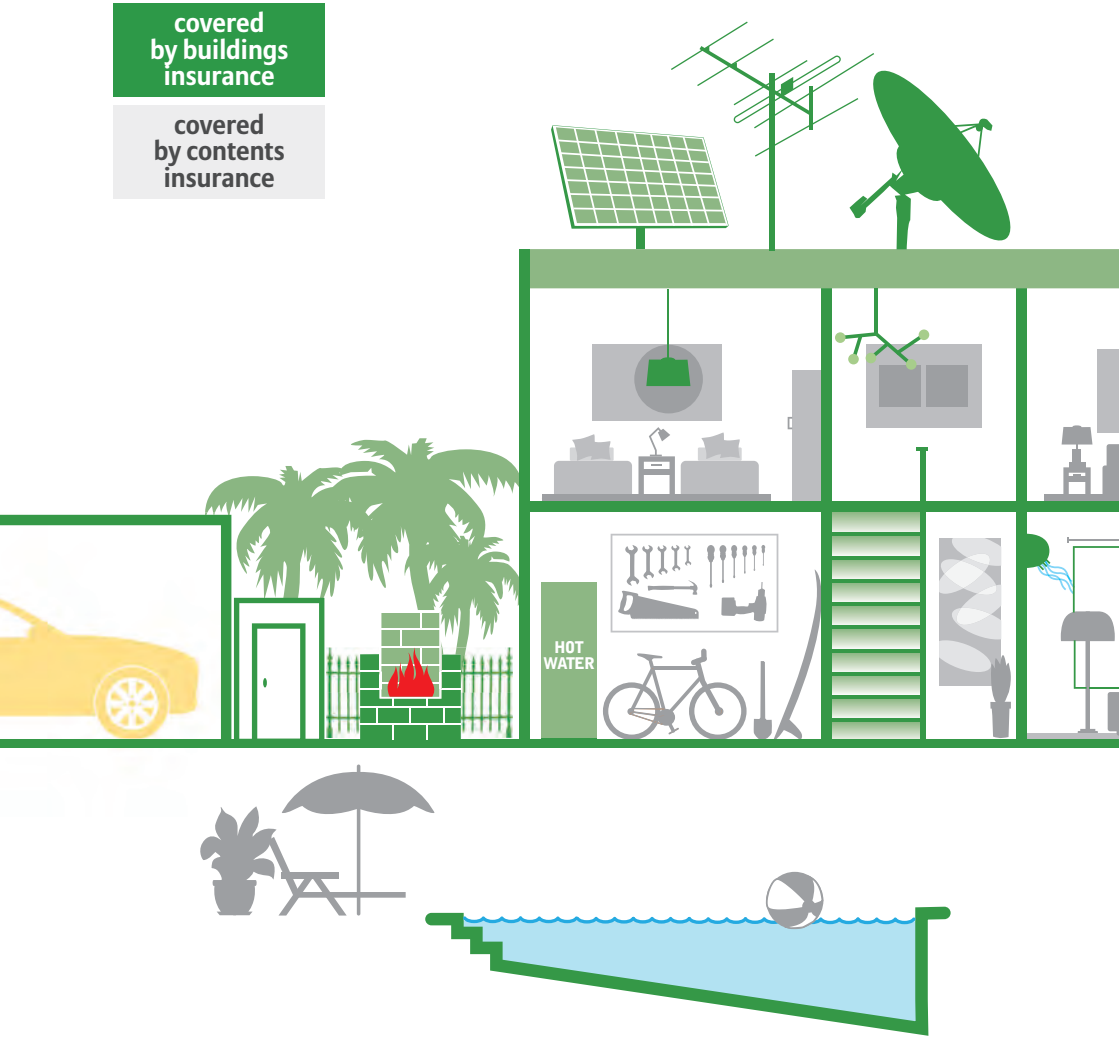
Riot or civil commotion

What's covered?	What's not covered?
Buildings and/or contents	
✔ Loss or damage caused by a riot or civil commotion.	✘ Loss or damage caused by terrorism.

Buildings

covered by buildings insurance

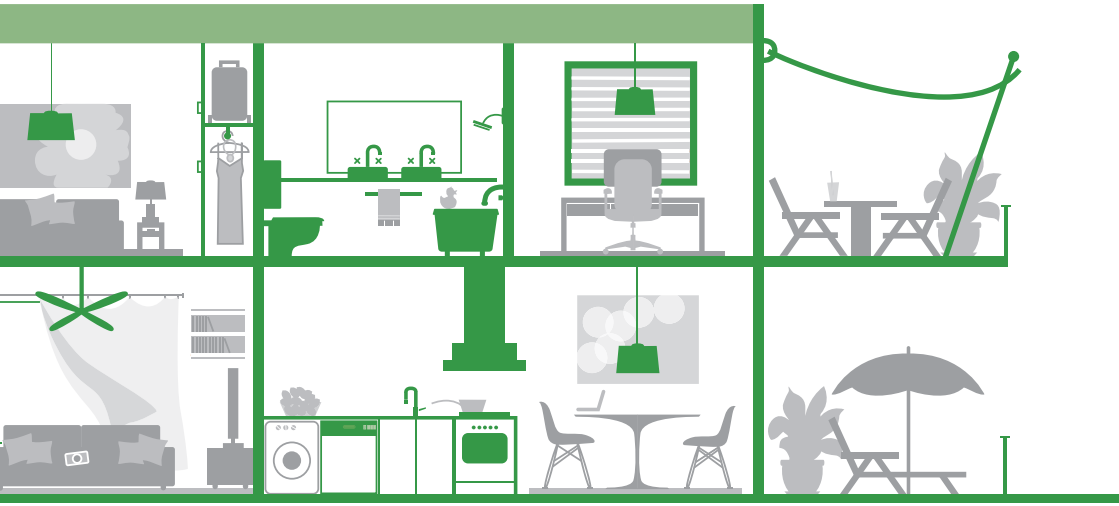
covered by contents insurance



Buildings > What's covered?

Buildings insurance is designed to protect the physical structures and fixtures that make up your home buildings: from the house itself, to your garage, fences and paved driveways – even built-in appliances like hot water systems, air-conditioners and more.

See the list on the following pages for a detailed description of what is a Building as well as what's not.



Did you know?

The replacement value of your buildings is not the same as the market value – you do not need to include the value of the land when calculating the buildings replacement value.

What's a building (and what's not)

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

What's covered?	What's not covered?
Structures	
✔ Your home building ✔ Garages, carports, sheds ✔ Granny flats ✔ Pipes, cables, ducts, wires, meters and switches used in connection with the supply of water, drainage, sewerage, communication, electricity, cooling and heating ✔ Decks, verandas, pergolas, gazebos, patios and terraces ✔ Gates, fences, free-standing walls and retaining walls ✔ Paved paths and driveways ✔ Swimming pools (permanently installed), fixed spas and saunas including their fixed accessories (excluding water) ✔ Tennis courts ✔ Permanently installed water tanks, sewerage storage or treatment tanks (excluding water) ✔ Jetties which are permanently fixed to the land at the insured address and which are your property and which have no commercial activities undertaken from them ✔ Other structural improvements.	✘ Residential flats, home units or town houses, which are part of a strata title development ✘ Unpaved paths or driveways, including those made of loose or compacted soil, gravel, pebbles, rocks or sand ✘ 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 ✘ Buildings under construction where the value of any alterations, additions, demolition, repairs to or decoration of the buildings is over $75,000 ✘ Building materials located at the insured address which are to be fitted to the buildings ✘ Any buildings (other than Granny flats) 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.

What's covered?	What's not covered?
Fixtures	
✔ Fixed ceiling, wall and floor coverings (except carpet or rugs), including fixed external blinds and awnings ✔ Built-in furniture, clothes lines and built-in barbeques ✔ Fixed domestic appliances that are permanently connected to electricity, gas or water, like: • air conditioners & heating systems • ovens • dishwashers • hot water systems • fixed ceiling fans, light fittings • plumbed in refrigerators ✔ Solar panels ✔ Satellite dishes and antennas.	✘ Carpets, rugs and internal blinds. Go to Contents cover on pages 32 to 35.
Landscaping	
✔ Trees, shrubs, hedges, and plants that are planted in the ground – $5,000 limit applies.	✘ Loss or damage caused by storm, rainwater or run-off, flood, cyclone, tsunami ✘ Grass or lawn (unless part of a tennis court).

Buildings cover – additional benefits

We want to make sure that your policy offers you great features. So, if we agree to pay a claim for loss or damage to your buildings, we may also cover you for the following additional benefits. In most cases additional benefits are paid in addition to your buildings sum insured. Check each of the additional benefits for details.

No excess applies for these benefits. General Exclusions may apply – please see pages 54 to 57 for a full list of exclusions.

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



Alternative accommodation for you and your pets



Debris removal



Rebuilding and professional fees



Making your home buildings environmentally friendly



Building modifications



Building code compliance costs



Alternative accommodation for you and your pets

If your home building is damaged by an insured event during the period of insurance to such an extent that you can't live in it, we'll pay the rental costs for accommodation for you and your pets for the period it reasonably takes, to repair or rebuild your home building.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

If we have paid any additional alternative accommodation under the contents section of your policy we will not pay for any additional alternative accommodation costs under the buildings section.

When we pay	How much we will pay	What's covered?
We will pay this benefit when: • you were living in the buildings when the insured event took place, and • the loss or damage means your home buildings are unable to be lived in.	We will pay: • the weekly rent equivalent to your building's rentable value prior to the damage, up to 10% of your buildings sum insured in total, and • up to $500 for temporary accommodation for your pets in a commercial boarding establishment.	For the time necessary, up to a maximum of 12 months.

Did you know?

We will consider your home is unable to be lived in when it is so damaged that normal domestic activities like cooking, sanitation and personal hygiene cannot take place, and you cannot live in the home.



Debris removal

We'll pay the reasonable and necessary costs of demolition and removing debris from your insured address.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to 10% of the buildings sum insured.	Costs that relate directly to removing debris from the destroyed or damaged part of the 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 or run-off.



Rebuilding and professional fees

If you need to rebuild your home buildings after total loss or damage, we'll help pay the costs of architects, engineers, surveyors and solicitors.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to $5,000.	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.



Making your buildings environmentally friendly

If your buildings are totally destroyed and need to be rebuilt and you do not already have the relevant environmental equipment, we'll help you make the new buildings more environmentally friendly.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
We will pay this benefit when: • your buildings are totally destroyed by an insured event, and • we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to $5,000 after deduction of any government or council rebates.	The environmental systems covered by this benefit are: • rainwater tanks, • solar power systems (including solar hot water systems or photo-voltaic (PV) power systems), • hot water heat exchange systems, and • grey water recycling systems.



Building modifications

If you become permanently paraplegic or quadriplegic as a direct result of an insured event that damaged or destroyed your home buildings, we'll pay for the cost to modify your buildings.

This amount is included in your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
We will pay this benefit when: • you were living in the buildings when the insured event took place, and • we receive confirmation of your paraplegia or quadriplegia from a registered medical practitioner.	We will pay up to $10,000.	Modifications to make your home building accessible for your disability.



Building code compliance costs

If you need to rebuild your home buildings after loss or damage, we'll help pay the costs of complying with any statutory requirements.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to $5,000.	The reasonable and necessary costs of meeting the requirements of any statutory authority that relate directly to the destroyed or damaged part of the 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.

Contents

covered by contents insurance

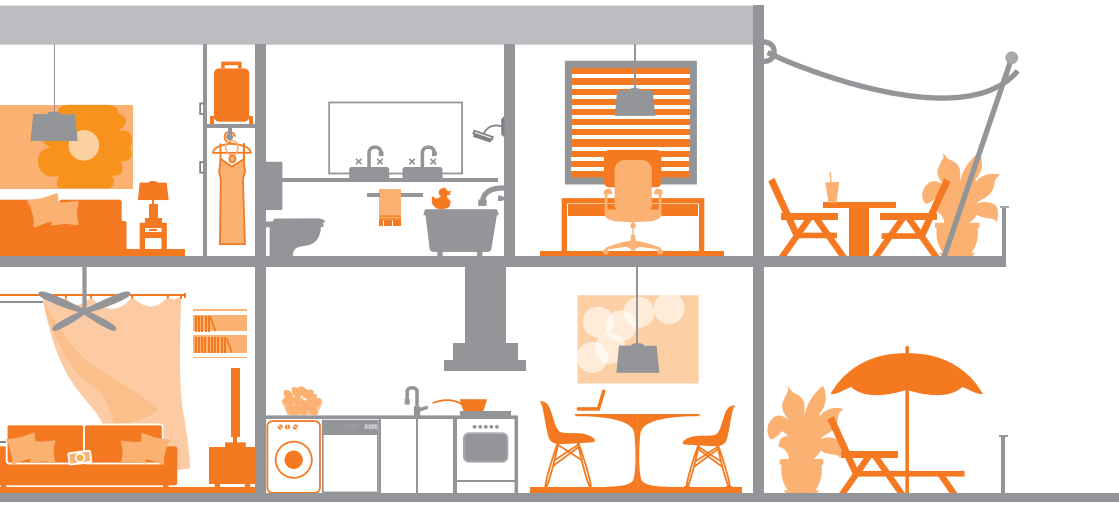
covered by buildings insurance



Contents > What's covered?

Contents insurance protects the belongings you have at the insured address: from your furniture, carpet and appliances to your BBQ and even your clothes, shoes and handbags.

So, if any of the insured events happen during the period of insurance, we'll generally pay to repair or replace your contents – up to the policy limits.



What's covered (and for how much)

General contents

What are your 'general contents'? These are things you own and that you are legally responsible for, like your furniture, white goods, electrical appliances, clothing, linen and crockery – even carpets.

What's covered?	What's not covered?
✔ Carpets and loose floor coverings ✔ Curtains and internal blinds ✔ Furnishings and furniture ✔ General contents with set limits ✔ General household goods (like plates, glasses, towels, sheets) ✔ White goods (like fridges and washing machines) unless fixtures or covered by buildings cover ✔ Electrical appliances and computers ✔ Laptops, tablets, mobile phones, portable computers and their accessories ✔ Computer hardware and software which are commonly used for personal purposes ✔ Smart watches and other wearable technology ✔ Handheld games consoles and their accessories ✔ Portable GPS devices and their accessories ✔ Clothing and shoes ✔ Suitcases and bags, handbags, briefcases, wallets and purses, (but not their contents, unless they're also listed here) ✔ Cosmetics and toiletries ✔ Binoculars or telescopes ✔ Spectacles and sunglasses ✔ Sporting equipment (but not when being used) ✔ Bicycles (but not when being used)	✘ Money, cheques or other negotiable instruments belonging to your business, trade or profession ✘ Animals, birds, fish, insects, reptiles or spiders ✘ Trees, shrubs, hedges and plants growing outdoors in the ground ✘ Motor vehicles, motor bikes, trail bikes, quad bikes or Segways, including their keys ✘ Farm vehicles, farm trailers, farming implements ✘ Caravans or trailers ✘ Boats and other watercraft (3 metres or longer) ✘ Aircraft, other than model aircraft without flying capacity ✘ Cracked glass or screens in laptops, mobile phones, computers or their accessories where this is the only damage to the item ✘ Drones and other remotely or autonomously piloted aircraft, when in use, used for business or that are not at the insured address ✘ Equipment that is used, in any way, for business, trade or professional purposes when in use (except if it is used as part of a home office).

General contents (continued)

What's covered?	What's not covered?
✔ Watercraft including canoes, kayaks, sailboards, surfboards, surf skis and other non-motorised water craft less than 3m in length (but not when being used) ✔ Drones and other remotely or autonomously piloted aircraft (covered only when not in use and not used for business) ✔ Tools and equipment (see page 37 for business use limits) ✔ Musical instruments (see page 37 for business use limits) ✔ External medical aids and devices including wheelchairs and mobility scooters ✔ Mechanically propelled garden appliances, motorised golf buggies and ride-on lawn mowers that are not required to be registered by law. ✔ Food and medicine ✔ Pot plants ✔ Swimming pools, saunas and spas (including their fixed accessories) which are designed to be dismantled and moved (excludes water) ✔ Where your insured address is a strata title development, fixtures, fittings and/or structural improvements for which you are legally responsible or which are owned by you and which are not insurable by the body corporate ✔ Where you are a tenant, any structures or fittings for which you are legally responsible as per any lease agreement.	



General contents with set limits

For some items, we place a maximum limit on how much you can be covered for. These limits are listed in the tables below.

If you need to insure general contents with set limits for more than the policy limits shown below, you may be able to list them separately on your policy schedule as Specified Contents (see below) for cover at the insured address only or as Listed Portable Contents (see pages 48 to 50) for cover at the insured address and anywhere in the world (up to 120 days continuous cover outside Australia per period of insurance).

Specified Contents

You may ask us to specify a replacement value above the standard limit for the items listed in the table below. If we agree to provide cover for specified contents these will be separately listed and insured for the amount shown on the policy schedule whilst at the insured address only. In the event of a claim, any specified contents sum insured is payable in addition to the general contents sum insured shown on your schedule.

To find out if the limit for your item can be increased – see the table below.

General contents with set limits	Limit	Option to increase limits?
• Jewellery, watches (except smart watches) or items containing gold or silver	$2,500 per item, set or collection – up to $7,500 in total for each category of the items, sets or collections listed in this section	✔
• Cameras and photographic equipment and accessories		✔
• Collections or sets, like stamps, memorabilia, documents, medals or coins		✔
• Pictures, paintings, works of art, antiques or Oriental rugs		✔
• Commercially recorded or downloaded media content, including audio, video, phone or tablet applications and games	$2,000 in total	✘
• Spare parts or accessories (excluding keys) which are not fitted or being used for the following: - motor vehicles - farm vehicles - caravans and trailers - watercraft - aircraft.	$2,000 in total	✘
• Money, cheques, and other negotiable instruments	$2,000 in total	✘

General contents with set limits	Limit	Option to increase limits?
• Contents intended to be kept outside, like your barbeque, outdoor furniture and children's play equipment.	$2,000 in total	✘
• Contents in a locked storage cage in the basement of a strata title development at the insured address	$2,000 in total	✘
• Laptops, tablets, mobile phones, portable computers and their accessories (see optional Listed Portable Contents cover on page 48 for ways to increase limits on these items)	$1,500 per item	✘
• Smart watches and other wearable technology (see optional listed portable contents cover on page 48 for ways to increase limits on these items)	$1,500 per item	✘
• Drones and other remotely or autonomously piloted aircraft (covered only when not in use and not used for business).	$1,500 per item	✘
Contents used for business		
• Specific equipment used for business, trade, or professional purposes, including: - computers, hardware and software - tools or musical instruments - photographic equipment.	$1,500 per item, up to $10,000 in total	✘
• Stock for business, trade or professional purposes.	$1,500 total	✘

Did you know?

Your contents are only covered while they are at your insured address unless you take out one or more of the following optional covers:

- Portable contents cover - see page 48 for details
- Accidental damage cover - see page 43 for details

Contents cover – additional benefits

We want to make sure that your policy offers you great features. Unless we have stated differently under one of the additional benefits listed below, the benefit will only apply where we have accepted a claim for loss or damage caused by an insured event.

Some of the following additional benefits are paid in addition to your contents sum insured. Check each of the additional benefits for details.

In most cases, no excess applies for these benefits, unless stated otherwise.

General Exclusions may apply – please see page 54 to 57 for a full list of exclusions.

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



Additional costs of alternative accommodation for you and your pets



Debris removal



Emergency contents storage



Guest, visitor, domestic helper and domestic workers property



Moving house – Contents cover at your old and new address



Food or medicine spoilage



Vet costs



Additional costs of alternative accommodation for you and your pets

If your contents are damaged by an insured event during the period of insurance to such an extent that you can't live in your home buildings, we pay a benefit to help you pay for alternative accommodation. This is an extra amount, paid in addition to your contents sum insured. No excess applies to this benefit.

If we have paid for alternative accommodation under the buildings section of your policy we will not pay any additional alternative accommodation costs under the contents section.

When we pay	How much we will pay	How long we pay for
We will pay this benefit when: • you were living in the building when the insured event took place, and • your contents are damaged by an insured event and your home buildings are unable to be lived in.	We will pay: • the additional cost you have to pay for temporary accommodation, based on your building's rentable value prior to the damage, up to 10% of your contents sum insured in total; and • up to $500 for temporary accommodation for your pets in a commercial boarding establishment.	For the time necessary to repair or replace your contents, up to a maximum of 12 months.

Did you know?

We will consider your home is unable to be lived in when it is so damaged that normal domestic activities like cooking, sanitation and personal hygiene cannot take place, and you cannot live in the home.



Debris removal

We'll pay the reasonable costs of removing debris from your home building if your contents are damaged or destroyed by an insured event. This is an extra amount, paid on top of your contents sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We'll pay up to 10% of the contents sum insured.	The cost of removing debris that is a direct result of the insured event.



Emergency contents storage

If your home building is unable to be lived in, we'll pay to move and store your contents.

When we pay	How much we will pay	How long we pay for
We will pay this benefit when the home building you live in is damaged by an insured event and is unable to be lived in.	We'll reimburse the reasonable costs to move and store your undamaged contents while the building is repaired or rebuilt or you find alternative accommodation. The maximum we will pay is the balance of your contents sum insured, after we have paid any claim for damage to your contents.	The time necessary to repair or rebuild your home building, or until you find alternative accommodation, up to a maximum of 12 months.



Guest, visitor, domestic helper and domestic workers property

We also provide cover for property belonging to your guests, visitors, domestic helpers and domestic workers, if it is lost or damaged as a result of an insured event that you are claiming for. This amount is included in your sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What we will pay for
We will pay this benefit when: • property belonging to your guests, visitors, domestic helpers or domestic workers is lost or damaged by the same insured event, and • the property was in your home building at the time, and • we would have paid a claim, had the property belonged to you.	We will pay up to $5,000.	The cost to repair or replace your guests', visitors', domestic helpers' or domestic workers' property, up to the maximum amount. We won't pay for property that is: • covered by an insurance policy entered into by a third party or by a policy required by law, • money, cheques or other negotiable instruments, or • excluded under this policy.



Moving house – Contents cover at your old and new address

If you are moving house, we'll 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,
- 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, and
- your contents need to be contained in the buildings at either your old or new address.

We will not cover you for loss or damage whilst your contents are in transit (unless you have Accidental damage cover, see page 43 for more details).



Food or medicine spoilage

If your refrigerator or freezer breaks down and you lose your perishable food or medicine as a result, we'll pay for you to replace it. A claim may be made under this additional benefit whether or not you have made a claim for loss or damage to your contents caused by an insured event. If you make a claim for this benefit, your standard excess will apply except in the circumstances provided below.

However, if the spoilage is due to a natural disaster (as declared by us, the government or the Insurance Council of Australia), then the maximum we'll pay is $500. In this case, no excess applies and your NCB will not be affected if your loss is limited to food or medicine spoilage only.

What's covered?	What's not covered?
✔ Spoilage of perishable food or medicine in a domestic refrigerator, freezer or deep freeze unit caused by: • an insured event • 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 the buildings occurring during the period of insurance.	✘ Spoilage of perishable food or medicine caused by: • flood (unless you added optional cover for flood to your policy), • industrial action, • a deliberate act of a power supply authority, • accidental or deliberate disconnection or switching off of the electricity supply by you, • the breakdown or failure of any motor more than 10 years old, or • accidental damage to the motor.



Vet costs

If you have insured your contents and your cat or dog is injured in a road accident during the period of insurance, we will pay up to $500 in any one period of insurance for related veterinary expenses. A claim may be made under this additional benefit whether or not you have made a claim for loss or damage to your contents caused by an insured event.

No excess applies to this benefit.

Optional Cover

Your options

Apply to add any of these optional covers for an additional premium and greater cover.

Buildings and/or Contents cover

The following optional covers may be applied for if you have Buildings cover, Contents cover or both:



Accidental damage cover



Flood cover



Motor burnout cover



Domestic worker's compensation cover

Contents cover

The following optional cover may be applied for if you have Contents cover or both Buildings and Contents cover:



Portable contents cover

How do I know if I have these optional covers?

You can choose to add these optional covers to your policy when you start or renew it (or during your period of insurance by contacting us). If you're not sure whether you have added these optional covers, you can check your policy schedule.

Your policy schedule will show which of the optional additional covers apply.



Accidental damage cover

Available for both Buildings and Contents cover.

The accidental damage cover option helps protect you in the event of accidental unexpected mishaps that are caused unintentionally – giving you greater coverage for your home building and/or contents.

What's covered?

- ✔ The insured events covered on pages 16 - 23
- ✔ If you've insured your buildings, we'll cover any accidental damage or loss to them
- ✔ If you've insured your contents, we'll cover any accidental damage or loss to any content items:
  - at the insured address, and
  - anywhere in Australia for up to 90 continuous days in any one period of insurance.
- ✔ Motor burnout cover will be automatically included – see page 45 for details.

The General contents with set limits on pages 36 to 37 will continue to apply.

What's not covered?

- ✘ Flood cover, unless you have the optional cover for flood
- ✘ Loss or damage which is specifically excluded by:
  - any of the insured events on page 16 - 23, or
  - Flood cover (where you have taken the optional cover for flood) – see page 44.
- ✘ Loss or damage caused by, or arising from:
  - domestic animals or pets owned by you or for which you are legally responsible for
  - tree roots
  - settling, shrinkage or expansion in buildings, foundations, pavements or walls
  - removal or weakening of, or interference with, support to land or buildings for the purpose of construction, alterations, extensions, renovations or repairs
  - incorrect siting of buildings
  - demolition of buildings ordered by any legal authority caused by failure to obtain any necessary permits.

See also General Exclusions on pages 54 to 57.

Flood cover

Available for both Buildings and Contents cover.

Flood water can cause serious damage to your home building and its contents – and when it combines with run-off and rainwater can create even more damage.

*__A 72-hour exclusion period__ applies for loss or damage caused by flood or flood water combined with run-off and rainwater – see page 11 for details.

What's covered?	What's not covered?
✔ Loss or damage caused by: • flood* • flood water*, combined with run-off and rainwater. ✔ Loss or damage caused by or arising from: • soil movement, including erosion • landslide • mudslide • subsidence if it is caused directly by and occurs within **72 hours** of a flood.	✘ Loss or damage caused by: • actions of the sea or tsunami. But, you may be covered for tsunami under the Earthquake or tsunami insured event – see page 22. • soil movement including erosion, landslide, mudslide or subsidence – unless it is directly caused by, and occurs within **72 hours** of the flood • by shrinkage or expansion of earth or land • hydrostatic pressure. ✘ 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 • 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.



Motor burnout

Available for both Buildings and Contents cover.

Motor burnout can be costly and inconvenient – especially when it happens to a major appliance, like your refrigerator, freezer or washing machine.

The Motor burnout option covers you if an electrical current damages your household electrical motors.

What's covered?	What's not covered?
✔ Damage caused by an electrical current to a domestic household electrical motor (including sealed or semi-sealed refrigeration units).	✘ You won't be covered for: • 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); or - 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 manufacturers' guarantee; or • motors more than 10 years old.



Domestic workers' compensation

Available for both Buildings and Contents cover.

This option is only available if:

- your Insured address is in Tasmania, Western Australia or the Australian Capital Territory,
- you engage person(s) to do domestic work related to the running of the Insured address,
- those person(s) are deemed to be employed by you under the relevant workers compensation legislation that applies in the State or Territory where your Insured address is located, and
- your current Policy schedule indicates you have Domestic workers' compensation cover.

Examples of domestic work related to the running of your Insured address may include ironing, gardening, cleaning, childcare/babysitting.

What's covered?

Full details and the scope of this cover are outlined in this section, in your current Policy schedule and in the policy wording applicable to where the Insured address is located. The policy wording applicable can be accessed through the links below.

Tasmania https://www.einsure.com.au/wb/redirect/PolicyDoc-TASEmployerIndemnityPolicy

Western Australia https://www.einsure.com.au/wb/redirect/PolicyDoc-WAEmployerIndemnityPolicy

Australian Capital Territory https://www.einsure.com.au/wb/redirect/PolicyDoc-ACTEmployerIndemnityPolicy

The relevant workers' compensation legislation for the State or Territory of the Insured address, will determine what amount we will pay.

There is no excess payable for this cover.

What's not covered?

Workers compensation cover relevant to person(s) performing work outside of the legislatively recognised domestic work related to the running of the Insured address, in the relevant States or Territory.

For example persons engaged in a business you run or own, or private contractors performing work at your Insured address such as a registered electrician.

All other workers compensation cover, which does not meet the recognised domestic work related to the running of the Insured address under the relevant States and Territory legislation. This cover is available under a separate policy and if you have such a policy is subject to the terms and conditions of that separate policy.

Additional matters

If you have chosen this option the provisions of the relevant workers compensation legislation related to domestic worker's compensation cover apply to this cover in the event any provision of this PDS is inconsistent with those legislative provisions. Any inconsistency relevant to this domestic workers compensation cover will remain part of the PDS for other cover.

You will be subject to conditions and requirements under the relevant workers compensation legislation and failure to meet the requirements may result in limited or no cover.

When this cover is operative it is provided by:

- Australian Capital Territory: Allianz Australia Insurance Limited ABN 15 000 122 850
- Western Australia: Allianz Australia Insurance Limited ABN 15 000 122 850
- Tasmania: Allianz Australia Insurance Limited ABN 15 000 122 850.

For the purposes of this optional cover only 'you' and 'your' mean the person(s) named in the current schedule as the insured.

As this cover is subject to specific statutory provisions that differ from state to state, certain rights and obligations that apply in respect of the other types of cover referred to in this PDS may not apply to this cover, including in relation to cooling off, cancellation and renewal, and dispute resolution. Further, we are not bound by the Insurance Contracts Act and the General Insurance Code of Practice in respect of this cover offered in this PDS. Please contact us if you would like further information about your rights and obligations in respect of this cover.

Portable contents cover

Available for Contents cover, or both Buildings and Contents cover.

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).



If you choose this option, we'll cover you for loss or damage to your portable contents caused by theft or an accident at the insured address and anywhere in the world. Cover outside Australia is limited to 120 continuous days in any period of insurance.

Choose from two types of portable contents cover (or choose both)	
Unlisted portable contents	**Listed portable contents**
Choose from the available limits of cover per item and with a combined total sum insured for all items per claim for unlisted portable contents, without having to individually list these items. We'll list the limits of your cover (and the excess payable) on your current policy schedule under the heading **Unlisted Portable Contents**.	You can ask us to cover specific portable contents separately for their full value. These items will be covered individually for a specified amount (less any excess) and listed in your schedule under the heading **Listed Portable Contents**.

Which option do I need to cover my laptop, tablet, mobile phone or smart watch away from home?

Laptops, tablets, mobile phones, smart watches and other wearable technology are only covered under this option if they are specified on your policy as **Listed Portable Contents**. We will not cover cracked glass or screens where this is the only damage to the item.

Can I cover my bike and other sporting equipment?

Yes you can. However, these items will not be covered while they are being used.

What's covered?	What's not covered?
Unlisted portable contents	
✔ Suitcases and bags, handbags, briefcases, wallets and purses, (but not their contents, unless they're listed below)	✘ All excluded general contents – see page 34
✔ Clothing and shoes	✘ Laptops, tablets, mobile phones, smart watches and other wearable technology (see Listed Portable Contents for cover)
✔ Jewellery and watches (except smart watches)	✘ Any item used for business, or to earn an income
✔ Cosmetics and toiletries	✘ Any other item not specifically mentioned in the 'What's covered?' list
✔ Bicycles (but not while being used)	✘ Any item that is or must be listed as a listed portable content item.
✔ Sporting equipment (but not while being used)	
✔ Musical instruments	
✔ Cameras and photographic equipment and their accessories	
✔ Binoculars or telescopes	
✔ Spectacles and sunglasses.	

Listed portable contents In all cases, you must specifically list each of the following items on your policy, along with its full replacement value.

What's covered?	What's not covered?
Listed portable items	
✔ Any items in the Unlisted Portable Contents list which you'd like to cover for more than the per item limit offered ✔ Laptops, tablets, mobile phones, portable computers and their accessories ✔ Smart watches and other wearable technology ✔ Handheld games consoles and their accessories ✔ Portable GPS devices and their accessories ✔ External medical aids and devices including wheelchairs and mobility scooters.	✘ All excluded general contents – see page 34 ✘ Any item used for business, or to earn an income ✘ Any other item not specifically mentioned in the 'What's covered?' list ✘ Cracked glass or screens where there is no other damage.



What if? You need to claim on portable contents cover

You need to provide evidence of the value and ownership of both listed and unlisted portable contents.

Legal Liability Cover

As part of your Buildings or Contents cover, we include Legal Liability cover. This cover can help provide financial protection if you are found liable for paying compensation following an accident.

What's covered?

We will cover your legal liability for payment of compensation relating to death, bodily injury or illness, and/or physical loss of or damage to property, which is caused by an accident (or series of accidents) attributable to one source or originating cause.

This cover applies for accidents that occur:

- during the period of insurance, and
- anywhere in Australia, or elsewhere in the world, when you are temporarily outside Australia – provided you normally reside in Australia.

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

If you have Buildings cover only	If you have Contents cover only
We cover any legal liability you may incur as owner of the buildings.	We will not cover any legal liability you may incur as owner of the buildings. This condition does not apply if the buildings are defined as a lot and your contents are insured by this policy.

What we pay?

We'll pay up to $20 million for a liability arising out of any one accident (or series of accidents) attributable to one source or originating cause. In addition, we'll 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.

If you have another Buildings or Contents policy with us, we'll reduce the amount we pay by the amount paid out by the other cover for the same liability, loss, occurrence or incidence.

Liability cover – when your buildings are a total loss

If your buildings are a total loss, we will continue liability cover for any amount you have to pay as owner or occupier of the buildings for up to six months from the date your buildings were destroyed.

This cover will stop immediately if:

- construction commences at the insured address
- you sell the land, or
- you take out a new buildings insurance policy.

What's not covered?

The following exclusions apply to Legal Liability cover.

1. We will not cover your legal liability for:

- damage to your property.
- injury to any person who normally lives with you, or damage to their property.
- injury to your employees (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option), 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,
  - intranet sites or any web site.
- loss of or damage to property in your care, custody or control except that building in which you live as a residential tenant.
- claims arising out of or connected with your business, trade or profession (unless you are working on a part-time basis as a baby-sitter caring for children).
- 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 out of your ownership, possession or use of any:
  - aircraft or aircraft landing area (where 'aircraft landing area' means any area in which aircraft land, take off, are housed, maintained or operated),
  - 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,
  - watercraft, except for surfboards, sailboards, canoes and surf skis, or
  - other non-motorised watercraft more than three metres in length,
  - firearms or ammunition, including any claims that may arise if these items are not registered, stored or used in accordance with any relevant legislation.

What's not covered? (continued)

- claims involving buildings in the course of construction or any alterations, additions, demolition, repairs to or decorations of the 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 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.
- claims which arise out of your ownership or possession of any building except your buildings located at the insured address as shown in the policy schedule.

2. Additionally, we will not pay a claim for:

- legal liability arising out of breach of copyright, an act of defamation (including libel or slander), or assault caused by you.
- legal liability arising from any:
  - statutory, compulsory scheme or fund
  - accident compensation scheme or workers compensation policy of insurance (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option)
  - industrial award,

  even if the amount recoverable is nil.
- legal liability which is over that recoverable under any:
  - statutory compulsory scheme or fund
  - accident compensation scheme or workers compensation policy of insurance (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option)
  - industrial award.
- any aggravated, exemplary or punitive damages, fines or penalties.

General exclusions

Things we won't cover

We want to be clear about what you're covered and not covered for. In addition to any other exclusions listed for an event or cover section – here's a list of things we won't cover under any section of the policy.

Always excluded

Loss, damage, injury (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option) or legal liability as a result or, caused by or arising from:	
Actions of the sea	Including: • 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.
Coal Seam Gas	Including fraccing, extraction, exploration, production, installation, removal or any other activities related to manufacture and/or distribution of coal seam gas at your insured address.
Deliberate, intentional, malicious or criminal acts	By: • you, your domestic helpers, domestic workers or anyone who lives at the insured address • the invitees of you, your domestic helpers, domestic workers or anyone who lives at the insured address • any person who is acting with your express or implied consent.
Lawful seizure	Including lawful confiscation, destruction, detention, nationalisation, requisition or seizure.
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) • nuclear weapons material.
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.

Always excluded (continued)

Wear and tear	Including depreciation, gradual deterioration, wear and tear or lack of maintenance.
Inherent defects	Including faulty design or materials, structural defects or poor workmanship.
Illegal contents or personal effects	Which are acquired illegally or are illegally held.
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 or flood (where your policy schedule shows you have optional cover for flood).
Economic or Trade sanctions	Any insured event to the extent that the provision of such cover, payment or benefit is prohibited by any law, sanction, prohibition or restriction under United Nations resolutions or any other applicable trade or economic sanctions, laws or regulations.

Excluded unless your policy specifically allows it

Unless we state differently in your policy or policy schedule, we will not pay for loss, damage, injury (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option) or legal liability as a result of, caused by or arising from:

Flood	Unless you have added optional cover for flood to your policy – see page 44 for details.
Anything not directly related to one of the insured events	See pages 16 - 23 for a list of insured events If you have added optional cover to your policy, you will also be covered for events specifically covered by that option.
The action of light, atmospheric or other climatic conditions	However you may be covered by loss or damage caused by: • lightning • storm, cyclone, rainwater or run-off • earthquake or tsunami • flood - if you have optional cover for flood.
Insects, birds and vermin including native animals	Includes loss or damage caused directly or indirectly by: • insects or birds, • vermin, including native vermin e.g. possums (other than where the vermin cause loss or damage through fire, water or other liquid damage).

Excluded unless your policy specifically allows it (continued)

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.
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.
Any claim while certain items are in use	Includes loss or damage to the following items while they are being used: • sporting equipment • bicycles • watercraft • drones or other autonomously piloted aircraft • firearms • Equipment that is used, in any way, for business, trade or professional purposes when in use (except if it is used as part of a home office).
Any claim while your home building is not lived in for more than 60 consecutive days	Loss, damage or theft if the buildings have not or will not be 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.
Mechanical or electrical failure	Includes loss or damage caused by mechanical or electrical breakdown, failure or derangement. However if you have added the Motor Burnout cover option (or have the Motor Burnout cover option as part of the Accidental Damage cover option) you will be covered for fusion of electrical motors.

Excluded unless your policy specifically allows it (continued)

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. We do not cover the cost of data recovery for any reason or consequential loss. This means we don't 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.
Consequential loss	This policy does not cover consequential loss. This means we don't cover you for anything not expressly described in the cover sections of this policy. For example, we will not pay for loss of income.
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 • any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above.

Claims

Claims > What do you need to do?

No one wants things to go wrong so they have to claim on their insurance. But if you do, we'll do our best to make it as positive an experience as we can.

Hopefully you'll never have to claim – but if you do, here's some important information about the claims process. By following these simple instructions when you claim, you can make claiming easier – and help us process your claim more quickly.

And remember, we're here to help. So if you have any questions about making a claim, we'd love to hear from you. Call us using the contact details inside the front cover.

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

How it works > claims at a glance



Step 1
Make sure everyone is safe



Step 2
Prevent further damage



Step 3
Call the police (as required)



Step 4
Keep evidence



Step 5
Contact us



Step 6
Provide proof of value and ownership

How to make a claim

What you need to do		Why you need to do it
Step 1 Make sure everyone is safe 	✔ Make sure that everyone is safe ✔ 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.	By preventing further damage, you may be able to get back on your feet faster.
Step 2 Prevent further damage 		
Step 3 Call the police (as required) 	✔ Tell the police as soon as reasonably possible about 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.
Step 4 Keep evidence 	✔ Keep evidence of loss or damage to your insured property ✔ Don't authorise repairs or replacement unless you are preventing further loss, damage or liability.	The more information we have, the more likely we are to be able to process your claim successfully. If you authorise repairs, we may not be able to cover them in your claim.
Step 5 Contact us 	✔ Get in touch with us as soon as possible by lodging your claim online or calling us, telling us the full details of any loss, damage, liability or injury that you might claim for.	As soon as we hear from you, we can start the claims process. We can also help you through the process, to make it easier.
Step 6 Provide proof of value and ownership and amount being claimed 	✔ Examples of proof include any receipts, valuations, photographs and instruction manuals to prove value and ownership.	We need proof that you own the items that you're claiming on.

What if?
You're legally liable for damage.



If you're 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. That way we have the best chance of protecting you in the event of legal action.

If you do, we may reduce or refuse your claim to the extent we are prejudiced.

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're covered for the claim. See Legal Liability Cover on page 51.

What if?
You have to make a total loss claim.

If we pay your claim for the total sum insured for any part of the policy, or enough to pay for the total loss or destruction of all your insured property, that part of the policy will end.

For example, if thieves steal your laptop that you've insured for $1,500 as a listed portable content item and we replace it, your new laptop won't be insured as a listed portable content item for the remaining period of insurance under the policy, unless you add it as a listed item and pay an additional premium.

If we accept your claim and pay you the total sum insured for your property, we'll deduct any unpaid premium from the amount we pay you.

For example, if you pay your annual premium in monthly instalments, we'll deduct the remaining premium for the rest of the year from your claim amount. 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.

If we replace or rebuild the property, you need to pay us the balance of any premium that you owe for that year.

Your responsibilities

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

- giving us access to your home at reasonable times and frequency so that a repairer or any other representative we choose can assess loss or damage to your home and contents
- 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 statements, phone records, proof of ownership, notices or court documents.

If you do not take reasonable steps to co-operate with us we may not be able to progress or approve your claim, to the extent we are prejudiced by your failure to cooperate.

Our rights of recovery

We may be entitled to recover any claim that we've 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'll 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 we settle your claims



Buildings claims

If we agree to cover your claim for loss of or damage to your buildings, we will pay the reasonable cost of repairing or rebuilding the damaged part of your buildings to the same condition as when it was new.

At our discretion (acting reasonably), we may:

- enter into a contract with a builder to repair or rebuild your home, or
- pay you the reasonable cost of repairing or rebuilding your home in cash or cash equivalent.

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

Unless we have agreed in writing, 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 don't want to repair or rebuild?

If we have chosen to repair or rebuild your damaged buildings, but you don't want to repair or rebuild, we will 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 the buildings), or
- the difference between the value of the land and buildings at the insured address immediately before and after the loss or damage occurred.

If the buildings are totally destroyed by the insured event and we agree to rebuild your home 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'll 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 compensation will limited to the landscaping limit of $5,000 noted under Buildings cover (if shown as insured on the policy schedule).
- Fixed wall, 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, 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

The most we'll pay for damage to your buildings is the buildings sum insured, less any excess that applies (plus any additional benefits that may apply – see below).

We may also adjust your claims payment in accordance with the GST provision noted under GST Notice – see page 73 for details.



Additional benefits

We may also pay some additional benefits to help with other costs related to rebuilding your home building, including debris removal, surveyors' fees and more.

See Buildings cover - additional benefits on pages 28 - 31 for details.

Your 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 or the total buildings sum insured is exhausted, then the buildings cover under your policy will end. However, your Legal Liability cover as owner of the property will continue until the earliest of:

- six months from the date the insured event caused the damage,
- when rebuilding starts at the site,
- when you sell the land, or
- when you take out a new insurance policy at the site.

If you pay your premium:

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



Contents and portable contents claims

If we agree to cover your claim for loss of or damage to your contents or portable contents, 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
- reimburse you up to the amount of the sum insured of the item (or items).

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.

For obsolete electrical appliances, such as outdated computers or TVs, we may repair or 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 choose to 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

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

We may also adjust your claims payment in accordance with the GST provision noted under GST Notice – see page 73 for details.



Additional benefits

We may also pay some additional benefits to help with other costs related to your claim, including debris removal, emergency contents storage and cover while you're moving house (contents cover at your old and new address).

See **Contents cover – additional benefits** on pages 38 - 41 for details.

Your 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 portable contents	Unlisted portable contents
Your sum insured will remain as it was before the claim was made.	If the listed portable content item is only damaged and we repair the item, then your sum insured 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 or contents sum insured exhausted

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 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 item listed as a listed portable content item is totally destroyed or lost and we pay you for the item or replace the item 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 you have selected 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 the contents cover under your policy comes to an end mid-term, if 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 it all works > Claim examples

The following are claim settlement examples only to show you how a claim settlement may be calculated based on practical scenarios. Any actual claim settlement will depend on the facts, and circumstances of the claim and if we decide to settle your claim.

These examples do not waive your obligations or responsibilities when making a claim.



Storm or lightning damage

Storm damage **Example 1: If you have Buildings cover**	
Building sum insured	$450,000
Optional cover	None selected
Basic excess	$500
Loss or damage	Your roof is damaged as a result of a storm.
Repair/replacement cost	$15,000 to repair your roof
How we may settle your claim	We agree to arrange a builder and pay them $14,500 to repair your roof. You pay the builder the $500 basic excess.
	Total settlement value $14,500

Lightning damage **Example 2: If you have Contents cover**	
Contents sum insured	$75,000
Optional cover	None selected
Basic Excess	$500
Loss or damage	Your television is damaged as a result of a lightning strike.
Repair/replacement cost	$2,000
How we may settle your claim	We agree to replace your television and pay the supplier $1,500. You pay the supplier the $500 basic excess.
	Total settlement value $1,500



Fire damage

Example 1:
If you have Buildings and Contents covers

Building sum insured	$300,000
Contents sum insured	$50,000
Optional cover	None selected
Basic Excess	$500
Loss or damage	Your home is totally destroyed by bushfire.
Repair/replacement cost	$300,000 to rebuild your home $50,000 to replace contents
How we may settle your claim	We agree to pay you directly $49,500 to replace your contents ($50,000 less the $500 basic excess) and we pay the builder $300,000 to rebuild your home. Plus, we also pay up to $30,000 for the costs of temporary accommodation.
	Total settlement value $379,500



Theft or burglary

Example 1: **If you have Buildings cover**	
Building sum insured	$650,000
Optional cover	None selected
Basic excess	$500
Loss or damage	Someone breaks into your house and causes damage to your building. The thief steals your housekeys.
Repair/replacement cost	$5,000
How we may settle your claim	We agree to pay the builder $4,500 to repair the damage. You pay the builder the $500 basic excess. We pay up to $1,000 to replace the locks or cylinders of external doors or windows to which the stolen keys belonged.
	Total settlement value $5,500

Example 2: **If you have Portable Contents cover**	
$1,500 smart phone covered under Listed Portable Contents	
Optional cover	Optional Listed portable contents cover
Basic Excess	$100 for portable contents claims
Loss or damage	You went swimming at your local pool and your smart phone is stolen from your bag.
Repair/replacement cost	$1,500
How we may settle your claim	We provide you with store credits of $1,400 to replace your smart phone from one of our nominated suppliers. You pay the supplier the $100 portable contents excess.
	Total settlement value $1,400

Other important information

Here are some other important things you should know about your policy, how we treat your personal information and what to do if you have a complaint.

Your responsibilities – duty of disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your duty of disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

Your duty of disclosure when you vary, extend or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us
- that is of common knowledge
- that we know or, in the ordinary course of our business as an insurer, ought to know, or
- as to which we have waived your duty of disclosure.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Your privacy

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 www.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.

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 www.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 things such as receiving information on products and offers by us or persons we have an association with, please contact us.

Receiving your policy documents

You may choose to receive your policy documents:

- electronically (by email); or
- in hard copy (by post).

In the event that you choose to receive your documents electronically, we will send them to the email address that you have provided us.

Any documents sent by email will be considered to have been received by you 24 hours from the time we sent them to your email address. If you do not tell us to send your documents to you electronically, then we will send them to you by post to the mailing address that you have provided us.

It is your responsibility to make sure that both the email and mailing address you have provided us are up to date. This means you need to let us know if you change your email or mailing address as soon as reasonably possible.

Assigning your rights

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

Phoning for assistance and confirmation of transactions

If you need to clarify any of the information contained in this PDS or your policy documents, wish to confirm a transaction or you have any other queries regarding your policy, please use the contact details inside the front cover.

Complaints

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.

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: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au
Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, by contacting us on 13 1000.

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 1000.

For more information on the Code Governance Committee (CGC) go to https://insurancecode.org.au/

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its 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. More information can be obtained from http://www.fcs.gov.au.

If this insurance has been issued through an insurance intermediary

If your policy has been issued through our agent who is acting under a binder arrangement with us, then they are acting as our agent and not as your agent.

If your policy has been issued by an intermediary, other than an agent acting under a binder arrangement with us, then the intermediary is acting as your agent.

When the policy has been arranged through an intermediary, a commission is payable by us to them for arranging the insurance. You can ask them or us for more information.

Cancellation rights under the policy

When you can cancel this policy

You may cancel this policy at any time by telephoning 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 of Disclosure,
- you have made a misrepresentation to us prior to the issue of the policy,
- 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.

We will give you three business days' notice in writing of the date from which the policy will be cancelled, by:

- giving it to you or your agent in person,
- delivering it electronically where we are allowed by law, or
- posting it to the address last notified to us.

Cancellation costs

If your policy is cancelled, we may deduct a pro rata proportion of the premium for time on risk, and any government taxes or duties we cannot recover.

If you have made a total loss claim under this policy and we have agreed to the claim, we will not return any premium if the amount claimed exceeds the premium you have paid.

Renewal procedure

Each year on renewal, we'll generally send a renewal invitation and let you know the renewal cost.

For Buildings and Contents covers, we'll automatically increase the cover amount (the sum(s) insured), to help it keep pace with inflation and rising costs and helps 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:

- Specified Contents
- Portable contents.

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

If you pay your premium by direct debit, we'll automatically renew the policy and continue to debit your nominated bank account or credit card unless you tell us to stop.

If you pay your premium annually, you must pay the full amount by the due date shown on your renewal invitation in order for cover to continue.

GST Notice

This policy has a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need. Please read it carefully. Seek professional advice if you have any queries about GST and your insurance.

Sums insured

All monetary limits in this policy may be increased for GST in some circumstances (see below).

Claim settlements – where we agree to pay

When we calculate the amount we will pay you, we will consider the following:

- Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy) we will pay for the GST amount.

  We will pay the GST amount in addition to the sum insured/ limit of indemnity or other limits shown in the policy or in the current schedule.

  If your sum insured/limit of liability is not sufficient to cover your loss, we will only pay the GST amount that relates to our settlement of your claim.

  We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.
- Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.

Disclosure – input tax credit entitlement

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

Governing Law

All disputes arising out of or under the policy shall be subject to determination by any court of competent jurisdiction within, and in accordance with the laws of the State or Territory where the policy is issued.

Failure to comply with policy conditions

If you do not comply with the policy terms and conditions, we may reduce what we pay you by an amount to take into account any disadvantage we suffer as a result of your non-compliance.

Definitions

Some of the words in this policy have special meanings wherever they appear. These words and their meanings are defined below.

When we say	We mean
Accidental Damage	Accidental damage means damage caused by sudden, unforeseen and unintended events.
Actions of the sea	• 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.
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. For example if you are a tenant and the rent is higher at your temporary accommodation, we'll reimburse the difference between your new and old rents. We may also cover related costs such as those for mail forwarding, additional gas or electricity, and bonds for temporary accommodation.
Body corporate	The body corporate, owners' corporation, corporation, strata company or strata corporation of the strata title development applicable to the strata or unit titles legislation which applies in the State or Territory where the lot is located.
Building or Buildings	The home building or lot at the insured address that is primarily used as a place of residence. When the word building is used in policy the following property is also included: • structures; • fixtures; and • landscaping.
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.

When we say	We mean
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.
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.
Contents	The following items where these are shown as insured in the policy schedule: • general contents; • specified contents; • portable contents.
Excess	The amount you, or the person making the claim, must pay towards the claim unless we state that an excess does not apply. The excess(es) you need to pay for each cover type is shown on your policy schedule, or referred to in this PDS. You will only have to pay the applicable excess(es) once in respect of any single claim if your buildings and contents are damaged by the same insured event. For earthquake and tsunami claims, an additional excess of $250 also applies to loss or damage caused by each earthquake or tsunami or a series of earthquakes or tsunamis during any period of 48 consecutive hours.
Fixtures	Fixtures as listed on page 27.
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	General contents as listed on pages 34 - 35.
General contents with set limits	General contents with set limits as listed on pages 36 - 37.

When we say	We mean
Hydrostatic pressure	Pressure exerted by a fluid due to gravity. An example of where hydrostatic pressure may cause damage to your property is where you have emptied 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 which has soaked into the surrounding ground, exceeds the weight of the empty pool, it can cause it to 'pop' out of the ground.
Insured address	The address shown on your policy schedule.
Landscaping	Landscaping as listed on page 27.
Listed Portable Contents	Items that are specifically listed on, and where the optional cover for portable contents is shown as insured in, the policy schedule.
Lot	The lot or unit in a strata title development at the insured address. It does not include common property or fixtures and fittings which are insurable by the body corporate.
Period of insurance	The period of time commencing on the effective date stated in the policy schedule and ending on the expiry date stated in the policy schedule or the date the policy otherwise ends in accordance with its terms, whichever is the earlier. Each renewal gives rise to a separate period of insurance.
Policy	This Product Disclosure Statement (PDS), the policy schedule, reference to other relevant policy included in this PDS and any other documents we agree with you that form part of the terms and conditions of our contract with you (such as a Supplementary PDS or any special conditions or endorsements issued to you in written form).
Policy schedule	The relevant policy schedule issued by us which sets out important details of cover such as who is insured, the cover(s) provided , the period of insurance, the relevant limits, excesses and other important information.
Portable contents	The following items where these are shown as insured in the policy schedule: • Unlisted portable contents • Listed portable contents.
Rainwater	Rain falling naturally from the sky onto the buildings and/or ground.
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.

When we say	We mean
Set	A group of similar or related items that belong together.
Specified contents	Contents items specified under General contents with set limits on page 36 where you have the option to increase the sum insured for such items, have chosen to do so and they are shown as insured in the policy schedule.
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 where the common property is held under a single separate title and which is applicable to the strata or unit titles legislation which applies in the State or Territory where the land is located.
Structures	Structures as listed on page 26.
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.
Tsunami	A wave or waves caused by sudden movement of the ocean due to earthquakes, volcanic eruption or other meteorological disturbances. It does not include anything we define as actions of the sea.
Unable to be lived in	When your home is so damaged that normal domestic activities like cooking, sanitation and personal hygiene cannot take place, and you cannot live in the home.
Unlisted Portable contents	Items listed as acceptable for cover under unlisted portable contents cover on page 49.
We, our or us	Allianz Australia Insurance Limited AFS Licence No. 234708, ABN 15 000 122 850.

When we say	We mean
You or your	The person(s) named in the current schedule as the insured and 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.

CCI Personal Insurance
Giving back to the Catholic community

www.catholicinsurance.org.au

1300 655 003

join our community

You can read more about the range of Catholic support projects at:

catholicinsurance.org.au/community-news

CCI Personal Insurance
GPO Box 180
Melbourne VIC 3001

Catholic Church Insurance Limited
ABN 76 000 005 210, AFS Licence No. 235415
(CCI) arranges this insurance as promoter of the insurer
Allianz Australia Insurance Limited
ABN 15 000 122 850 AFS Licence No. 234708
(Allianz) of GPO 9870 Melbourne VIC 3000. Phone: 13 2664

POL1265FI/CC 02/21

Supplementary Product Disclosure Statement ("SPDS")

Catholic Church Home and Contents Insurance Policy

Preparation Date: 01/10/2021

Important changes to your Catholic Church Home and Contents Insurance Policy Product Disclosure Statement

This document is an SPDS that updates and amends the Catholic Church Home and Contents Insurance Policy Product Disclosure Statement ("PDS") dated 01 February 2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS amends the PDS as follows:

THE 'CONTENTS' SECTION IS AMENDED AS FOLLOWS:

The words "Your responsibilities - duty of disclosure" are deleted and replaced with "Your responsibilities – Duty to take reasonable care not to make a misrepresentation".

THE 'YOUR RESPONSIBILITIES - DUTY OF DISCLOSURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Your responsibilities - 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, you can contact us via the details on the back cover or visit www.allianz.com.au/misrepresentation

SPDS560FI/CC 11/21

THE 'CANCELLATION RIGHTS UNDER THE POLICY' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Cancellation rights under the policy

When you can cancel this policy

You may cancel this policy at any time by telephoning 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.

We will give you three business days' notice in writing of the date from which the policy will be cancelled, by:

- giving it to you or your agent in person,
- delivering it electronically where we are allowed by law, or
- posting it to the address last notified to us.

Cancellation costs

If your policy is cancelled, we may deduct a pro rata proportion of the premium for time on risk, plus all or part of any government taxes, levies or duties.

If you have made a total loss claim under this policy and we have agreed to the claim, we will not return any premium if the amount claimed exceeds the premium you have paid.