

SAFE AS HOUSES

RISK AND REALITY
AROUND THE HOME

DECEMBER 2005



3

Introduction

4

Risks around
the Home

5

Natural
Disasters

11

Theft

13

House
Fires

15

Protecting
your Home
& Contents

INTRODUCTION

THERE ARE MORE THAN 7.3 MILLION HOUSEHOLDS IN AUSTRALIA.

Whether we own or rent, our home should be a safe haven for our family and friends – and even our belongings.

For the 70 per cent of households which are owner-occupiers, the home probably represents their most valuable asset.

On average most homeowners spend around \$400,000 purchasing their house, not to mention its contents. That's an investment worth protecting.

Renters, too, have possessions worth protecting - and may face greater risks than owner-occupiers. For example, research by SGIC shows renters are 1.5 times more likely to be burgled than owner-occupiers.

And while most of us – whether we rent or own – appear to be very aware of risks to our households (such as burglary, storms and fire), many of us fail to take even simple precautions.

RISKS AROUND THE HOME

WHERE ARE THE RISKS?

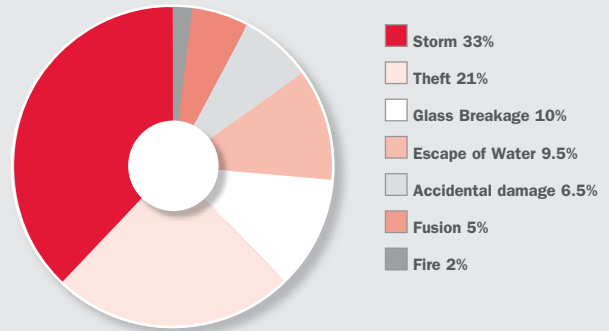
Threats to property and possessions come from a variety of sources, both inside the home - such as fire - and from outside - such as thieves and extreme weather.

Around one third of home claims throughout Australia are for storm damage, while around one in five are the result of burglary.

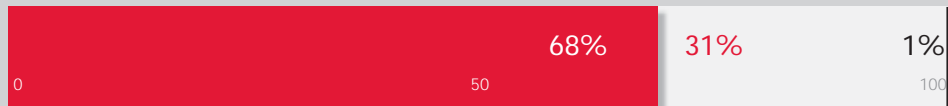
Preparation against break-ins, vandalism, fire and storms can minimise or dramatically reduce the impact of these events.

But when it comes to being prepared, many of us are not - despite the potential for injury or large losses. One in three households surveyed does not have an emergency kit with a torch in their home. And around the same proportion have not educated their household on what to do in an emergency nor completed first aid or CPR training.

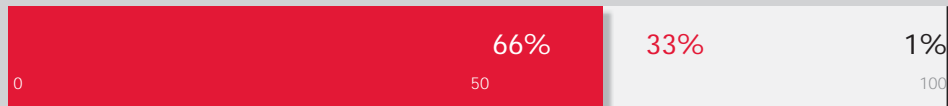
THE MOST COMMON TYPES OF HOME-RELATED CLAIMS ARE:



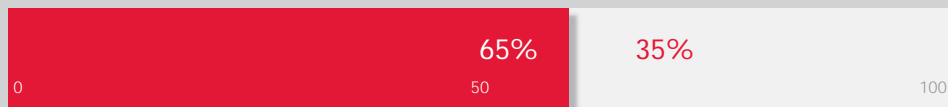
HOW PREPARED ARE YOU FOR AN EMERGENCY IN YOUR HOME?



Ensure you have an emergency kit with a torch in your home



Educate your family and/or yourself on how to respond to an emergency



Attend first aid or CPR training

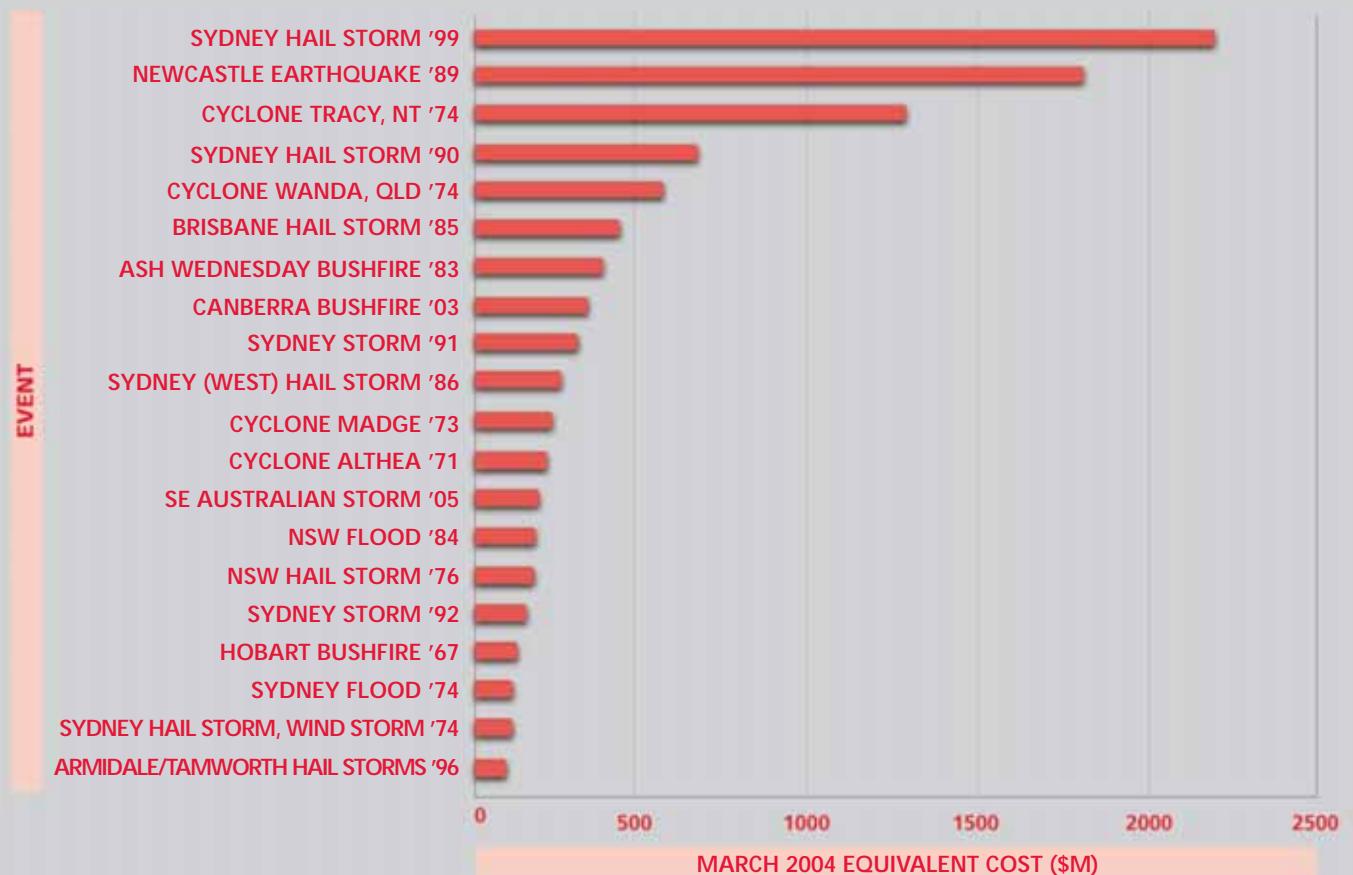
Yes
 No
 Don't know

NATURAL DISASTERS

When it comes to weather, Australia has it all. The sheer size, continuous coast and climate of our continent mean we are exposed to the impacts of extreme weather – from bushfires to hail storms to cyclones. Some of these perils are more prevalent in certain parts of the country than others.

In South Australia, it is especially important households living in high-risk bushfire areas, such as urban fringe and rural areas near bushland and state forests, know what to do to stay safe and protect their property. Severe storms also pose a threat in South Australia, particularly to coastal areas such as the Eyre Peninsula.

AUSTRALIA'S MOST COSTLY INSURED NATURAL DISASTERS



NATURAL DISASTERS

WHAT DO I NEED TO KNOW ABOUT BUSHFIRES?

Bushfire is part of Australia's natural environment but there are ways we can manage its impact and reduce the risks for people and property.

Bushfires present a major threat to householders, particularly as our cities now encroach on the bush. Unfortunately, many residents who move to urban fringes may not know how to deal with the threat of bushfire.

Proper preparation and planning is the best way to protect your home and your safety. Bushfires can move swiftly and unpredictably, so it is often too late to prepare when the fire is approaching your house.

According to the South Australian Country Fire Service (CFS), ember attack is the leading destroyer of homes during a bushfire. It is crucial houses in high risk bushfire areas are free from fuels (such as dry grass, dry leaves in gutters, brush fencing and pine needles) which are likely to feed spot fires. If not extinguished quickly, these spot fires can quickly engulf a house.

HOW TO PREPARE YOUR HOME FOR BUSHFIRE

Simple maintenance of your property throughout the year can reduce the bushfire risk.

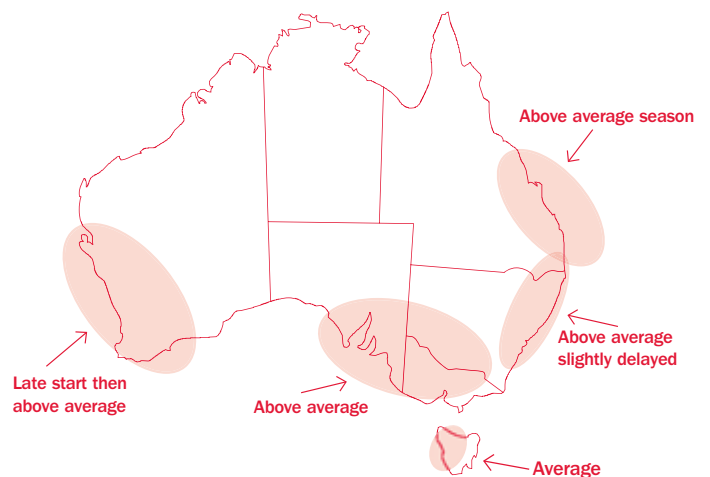
- Rake up dry leaves, trim grass and cut back shrubs and branches;
- Clean gutters and downpipes;
- Remove all rubbish from around the house;
- Regularly recycle newspapers;
- Store flammable liquids away from the house;
- Store pool chemicals well away from other potentially dangerous chemicals as they can ignite.

WHEN AM I MOST AT RISK OF BUSHFIRE?

The bushfire season is usually October to March but may be called earlier in certain regions or if conditions are dry.

Caveat: Climate predictions as far ahead as the next 9 months are at their infancy and experimental. The predictions rely heavily upon the results of climate models with few forecasting as far ahead as mid 2006. The skill of these models decreases with time. Only broad trends can be given.

BUSHFIRE RISK FOR OCTOBER 2005 - APRIL 2006



NATURAL DISASTERS

HOW TO STAY SAFE IN A BUSHFIRE

It is recommended South Australians have a survival plan to decide who will stay and defend a well prepared property and who will go if they are not prepared or physically able to stay in the event of a bushfire.

It is crucial these decisions are made before the fire is approaching so you can leave early and are not trapped by fire on foot or in the car.

You should only stay if your home has been prepared and you have had proper training from a local fire authority. Contact your local fire authority to find out what bushfire readiness training is available in your area.

Direct flame and radiant heat arrive with the fire front and last around 10 to 15 minutes. Exposure to radiant heat can be fatal.

AS THE FIRE IS APPROACHING:

- turn off any gas;
- ensure combustibles are away from the home, both inside and out;
- protect exposed skin with clothes made from natural fibres – wear long pants, long sleeves, solid shoes, a hat, face mask and eye protection;
- if not already relocated, move everyone, including pets, inside the house and keep track of everyone's movements;
- make sure everyone knows at least two safe exits;
- one person should stay outside to put out any spot fires and wet down the garden, roof and walls, especially the side facing the fire front;
- block down pipes and fill gutters with water;
- close windows, door and shutters;
- fill baths, sinks and buckets with water to put out spot fires and for drinking;
- place wet blankets and towels in gaps under doors and windows;
- turn on your sprinkler system if you have one.

AS THE FIRE PASSES OVER:

- move everyone to the side of the house furthest from the firefront and find a suitable shelter with a solid barrier, such as a wall;
- give everyone plenty of water and make sure they drink frequently;
- retreat indoors when smoke thickens outside, bringing hoses and doormats with you;
- stay indoors until fire front passes;
- if your house ignites, crawl low under smoke and leave house as soon as possible after main fire front passes;
- if you are still inside after the fire passes, do not open doors that are hot - there may be a fire on the other side. Leave the door closed to stop fire spreading and exit via another route.

LEAFY LIFESTYLE HAS ITS PRICE

Living in a bush setting is a lifestyle choice for many South Australians. The benefits are enormous, but the risks are also real. All people living in the bush, including those in suburban fringe areas of Adelaide and regional South Australia, are vulnerable to the threat of bushfire.

The CFS, with support from SGIC, provides community education to help South Australians plan for each bushfire season. Through the SGIC-sponsored Community Fire Safe Program, the CFS works with communities to reduce their risk and combat bushfire hazards by providing information on how fires behave, fire prevention checklists and bushfire survival strategies.

Although the CFS will provide as much information as possible during a bushfire, it is ultimately the responsibility of every South Australian to ensure they are adequately prepared for a bushfire and know what to do should one occur. The CFS has produced a series of community education publications, to assist South Australians prepare their own Bushfire Action Plan. They are available from your local Fire Prevention Officer and CFS Regional Office or can be downloaded from www.cfs.org

NATURAL DISASTERS

WHAT DO I NEED TO KNOW ABOUT STORMS?

Severe storms are the most frequently occurring hazard in Australia². In fact, around a third of all home insurance claims involve storm damage.

Households should never underestimate the severity of a localised storm, especially if it involves hail and high winds. Severe storms have the capacity to inflict huge damage in a short time – often just several minutes. The radius of damage is often no more than 10 kilometres.

While there is little households can do to protect thier property from hail damage, it is worth noting that one in four storm-related claims involve water damage, which often can by prevented. Proper roof, gutter and drain maintenance – checking for holes, removing leaves and other debris - can help reduce the impact of severe downpours.

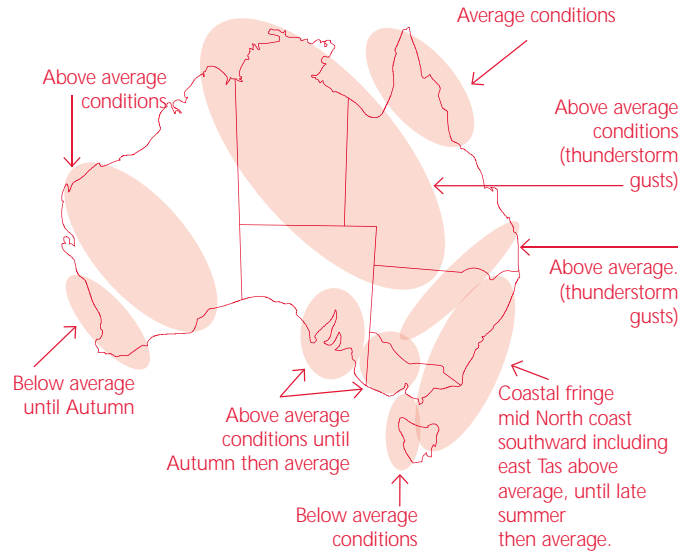
If water is unable to escape through downpipes, it can back up and seep into the roof and wall cavities, where it can cause serious damage. Blocked drains in streets and on properties can also cause flash-flooding in around the home, often ruining flooring, plaster, electrical equipment, wiring, and furniture.

Falling trees and branches, too, can cause serious damage during severe storms and pose a threat to safety. Around one in ten storm claims involve falling trees, so it is important to remove over-hanging branches or consult your council about trees that cause concern.

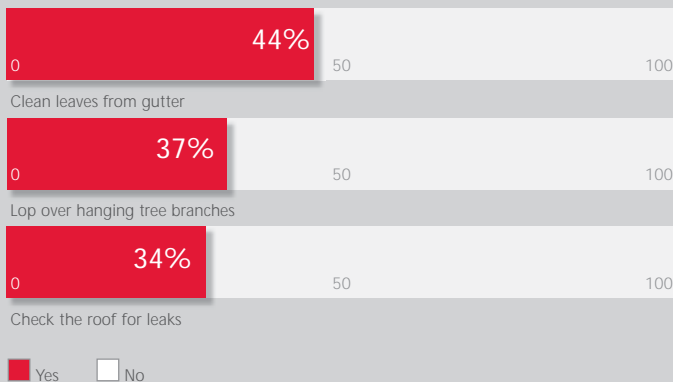
While these precautions may sound like common-sense, many households fail to take even simple steps to protect their properties. In fact, one quarter of surveyed households have never taken any steps to prevent or minimise damage from severe weather.

Caveat: Climate predictions as far ahead as the next nine months are at their infancy and experimental. The predictions rely heavily upon the results of climate models with few forecasting as far ahead as mid 2006. The skill of these models decreases with time. Only broad trends can be given.

SEVERE THUNDERSTORM AND SEVERE WIND RISK FOR OCTOBER 2005 - JUNE 2006



DO YOU REGULARLY TAKE MEASURES TO PROTECT YOUR HOME FROM STORM?



More than half of the households surveyed don't clean leaves from gutters to ensure water can readily escape through the downpipes and only one third regularly check their roof condition.

Alarmingly, of those households that had experienced storm damage, nearly half (45%) still did not taken any protective measures afterwards.

NATURAL DISASTERS

HOW TO PREPARE YOUR HOME FOR STORM

Home maintenance is an important part of preparing for storm season.

- Get your roof checked for any damage or corrosion;
- Clear leaves and other debris from gutters, downpipes and drains so water can get away as quickly as possible;
- Clear drains every few weeks or after each downpour;
- Get shade sails and awnings professionally fitted to prevent them tearing off;
- Ask the council or energy company to check trees that may pose a threat to your property or powerlines;
- Ensure sheds, car ports or aviaries are secured to the ground;
- If a storm is approaching, secure or store outdoor furniture that may blow away.

WHEN AM I MOST AT RISK OF A STORM?

Most major storms in Australia occur between October and March, with the exception of Western Australia, where storm activity tends to spike between May and October. However, severe weather can strike at any time.

NSW



QLD



SA



WA



HOW TO STAY SAFE IF CAUGHT IN A SEVERE STORM

Once a storm hits, safety should come first. These are some of the steps you should take to reduce the risk of damage and injury

- Prepare a storm kit and ensure the household knows where it is kept. The kit should contain a torch, battery-operated radio and fresh batteries, candles, water-proof matches, emergency contacts and insurance details;
- Disconnect electrical appliances;
- Close windows and external doors;
- Close curtains and blinds to protect against flying glass, and stay clear of windows and skylights;
- If flooding is likely stack furniture, TV and rugs as high as you can;
- If outside find shelter but never under a tree;
- If driving slow down and park away from trees, powerlines, creeks or rivers.

NATURAL DISASTERS

A LAND OF FLOODING RAINS

Wild weather and prolonged rains are key causes of flood, which can have a devastating impact on communities.

Flood is not only an issue for insurers, but for the broader community. SGIC continues to work with the broader insurance industry and government to increase awareness amongst residents who live in flood prone areas.

Before buying a property it is a good idea to investigate whether your potential home is located in a flood prone or high-risk storm area.

Your local council, State Emergency Service, water authority and potential neighbours are good contact points.

Find out if the property:

- is located near a watercourse or in a low-lying area;
- is prone to erosion or soil loss;
- has poor drainage.

This information may determine the type of home insurance cover you should consider, such as flood cover, which is not a standard feature of many home building and contents policies.

One of the reasons why flood insurance is not more widely available is insufficient planning and mitigation measures to reduce the risk in many communities. Thoughtful town planning and mitigation could decrease the likelihood and severity of floods, in turn helping make flood insurance more affordable.

If you hear a flood warning:

- listen to a local radio station for updated information;
- make sure your car has a full tank of fuel so you can evacuate;
- disconnect electrical appliances;
- move outdoor equipment, cardboard boxes, garbage, chemicals and poisons to somewhere up high;
- fill up your sinks and baths with fresh drinking water;
- secure objects that could float and cause damage.

Never risk driving through flood water, no matter how familiar you are with the road.

THEFT

WHAT DO I NEED TO KNOW ABOUT THEFT?

A quarter of surveyed households have experienced home burglary, that number increasing to almost one in three in capital cities (31 per cent).

Thieves are opportunistic and generally look for 'soft targets'. In other words, those homes where they can get in and out quickly without being seen or heard.

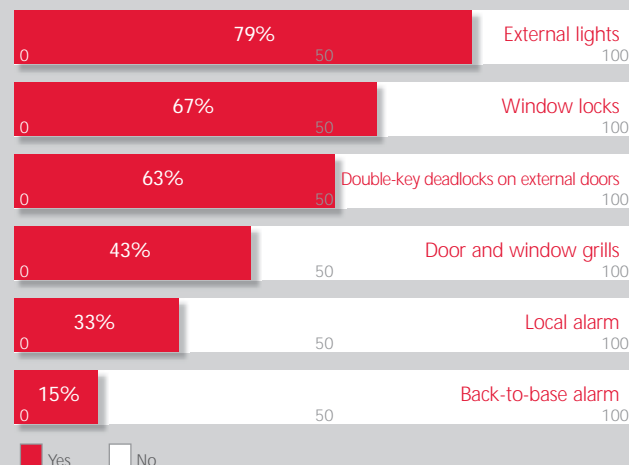
Renters should be particularly vigilant as SGIC claims research shows they are 1.5 times more likely to experience burglary than owner occupiers. And unit-dwellers experience 20 per cent more burglaries than residents in free-standing houses.

Age of occupants can also have an impact on the likelihood of a house being burgled. SGIC claims research shows the younger the residents, the more likely they are to be theft targets. In fact, residents aged 25 to 29 are twice as likely to be burgled as those aged 60 to 64.

Younger people may create more opportunities for thieves as they: tend to be out of the house more; are more likely to rent; are perhaps less security conscious; or not in a financial position to cover the cost of security measures, such as back-to-base alarms.

Despite the everyday risk of burglary, many households are not taking even basic precautions against theft.

HOW HOUSEHOLDS PROTECT AGAINST THEFT



More than one in three surveyed households do not have double-key deadlocks on external doors and a further one in three has not fitted window locks.

An alarm is one of the best ways to reduce the risk of a break-in. However, two out of three homes have not had one installed.

While security should be a priority for households, SGIC urges residents to always balance security features with personal safety, especially when it comes to house fires. To help residents get out quickly and safely in a fire or other emergency, deadlocks should not be key locked from the inside while you are home.

For the same reason, care should be taken to ensure security grills and bars do not prohibit any emergency exit via a window.

A THIEF'S TOP 10

Rank	Item	Percentage of burglaries in which item is stolen*
1	Game consoles, TVs, DVD and CD players	27.5%
2	Music and video disks (CDs and DVDs)	12%
3	Photographic equipment – digital cameras, video cameras and accessories	10%
4	Communication equipment – mobile phones, SIM cards, cordless phones, faxes and PDAs	9%
5	Tools	8%
6	Jewellery and watches	6.5%
7	Cash	5%
8	Bicycles and accessories	4%
9	Sport and outdoor equipment	3.5%
10	Sunglasses, cosmetics, handbags and wallets	3%

* Based on IAG national burglary claims

THEFT

HOW TO PROTECT YOUR HOME AGAINST BURGLARY

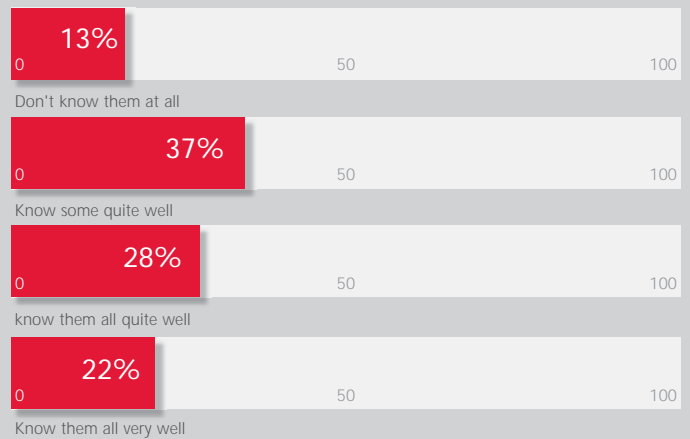
Get into the habit of good security to help deter thieves.

- Lock the house every time you go out and when at home, keep screen doors locked;
- Don't leave packaging for expensive items in view eg driveaway;
- Keep your home looking lived in when you're not there - open blinds, use timer switches on lights and have your mail collected;
- Never leave a message on your answering machine saying you are not home;
- Mark your driver's licence number and the state in which you live on the back of all electronic valuables;
- Keep your car keys somewhere safe in your home as burglars will steal a vehicle if the opportunity presents;
- Thieves also target gardens, garages and garden sheds for valuable belongings. Items stolen include lawn mowers, edge trimmers, power tools, bicycles, sporting gear and outdoor furniture so do not be complacent outdoors.

KNOW THY NEIGHBOURS

Getting to know your neighbours can actually reduce the likelihood of theft as vigilant neighbours can play an important role in preventing burglary. As well as keeping an eye on your property when you are away, neighbours may be willing to collect mail, look after the garden or feed pets. Unfortunately, more than one in eight Australians has no relationship with their neighbours at all.

HOW WELL DO YOU KNOW YOUR NEIGHBOURS?



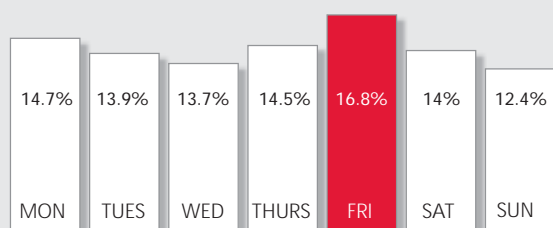
WHEN AM I MOST AT RISK OF THEFT?

Four out of every five home burglaries happen when people are away from home – mostly during the day, when residents are out and about or at work. But thieves are opportunistic and, in one out of five burglaries, are brazen enough to strike while residents are upstairs, in the garden or even sleeping.

Thieves are also likely to return to the 'scene of the crime' within three months of a previous break-in. Being familiar with the layout of the household, the movement of residents and the likelihood that insurance companies have compensated the victim with new goods are all incentives.

Fridays tend to be busier days for thieves, who are perhaps "cashing up" for weekends and taking advantage of more people being out and about at the end of the week.

BUSIEST DAY FOR BURGLARS:



* Based on IAG national burglary claims

Sundays see the lowest level of theft activity, perhaps due to more residents being around the home than during the working week.

More thefts occur in warmer months as people leave windows and doors open to cool their homes.

The most common entry point for a burglar is simply through the front door or an open window.

HOUSE FIRES

WHAT I NEED TO KNOW ABOUT HOUSE FIRES?

Each year, there are more than 10,000 house fires in Australia. The frequency of homes damaged and destroyed by fires that start in or around the home is about nine times greater than bushfires.

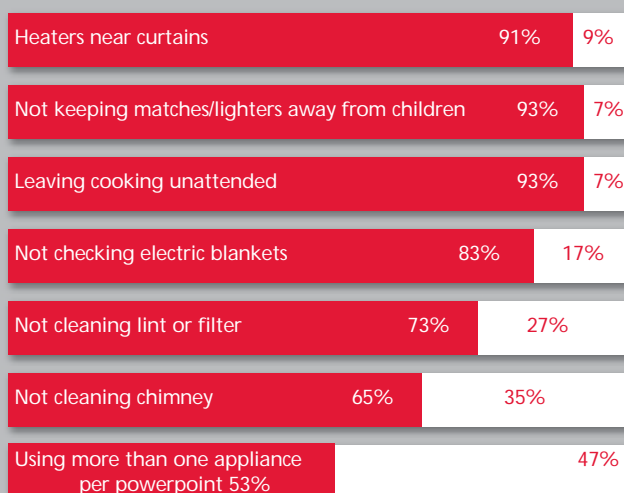
House fires are most commonly caused by cooking, smoking and electrical faults and wiring or appliances. A third of all house fires (33 per cent) start in the kitchen so it is important to never leave the room while food is cooking on the stove. Electrical faults are responsible for 8 per cent of house fires.

Encouragingly, most households take the risk of fire very seriously. Nearly 90 per cent of surveyed households have installed at least one smoke alarm and 95 per cent of those were confident it was functioning.

Most households also take some simple steps to prevent fire. Just over 90 per cent of households were aware activities such as placing heaters near curtains greatly increased the risk of fire.

On the other hand, some households appear to be unaware of common fire risks around the home and many may not be taking enough precautions to prevent a house fire in the first place.

HOW AWARE ARE YOU OF FIRE RISKS IN YOUR HOME?



■ Aware ■ Unaware or Not Sure

Many Australians can identify potential fire risks around their home. However, it is disturbing even a small number of people (7 per cent) are not aware of the serious risks of children accessing lighters or matches. It's also concerning, nearly half of the households surveyed do not think it risky to use multiple appliances from one power point, while more than one quarter (27 per cent) are not concerned about lint building up in dryer filters.

Some of the explanations for these attitudes included:

Risk	Reasons for not considering it a risk
Heaters near curtains	"We have safety switches." "It depends on the type (of heater)."
Not keeping matches/lighters away from children	"As long as you teach the kids the dangers, then it's okay." "I just don't think it's dangerous."
Leaving cooking	"It depends on what you're cooking." "I have never had a problem before."
Not checking electric blankets	"We hardly ever use it." "I have never had a problem before."
Not cleaning lint filter of dryer	"Never really thought about it." "I just don't think it is dangerous/would start a fire."
Not cleaning chimney	"Other stuff will happen before a fire occurs." "It's very unlikely it would start a fire."
Using more than one appliance per powerpoint	"We have safety switches." "That's what it's made for/they wouldn't make them that way if it was unsafe."

HOUSE FIRES

HOW TO PROTECT YOUR HOME AGAINST FIRE

- Install a smoke alarm(s) and check it is working every week;
- Have an evacuation plan and make sure everyone in the house knows and practices it regularly;
- Ensure there are two ways out of every room;
- Check all cords on electrical appliances – if they are frayed or damaged in any way, do not use them – replace them or throw them away;
- Keep portable heaters, toasters and stove tops clear of curtains, clothes, bedding and tablecloths;
- Do not key-lock deadlocks on doors when you are at home in case you need to leave in a hurry;
- When cooking, attend stoves at all times;
- Keep a fire extinguisher and fire blanket near the kitchen exit – do not keep near the stove as you won't be able to reach it if a cooking fire breaks out;
- Keep flues and chimneys clean and a fire screen around open fires;
- Regularly clean the lint from clothes dryers;
- Do not overload powerpoints;
- Unplug appliances when away from home.

WHEN AM I MOST AT RISK OF A HOUSE FIRE?

It is important leading into summer that householders do not become complacent about house fires. Although the frequency of house fires appear to be more common in the colder months (when heaters, dryers and electric blankets are in use), it is surprising June, July and August only account for 27 per cent of home fires.

It is important to be vigilant all year round, as most house fires start by accident and are entirely preventable.

Smoke alarms are essential to give you and your family early warning of a fire, especially at night. You can't smell smoke when you are asleep - smoke inhalation and asphyxiation are the leading cause of home fire deaths.

Smoke alarms are inexpensive and easy to install. At minimum, they should be installed outside each bedroom and in each living area. Test your smoke alarms every week and, if battery-operated, change the batteries every year.

Disturbingly some Australians still have not installed smoke alarms in their homes. More than one in ten householders (11 per cent) say they have not installed smoke alarms.

HOW TO STAY SAFE IN A HOUSE FIRE

Every second counts in a house fire. It is important the whole family knows beforehand how to get out of the house fast. Plan a home fire escape plan and practice it regularly with the entire household. Unfortunately, one third of surveyed residents (33 per cent) are yet to educate their households on how to respond in an emergency.

Have an escape plan!

Sit the family down and work out the quickest, safest way to get out identifying at least two ways to get out of every room. Decide on a place to meet outside so you'll know everyone got out safely.

In the event of fire:

- Follow your escape plan;
- Get out as quickly as possible - don't stop to gather possessions;
- Stay low to the ground when escaping - cover your mouth with a cloth to avoid inhaling smoke and gases;
- Close doors in each room after escaping to delay spread of the fire;
- If there is too much smoke or fire in the hall to escape, slam the door shut and if necessary use a solid object to break a window to escape. Clear away sharp glass;
- If exiting from a bedroom, don't open a door that is hot or has smoke pouring in from the bottom. Either get out through the window or open the window while waiting to be rescued;
- If your clothes catch fire – stop, drop to the ground, cover your face and roll.

PROTECTING YOUR HOME & CONTENTS

HOW DO I RECOVER IF SOMETHING GOES WRONG?

As we've seen, there are steps you can and should take to protect your home. However, we all know things can go wrong for anyone, any time - and when they do, the consequences can be traumatic.

Of those households in the survey which have experienced something major going wrong in or around the home, more than one third (34 per cent) claimed the event was extremely stressful.

Protection through insurance is crucial to help repair or rebuild your damaged home or replace contents that may have been damaged or stolen. While insurance will not alleviate all of the trauma of a major event, such as a house fire or burglary, it will help provide peace of mind and help put you back in the financial position you were in beforehand.

It is surprising, then, how many Australians are prepared to take a gamble by not insuring their home and contents.

According to the Insurance Council of Australia, there are 1.8 million uninsured households in Australia.

And of those which do have insurance cover, the SGIC household survey indicates as many as three out of five may be underinsured. For example, nearly two-thirds of households (60 per cent) admitted they never inform their insurance company when they make large purchases - such as a flat-screen television or a renovated kitchen.

In addition, only half of the surveyed households (49 per cent) were very confident their current level of insurance would be enough to replace all their home contents - including clothes - in the event of a major disaster. Around one third (34 per cent) were moderately confident and the remainder (17 per cent) were not confident at all.

THE RIGHT COVER

Home insurance policies fall into two main categories: building cover and contents cover. Most insurers offer combined policies for owner-occupiers but they can also be purchased separately. A renter, for example, usually only requires contents cover, while a landlord may only require insurance cover for their leased building.

To ensure households get the right cover for their situation, most insurers offer additional or optional cover for certain items or events. You can choose to pay more for your cover to include:

Specified items - for the loss of valuable items from your home, such as jewellery, collectibles or equipment over and above the amount in your standard contents cover.

Specified portable valuables - for the loss of valuable items you take outside the home, for example, engagement and wedding rings.

Accidental damage - covers for damage caused unintentionally through mishaps that are not generally covered in a standard home building or contents policy, such as dents or holes put in walls while moving furniture or damage to your sofa if you accidentally rip the fabric or leather.

Fusion of electric motors - covers for burn-out of electric motors, for example, in a fridge or washing machine.

PROTECTING YOUR HOME & CONTENTS

STANDARD HOME BUILDING COVER GENERALLY INCLUDES:

- Replacement of your home, or repair, up to the sum insured;
- Accidental breakage of glass;
- Temporary accommodation if the house is not habitable;
- Cost of removing debris and employing professionals in the rebuild or repair;
- Liability cover if someone is injured in your home and on your grounds.

STANDARD HOME CONTENTS COVER GENERALLY INCLUDES:

- New for old replacement cover on all contents;
- Fixtures and fittings if the policy covers a strata title;
- Temporary accommodation for renters;
- Accidental breakage of glass items;
- Liability cover if you are found liable for someone's injury or for damage to their property.

HOW IS MY PREMIUM CALCULATED?

There are many factors that make up a home insurance premium. SGIC aims to price premiums as accurately and fairly as possible for each household. That means your premium should, as much as possible, reflect your situation - not somebody else's. It also ensures there are sufficient funds to cover our customers should they incur losses.

Insurers may start with your suburb and look at the claims history of your area. For example, the frequency of burglaries or the likelihood of a bushfire in that area.

Other factors may include:

- The policyholder's previous claims history;
- The age of the policyholder(s);
- The sum insured and the types of items insured;
- The size, style and building materials of the house;
- Whether the policyholder rents or owns the home;
- Security features of the house, for example, a monitored security alarm.

TIPS TO HELP REDUCE YOUR HOME INSURANCE PREMIUM

While it is important to always have adequate cover to get back on your feet if something goes wrong, there are ways you can reduce your home insurance premium.

With SGIC, you may save on your premium by:

- Paying your premium annually instead of by the month;
- Combining your home and contents policies into one;
- Including on your home policy any household member with a financial interest who is over the age of 50, to receive an 'over-50' discount;
- Installing a monitored security alarm;
- Installing deadlocks on doors and key locks on windows;
- Increasing your level of excess.

Part of this report was prepared using a Woolcott Research study. The research is based on a national telephone Omnibus study conducted during May 2005, using a representative and statistically valid sample (confidence interval of 3 per cent) of 1000 Australian Adults 16+ nationally.

Residents' attitudes to potential risks and behaviours were collated from information collected in the Woolcott study. Information pertaining to actual numbers of home insurance claims, claims costs, claim frequencies and types of claims was derived from analysis of Insurance Australia Group's claims data for the 2004/2005 financial year, unless otherwise stated. All other data and information has been attributed to the relevant research source.

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