



Home Insurance Buildings and Contents Product disclosure statement and policy booklet



Thank you for choosing SGIC

By choosing SGIC, you're choosing to get on with the life you enjoy – and stop thinking about the 'what ifs'.

SGIC has been helping people for many years. We want to make things simple when it comes to insurance – from being clear about what you're covered for, to less complicated claims.

This booklet tells you what you need to know about your insurance policy. If there's anything you don't understand or need help with, just give us a call on 133 233 or visit an SGIC branch.

Table of contents

If you can't find what you are looking for, please use the index on page 73.

1. Key details about your policy	5	3. What you're covered for	18
<hr/>		<hr/>	
Who's covered by your policy	6	The events we cover	19
- More than one person insured	6	- Storm	20
Your insurance cover	6	- Water and oil leaks	20
- Type of policy	6	- Lightning	21
- Listed events	6	- Fire	21
- Optional cover you can add to your policy	7	- Earthquake	21
- Sum insured	7	- Theft or attempted theft	22
- Contents replacement value – new for old	7	- Vandalism or a malicious act	22
- What we pay for your home or contents	8	- Broken glass and sanitary fixtures	22
Our agreement with you	9	- Broken glass	23
2. Buildings and contents we insure	10	- Impact damage	23
<hr/>		- Animal damage	23
The buildings we insure	11	- Explosion	24
- Buildings we don't insure	11	- Riots or civil commotion	24
The types of contents we insure	12	Other cover	25
- Contents we don't insure	13	- Food spoilage	27
Where we insure your contents	14	- Fixtures for owners and landlords – strata scheme	27
Your General Contents	15	- Furniture and furnishings for landlords – non strata scheme	27
- Maximum amount we pay for some contents	15	- Building materials	28
- Increasing your cover	15	- Temporary accommodation for home owners	28
- Limits that apply to certain locations	16	- Temporary accommodation for tenants or strata scheme owners	28
		- Loss of rent for landlords	29
		- Demolishing and removing debris	29

- Locating the cause of damage	30
- Rebuilding fees	30
- Meeting building regulations	30
- Mortgagee discharge costs	31
- Keys and locks	31
- Credit card theft	31
- Visitors' belongings	32
- Funeral expenses	32
Liability cover – claims made against you	33
- What is liability cover?	33
- What we cover	33
- When we provide liability cover	34
- When you lodge a claim with us	34
- Liability cover – what we don't cover	35
4. Optional cover you can add to your policy	36
About optional cover	37
Options to increase the events we cover	38
- Accidental damage	38
- Burn out of electric motors – fusion	39
- Flood	39
Options to increase your cover for certain contents	40
- Specified Portable Valuables	41
- Unspecified Portable Valuables	42
- Specified Items – inside your home	43

5. General exclusions that apply to your policy	44
General exclusions	45
6. Claims and what we pay	46
What happens when you make a claim	47
- Your responsibilities	47
- Excesses	48
Working out what we pay for your claim	49
What we pay for – Buildings Insurance	50
- The most we pay	50
- How we settle your buildings claim	50
- Lifetime guarantee	51
- Credit provider's rights	51
What we pay for – Contents Insurance	52
- The most we pay	52
- How we settle your contents claim	53
- What happens after we pay a sum insured	53
How we settle certain things	54
- Matching materials	54
- Carpet, vinyl or floorboards	54
- Pairs, sets or collections	54
- Damaged property	54
Businesses registered for GST	55
Recovery against another party	55

How we pay claims – some examples	56
- Claim 1 – Repairing your home	56
- Claim 2 – Replacing your contents	56
- Claim 3 – Your home and contents are totally destroyed	57
- Claim 4 – Replacing your Specified Portable Valuables	57
- Claim 5 – Replacing your Unspecified Portable Valuables	57
- Claim 6 – Repairing your rental property – loss of rent	58
- Claim 7 – Liability claim at your home	58
- Claim 8 – Liability claim away from your home	58

7. Changes to your policy 59

Changes you can make	60
- Change your policy	60
- You change homes	60
- You want to cancel your policy	60
Changes we can make	61
- Cancel your policy	61
- Give you written notice	61

8. Your premium 62

How we work out your premium	63
- Discounts you may be eligible for	63
Paying your premium	64
- Payment options	64
- What happens if you don't pay on time	64

9. Other information you need to know 65

Helpline 132 900	66
Home@50	66
How to resolve a complaint or dispute	66
Privacy of your personal information	67
- Privacy Charter	67
- When you provide your personal information	67
- Information you provide about another person	68
- Privacy of your personal information for marketing purposes	68
General Insurance Code of Practice	69

Definitions 70

Index 73

1. Key details about your policy

This section provides key details about your policy. You should read this section first to understand how your policy works:

- ▶ Who's covered by your policy
- ▶ Your insurance cover
- ▶ Our agreement with you

Words with special meaning

Some words in this Product Disclosure Statement (PDS) have special meaning – see the Definitions on page 70.

Who's covered by your policy

Your policy covers:

- ▶ you – which means all of the people named as 'the insured' on your Certificate of Insurance
- ▶ your family who normally lives with you at your home – which means your legal or de facto spouse and any other member of your family or your spouse's family.

If you live with people that are not part of your family – for example, your friends, we only cover them if they are named as 'the insured'.

More than one person insured

If more than one person is named as the insured, then we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by all of these people.

Your insurance cover

Home insurance can be made up of cover for your home and cover for your contents.

The cover we provide under your policy depends on:

- ▶ the type of policy you have chosen
- ▶ the listed events you're covered for and any extra cover we provide
- ▶ any optional cover you add to your policy, and
- ▶ the amount of insurance you choose.

Type of policy

You can choose from one of these policies:

- ▶ Home Buildings and Contents Insurance – covers both your home and contents
- ▶ Buildings Insurance – covers only your home
- ▶ Contents Insurance – covers only your contents.

Your current Certificate of Insurance shows the type of policy you have chosen.

Listed events

We cover your home or contents when certain things happen. These are known as 'listed events'. You can make a claim if a listed event you are covered for takes place and causes loss or damage to your home or contents.

The events we cover under your policy are shown in Table 3.1 on page 19.

We provide cover for some other things, such as 'temporary accommodation' – see pages 25 to 32 for the 'other cover'.

Optional cover you can add to your policy

Your policy provides a certain level of cover for your home or contents.

You can choose to add options to your policy to increase:

- ▶ the events we cover
- ▶ the amount we pay for certain contents and the locations where we will insure your contents.

These options are shown in Table 4.1 on page 37.

When you add any of these options to your policy:

- ▶ you need to pay any extra premium for the increased cover we give you, and
- ▶ the options you select are shown on your current Certificate of Insurance.

Sum insured

Your current Certificate of Insurance shows the amount of insurance you have under your policy as the:

- ▶ buildings sum insured, and/or
- ▶ contents sum insured.

Make sure you insure your buildings and contents for their replacement value. To help you estimate your replacement value, visit our website at www.sgic.com.au and use our buildings and contents calculators.

Buildings sum insured

The buildings sum insured is the amount of insurance you purchase for your home.

We insure certain types of buildings – see page 11.

Contents sum insured

The contents sum insured is the amount of insurance you purchase for your contents.

It is made up of:

- ▶ your General Contents sum insured, plus
- ▶ the sum insured that applies to any optional cover you have for:
 - Specified Portable Valuables
 - Unspecified Portable Valuables
 - Specified Items.

We insure certain types of contents – see page 12.

Contents replacement value – new for old

If we replace an item that is part of your contents, we will replace it with a new one. This is known as 'new for old'.

What we pay for your home or contents

Various things affect what we pay for your home or contents. These include:

- ▶ where your contents are when the loss or damage takes place
- ▶ what causes the loss or damage – that is, was it caused by a listed event that is covered under your policy
- ▶ the amount you have insured your home or contents for and any optional cover you have chosen, and
- ▶ any limits that apply to what we pay.

Table 1.1 summarises what we pay and also refers you to any limits that affect what we pay.

This table is only a summary. We provide more detailed information in Section 6 – 'Claims and what we pay' including:

- ▶ what happens when you make a claim
- ▶ working out what we pay for your claim
- ▶ what we pay under your policy
- ▶ how we settle certain things – for example, when we need to match materials or replace items that are part of a set
- ▶ examples of how we pay claims.

Table 1.1 – What we pay for your home or contents

Type of policy	What we pay	\$ Limits that apply
Buildings Insurance	<ul style="list-style-type: none"> ▶ cost to repair or rebuild the part of your home that was damaged ▶ other things we cover under 'other cover' – see pages 25 to 32. 	<p>Costs we limit under 'other cover' – see pages 25 to 32.</p> <p>The most we pay is the buildings sum insured. We may also pay some costs on top of the buildings sum insured – see Table 6.1 on page 50.</p>
Contents Insurance	<ul style="list-style-type: none"> ▶ cost to repair or replace your contents ▶ other things we cover under 'other cover' – see pages 25 to 32. 	<p>Maximum amount we pay for some contents – see Table 2.3 on page 15.</p> <p>We limit cover at certain locations – see page 14.</p> <p>Costs we limit under 'other cover' – see pages 25 to 32.</p> <p>The most we pay is the sum insured that applies to your contents. We may also pay some costs on top of the contents sum insured – see page 52.</p>

Our agreement with you

Your contract

Your policy is a contract between you and us and is made up of:

- ▶ your current Certificate of Insurance, and
- ▶ this Product Disclosure Statement (PDS), and
- ▶ any applicable Supplementary PDS.

Certificate of Insurance

Your current Certificate of Insurance shows the insurance cover you have chosen and any optional cover you have under your policy. It also shows the period your policy covers – we only cover you for incidents that happen during this time.

Exclusions and conditions

Exclusions and conditions may apply to the cover you have chosen:

- ▶ We set out the general exclusions that apply to your policy separately in Section 5 of this PDS.
- ▶ We set out any specific exclusions and conditions as they apply to the cover described in this PDS.
- ▶ We set out your responsibilities when you are insured with us and make a claim on page 47.

Special conditions

We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. Your current Certificate of Insurance shows any special conditions that apply to your policy.

Embargo for listed events

When your policy starts or when you vary your current policy, we may not cover you for some events if they cause loss or damage during a certain period – for example, bushfire or storm.

Your current Certificate of Insurance shows under 'Special conditions' any embargo event and period that applies to your policy.

Paying your premium

In return for paying your premium, we provide the cover you have chosen.

You can pay your premium annually or by monthly instalments – for details about how to pay your premium and what happens if you don't pay, see Section 8.

21 day cooling-off period

You can tell us to cancel your policy within 21 days from when it was issued. If you choose to cancel your policy, we'll refund the premium you paid us in full (as long as you haven't made a claim on your policy).

GST

All dollar values described in this PDS include GST.

2. Buildings and contents we insure

We insure certain types of buildings and contents. We describe what we insure in:

- ▶ The buildings we insure
- ▶ The types of contents we insure
- ▶ Where we insure your contents
- ▶ Your General Contents

The buildings we insure

Under Buildings Insurance, we insure certain types of buildings.

In this PDS, we refer to the buildings we insure under your policy as your 'home'.

Your home includes:

- ▶ domestic residential buildings at your site that can be locked up
- ▶ home improvements at your site – for example, garage, carport, in-ground pool
- ▶ fixtures – items permanently attached or fixed to your home – for example, light fixtures, built in wardrobes and kitchen cupboards.

Words with special meaning

Some words in this PDS have special meaning – for the Definitions of 'home', 'home improvements' and 'fixtures' see pages 70 and 71.

Buildings we don't insure

We don't insure:

- ▶ boarding houses or hostels
- ▶ hotels or motels
- ▶ commercial buildings
- ▶ exhibition or display homes
- ▶ commercial farm buildings.

You must tell us if your home becomes any of these things.

The types of contents we insure

Under Contents Insurance, we insure items that are not permanently attached or fixed to the structure of your home that you or your family:

- ▶ own, or
- ▶ are responsible for as part of a hire or lease agreement or written employment contract.

Table 2.1 shows the 4 categories of contents you may have and the items we insure under each category.

If you have Contents Insurance, then you will always have General Contents.

And if you choose to increase your cover for certain items, then you may also have one or more of the other categories shown here.

Table 2.1 – Type of contents we insure

This table shows the categories of contents and the items we insure under each category.

Contents	Items we insure
General contents	<p>The things you or your family keep in and around your home which include:</p> <ul style="list-style-type: none"> ▶ furniture, furnishings, carpets and rugs ▶ electrical items – for example, TV and DVD recorders ▶ clothes and shoes ▶ manchester – for example, sheets, blankets and towels ▶ toys and sporting equipment ▶ home theatre equipment ▶ handyman tools – for example, drills and saws ▶ gardening equipment – for example, leaf blowers and shovels <p>If you run a business, trade or profession from your home, we also include your home office equipment as General Contents – for example, furniture, computer or office equipment.</p>
Optional cover you can add – see pages 40 to 43	
Specified Portable Valuables	<p>Items you or your family might take with you when you leave your home. You need to specify the items you want to insure which may include your:</p> <ul style="list-style-type: none"> ▶ engagement ring or watch ▶ camera or laptop
Unspecified Portable Valuables	<p>Items you or your family might take with you when you leave your home. Under this option, you don't need to specify any items – we insure ALL of the items shown in Table 4.3 on page 42.</p>
Specified Items	<p>Items you or your family can insure for more than what we normally pay for them when they are part of your General Contents. The items you can insure as Specified Items are shown in Table 4.4 on page 43.</p>

Contents we don't insure

We don't insure any of these items under Contents Insurance:

- ▶ loose or unset gemstones
- ▶ plants, trees or shrubs growing in the ground
- ▶ grass, rocks and soil on your site
- ▶ building materials or items at your site that are due to be fitted to your home (see page 28 for limited cover for these items under Buildings Insurance)
- ▶ animals
- ▶ the cost to replace any credit or financial transaction cards
- ▶ illegal items
- ▶ goods kept for sale, distribution, on display, exhibition or on consignment
- ▶ stock used in any business, trade or profession
- ▶ watercraft except for sailboards, canoes, kayaks, and non-motorised surf skis
- ▶ trailers, caravans, aircraft or aerial devices
- ▶ vehicles including:
 - motor vehicles
 - any registrable motorcycles and any motorcycles greater than 75cc.
 - ride-on vehicles (eg. motorised golf buggies or carts) except for mobility scooters and ride on lawnmowers that you only use to mow your lawn.

Where we insure your contents

One of the things that affects what we pay for your contents is where your contents are when the loss or damage takes place.

Table 2.2 – Where we insure your contents.

This table shows the locations where we insure your contents.

Conditions and limits apply to certain locations where you have insured your contents:

- ▶ for General Contents – see pages 16 and 17
- ▶ for optional cover – see pages 40 to 43.

You can increase your cover for some General Contents by adding options to your policy – see pages 40 to 43.

Table 2.2 – Where we insure your contents

Location of contents	General Contents – see page 16	Specified Portable Valuables – see page 41	Unspecified Portable Valuables – see page 42	Specified Items – see page 43
At your home				
Inside	✓	✓	✓	✓
In the open air	✓	✓	✓	✗
Away from your home				
Inside another building in Australia for up to 60 days	✓	✓	✓	✗
In a safety deposit box at a Bank in Australia	✓	✓	✓	✗
Anywhere else in Australia or New Zealand	✗	✓	✓	✗
The rest of the world	✗	✓	✗	✗
In transit to your new home				
	✓	✓	✓	✓
At your new home				
	✓	✓	✓	✓
In storage				
	✓	✓	✓	✗

Your General Contents

Under Contents Insurance, we provide a certain level of cover for your General Contents.

Maximum amounts we pay for some contents

When certain valuable or portable items are part of your General Contents, we limit how much we pay for them.

For example, if a fire in your home damages your CDs, DVDs and other discs that are valued at \$5,000, we will only pay up to \$2,500 in total for all of them – see Table 2.3.

Increasing your cover

You can add options to your policy to increase the amount we insure your contents for and the locations where we insure your contents.

You can also add options to your policy to increase the events we cover under your Contents Insurance policy. These options are shown in table 4.1 on page 37.

When you insure a contents item under optional cover, that item is no longer part of your General Contents.

Table 2.3 – Maximum amounts we pay for some contents

This table shows the maximum amount we'll pay for some General Contents. It also shows whether you can add an option to increase the cover for that item. We do not limit any items that are not shown here.

Items we limit	The most we pay	Option to increase cover
Jewellery	\$1,000 in total	✓
Watches	\$1,000 in total	✓
Card collections	\$2,500 in total	✓
CDs, DVDs, records, tapes, game cartridges discs of any sort, digital music and video files	\$2,500 in total	✓
Curios or objects valued as curiosities	\$2,500 in total	✓
Gold or silver items (not coins, bullion, sovereigns, jewellery and watches)	\$2,500 in total	✓
Stamps/medals	\$2,500 in total	✓
Uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion	\$2,500 in total	✓
Works of Art	\$2,500 in total	✓
Tools of trade – see page 72 for the definition	\$2,000 in total	✗
Computer software	The cost to replace the software only	✗
Title deeds, passports, bonds and negotiable documents	The cost to replace the document only	✗
Cash, cheques, money orders, gift certificates and other negotiable financial documents	\$200 in total	✗
Accessories, equipment or spare parts for, but not attached to, an aerial device, aircraft, caravan, motor vehicle, trailer or watercraft	\$500 in total	✗

Limits that apply to certain locations

We insure your General Contents when they are:

- ▶ at your home – inside
- ▶ at your home – in the open air
- ▶ away from your home
- ▶ in transit to your new home
- ▶ at your new home
- ▶ in storage.

We limit what we pay for your General Contents depending on where they are when the loss or damage takes place. We also exclude some items at certain locations – see this page and page 17.

At your home – inside

We cover your General Contents when they are inside your home.

Covered

- ▶ General Contents inside your home.

At your home – in the open air

We cover some of your General Contents when they are in the open air at your site.

Covered

- ▶ General Contents in the open air at your site.

The most we pay is 20% of the General Contents sum insured.

Not covered

- ▶ these items when they are part of your General Contents:
 - computers and related equipment
 - personal handheld electronic devices – for example, mobile phones and PDAs
 - the contents items shown in Table 2.3 on page 15
 - contents in or on a caravan, mobile home or watercraft.

Away from your home

We cover some of your General Contents when they are away from your home.

Covered

General Contents that are:

- ▶ temporarily inside another building in Australia for 60 days or less, and you:
 - are residing in that building, or
 - lend them to someone else for personal use at their home or site
- ▶ in a safety deposit box at a bank in Australia.

The most we pay is 20% of the General Contents sum insured.

Not covered

- ▶ computers and related equipment
- ▶ personal handheld electronic devices – for example, mobile phones and PDAs
- ▶ the items shown in Table 2.3 on page 15.

In transit to your new home

We cover your General Contents when they are in transit from your home to a new permanent home in Australia.

Covered

- ▶ General Contents that are being transported to your new home in a vehicle that is:
 - involved in a collision
 - damaged or destroyed by fire
 - stolen.

At your new home

If your General Contents are currently insured with us and you are moving to a new permanent home in Australia, we cover all of your General Contents for up to 14 days at both addresses.

However, you must provide us with the details of your new home within 14 days from when you start moving.

If we agree to cover your General Contents in your new home after the 14 day period ends, then you may need to pay us any additional premium.

Covered

- ▶ General Contents at both addresses for up to 14 days from the day you start moving.

Not covered

- ▶ General Contents in your new home after 14 days from the day you start moving if we didn't agree to cover them.

In storage

We cover some of your General Contents while they are in storage in Australia.

For us to cover your General Contents in storage you need to contact us and provide:

- ▶ the value of the items, and
- ▶ the address where they are stored.

If we agree to cover your General Contents while they are in storage, then you may need to pay us any additional premium.

Covered

- ▶ General Contents in storage in Australia.

Not covered

- ▶ the items shown in Table 2.3 on page 15.

3. What you're covered for

We cover you in certain situations. We describe what you're covered for in:

- ▶ The events we cover
- ▶ Other cover
- ▶ Liability cover – claims made against you

The events we cover

We cover your home or contents when certain things happen. These are known as 'listed events'. You can make a claim if a listed event takes place and causes loss or damage to your home or contents in the period of insurance.

In this section, we tell you what events you're covered for and any specific exclusions and conditions that apply to the event. General exclusions may also apply – see Section 5. Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 47.

How we settle a claim is set out in Section 6.

You can increase the events we cover by adding options to your policy to cover you for:

- ▶ Accidental damage – see page 38
- ▶ Burn out of electric motors – fusion – see page 39
- ▶ Flood – see page 39.

Table 3.1 – Listed events

This table shows the listed events we cover under Buildings Insurance or Contents Insurance.

Listed events	Buildings Insurance	Contents Insurance
Storm	✓	✓
Water and oil leaks	✓	✓
Lightning	✓	✓
Fire	✓	✓
Earthquake	✓	✓
Theft or attempted theft	✓	✓
Vandalism or a malicious act	✓	✓
Broken glass and sanitary fixtures	✓	✗
Broken glass	✗	✓
Impact damage	✓	✓
Animal damage	✓	✓
Explosion	✓	✓
Riots or civil commotion	✓	✓

Storm

If loss or damage is caused by a storm.

For example, hail damages your roof or a storm in your local area may cause water to build up in your street gutters.

Covered

- ▶ violent wind, cyclone or tornado
- ▶ thunderstorm, hail, rain or snow
- ▶ sudden, excessive run-off of water as a direct result of a storm in your local area.

Not covered under Buildings Insurance

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons or jetties
 - loose gravel driveways
 - swimming pool/spa covers that are more than 5 years old
 - swimming pool/spa liners
- ▶ loss or damage caused by water which enters through:
 - an opening in the roof or walls that was not created by the storm – for example, the poor condition of your roof means your home is not watertight
 - any tarpaulins or fixings set up while you're renovating or altering your home

- ▶ loss or damage caused by flood – see page 39 for this optional cover
- ▶ loss or damage caused by storm surge – see page 72 for the storm surge definition.

Not covered under Contents Insurance

- ▶ loss or damage to:
 - swimming pool/spa covers that are more than 5 years old
 - swimming pool/spa liners
- ▶ loss or damage caused by water which enters your home through any tarpaulins or fixings set up while you're renovating or altering your home
- ▶ loss or damage caused by flood – see page 39 for this optional cover
- ▶ loss or damage caused by storm surge – see page 72 for the storm surge definition.

Water and oil leaks

If loss or damage is caused by water or oil leaking or escaping from an item shown in this section.

Covered

- ▶ water leaking or escaping from:
 - house gutters, drainpipes or pipes
 - road gutters or curbing
 - sanitary fixtures – for example, baths or toilets
 - appliances – for example, washing machines or dishwashers
 - waterbeds
 - aquariums
 - water tanks
 - swimming pools
- ▶ oil leaking from a fixed heating system or sealed portable heater
- ▶ costs to locate the cause of damage (if we agree to pay these costs before you make any arrangements).

Not covered

- ▶ water leaking or escaping from a:
 - shower recess or shower base
 - stormwater channel or canal
 - stormwater pipe off your site
- ▶ costs to repair or replace the item that the water or oil leaked or escaped from
- ▶ loss or damage caused by flood – see page 39 for this optional cover
- ▶ loss or damage caused by storm surge – see page 72 for the storm surge definition.

Lightning

If loss or damage is caused by lightning.

Covered

- ▶ lightning
- ▶ power surge only as a result of lightning.

Fire

If loss or damage is caused by a fire.

Covered

- ▶ fire.

Not covered

- ▶ if the fire was started with the intention to cause damage by:
 - you or someone who lives in your home — for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
- ▶ damage which results from scorching or melting when your home or contents did not catch fire.

Earthquake

If loss or damage is caused by an earthquake.

Covered

- ▶ earthquake
- ▶ tsunami that happens as a result of an earthquake
- ▶ landslide or subsidence that happens immediately as a result of an earthquake.

Theft or attempted theft

If loss or damage is caused by a theft or attempted theft.

Covered

- ▶ theft or attempted theft.

Not covered

- ▶ theft or attempted theft by:
 - you or someone who lives in your home — for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Vandalism or a malicious act

If loss or damage is caused by vandalism or a malicious act.

Covered

- ▶ vandalism or a malicious act.

Not covered

- ▶ if the vandalism or malicious act is committed by:
 - you or someone who lives in your home — for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Broken glass and sanitary fixtures

If any item shown here is unintentionally broken and has a fracture that extends through its entire thickness.

Covered under Buildings Insurance

- ▶ glass panels in fixtures
- ▶ cooktop or oven door
- ▶ vitreous china or acrylic or fibreglass fixed shower base, bath, spa bath, basin, sink, toilet, bidet or sanitary fixtures
- ▶ the reasonable cost to reconnect any electrical components to the item.

Not covered

- ▶ an item that broke because heat was directly applied to it
- ▶ glass in a greenhouse or glasshouse
- ▶ water or sewerage pipes
- ▶ any damage caused by the broken item.

Broken glass

If fixed glass in an item shown here is unintentionally broken and has a fracture that extends through its entire thickness.

Covered under Contents Insurance

- ▶ fixed glass in:
 - your furniture, including outdoor furniture
 - a light fitting
 - a mirror or picture
- ▶ damage that is also caused to the frame of a broken mirror or picture
- ▶ the reasonable cost to reconnect any electrical components to the item.

Not covered

- ▶ glass that is in a TV, radio or computer equipment
- ▶ any damage caused by the broken item.

Impact damage

If loss or damage is caused by an item shown in this section.

Covered under Buildings Insurance and Contents Insurance

- ▶ loss or damage caused by the impact of:
 - external aerials, masts, flagpoles or satellite dishes
 - aircrafts, vehicles or watercrafts
 - debris from space, aircrafts, rockets or satellites
 - trees or branches.

Covered under Buildings Insurance

- ▶ if a tree on your property causes loss or damage to your home and we agree it needs to be removed, then we pay the costs to:
 - cut down and remove the tree
 - treat the stump so it doesn't grow.

Not covered

- ▶ loss or damage caused by tree cutting, lopping or felling on your site
- ▶ costs to remove the stump
- ▶ costs to cut down or remove a tree if it didn't cause any damage to your home or contents.

Animal damage

If loss or damage is caused by an animal not kept at your site.

Covered

- ▶ loss or damage caused by animals not kept at your site.

Not covered

- ▶ loss or damage caused by:
 - vermin and insects
 - birds pecking, scratching or biting.

Explosion

If loss or damage is caused by an explosion and there is physical evidence of the explosion.

Covered

- ▶ explosion
- ▶ landslide or subsidence that happens immediately as a result of an explosion.

Not covered

- ▶ the item that exploded.

Riots or civil commotion

If loss or damage is caused by a riot or civil commotion.

Covered

- ▶ riot, civil commotion, industrial or political disturbance.

Other cover

We also cover some other things when the loss or damage to your home is caused by one of the listed events shown on pages 20 to 24.

When we refer to a 'listed event' in this section 'other cover', it also includes 'flood' if you've added the flood option to your policy – see page 39.

Under the 'other cover' shown in this section, we tell you what additional things we cover and any specific exclusions and conditions that apply to the cover. General exclusions may also apply – see Section 5. Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 47.

How we settle a claim is set out in Section 6.

For most of this other cover, we pay the costs that are covered as part of the buildings or contents sum insured. However for some types of cover, we pay costs on top of the buildings or contents sum insured – see Table 3.2 on page 26.

Table 3.2 – Other cover

This table shows other cover we give you and whether the cover is provided under Buildings Insurance or Contents Insurance.

For the first 4 covers shown in this table, you can make a claim **anytime** – that is, whenever a listed event that is covered takes place and causes loss or damage to these things on their own in the period of insurance.

Example – Buildings Insurance

A storm damages roof tiles that are due to be fitted to your home – nothing else is damaged. We will:

- ▶ under 'building materials', pay up to \$1,000 for your roof tiles.

For the remaining covers, you can only claim for these things **with other damage** – that is, when:

- ▶ a listed event causes loss or damage to your home or contents, and
- ▶ we agree to pay for that loss or damage.

Example – Contents Insurance

A thief breaks into your home and steals your TV and spare keys to your home. We will:

- ▶ replace your TV, and
- ▶ under 'keys and locks', pay the costs to replace your key and lock barrels it operates.

Table 3.2 – Other cover

Other cover	When you can claim for cover	Costs paid as part of sum insured?	Buildings Insurance	Contents Insurance
Food spoilage	Anytime	Yes	✗	✓
Fixtures for owners and landlords – strata scheme	Anytime	Yes	✗	✓
Furniture and furnishings for landlords – non strata scheme	Anytime	Yes	✓	✗
Building materials	Anytime	Yes	✓	✗
Temporary accommodation for home owners	With other damage	On top of buildings sum insured	✓	✗
Temporary accommodation for tenants or strata scheme owners	With other damage	On top of contents sum insured	✗	✓
Loss of rent for landlords	With other damage	On top of buildings sum insured	✓	✗
Demolishing and removing debris	With other damage	Yes	✓	✗
Locating the cause of damage	With other damage	Yes	✓	✗
Rebuilding fees	With other damage	Yes	✓	✗
Meeting building regulations	With other damage	Yes	✓	✗
Mortgagee discharge costs	With other damage	On top of buildings sum insured	✓	✗
Keys and locks	With other damage	Yes	✓	✓
Credit card theft	With other damage	Yes	✗	✓
Visitors' belongings	With other damage	Yes	✗	✓
Funeral expenses	With other damage	Yes	✓	✓

Food spoilage

If a listed event results in an interruption to your electricity supply and food or prescription medication in your refrigerator or freezer is spoiled.

Covered under Contents Insurance

- ▶ up to \$500 to replace the spoiled food or prescription medication.

When you only claim for food spoilage, you don't need to pay an excess. But, your No Claim Bonus may be affected at the next renewal of your policy.

Fixtures for owners and landlords – strata scheme

If a listed event causes loss or damage to the fixtures in your home that is under a strata or similar scheme.

Covered under Contents Insurance

- ▶ the following fixtures:
 - built-in furniture and cupboards
 - stoves
 - hot water services
 - shower screens
 - paint and wallpaper
 - built-in air-conditioner
 - fixed awnings.

Not covered

- ▶ items that are:
 - covered by an insurance policy taken out by an owners corporation or similar body
 - part of common property, or
 - outside the walls of your home.

Furniture and furnishings for landlords – non strata scheme

If a listed event causes loss or damage to the items shown below in your home that is not under a strata or similar scheme.

Covered under Buildings Insurance

- ▶ your furniture, furnishings or carpets in your home for tenants' use.

The most we pay is 10% of the buildings sum insured.

Not covered

- ▶ loss or damage caused intentionally by:
 - you or someone who lives in your home – for example, your tenants, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
- ▶ if you or your family live in your home.

Building materials

If you're renovating or altering your home and a listed event causes loss or damage to your building materials at your site.

Covered under Buildings Insurance

- ▶ building materials you have purchased that are due to be fitted – for example, bricks, tiles or timber
- ▶ items you have purchased that are due to be fitted to your home – for example an oven or dishwasher.

The most we pay for these items is \$1,000 during the 12 month period that is covered by your current policy.

Not covered

- ▶ sand, gravel or soil (we don't classify them as building materials).

Temporary accommodation for home owners

If a listed event damages your home and we agree you can't live in it and need to move out for the reasonable time it should take to repair or rebuild your home.

Covered under Buildings Insurance

- ▶ costs for temporary accommodation:
 - that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
 - for the reasonable time we agree it should take to repair or rebuild your home
- ▶ any additional living expenses that we agree are appropriate
- ▶ costs to remove and store your contents and then return them to your home.

We pay these costs for up to 12 months from when the listed event took place. We pay this on top of the buildings sum insured.

Conditions

- ▶ you must have lived in your home permanently before the listed event took place
- ▶ we must agree to pay the costs before you make any arrangements.

Temporary accommodation for tenants or strata scheme owners

If a listed event damages your home and we agree you can't live in it and need to move out for the reasonable time it should take to repair or rebuild your home.

Covered under Contents Insurance

- ▶ if you own and live in your home, the costs for temporary accommodation that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
- ▶ if you are a tenant, any extra rent costs we agree are reasonable for your temporary accommodation
- ▶ any additional living expenses that we agree are appropriate
- ▶ costs to remove and store your contents and then return them to your home.

We pay these costs for up to 12 months from when the listed event took place. We pay this on top of the contents sum insured.

Conditions

- ▶ you must have lived in your home permanently before the listed event took place
- ▶ we must agree to pay the costs before you make any arrangements.

Loss of rent for landlords

If a listed event causes loss or damage to your home and we agree your tenants cannot live in it and need to move out while it is being repaired or rebuilt.

Covered under Buildings Insurance

- ▶ the rent you lose during the reasonable time it should take to repair or rebuild your home.

We pay these costs for up to 12 months. We pay this on top of the buildings sum insured.

Not covered

- ▶ if any of you or your family live in your home.

Demolishing and removing debris

If a listed event causes loss or damage to your home and we agree you need to demolish part of your home or remove any debris.

Covered under Buildings Insurance

- ▶ costs to demolish and remove debris
- ▶ costs to make your site safe – for example, the costs to install a temporary fence around the damaged area.

Conditions

- ▶ we must agree to pay the costs before you make any arrangements.

Locating the cause of damage

If a listed event causes loss or damage to your home and you need to confirm that it was caused by a listed event.

Covered under Buildings Insurance

- ▶ the reasonable costs you have paid to find the cause of damage if we agree the loss or damage was caused by a listed event.

Conditions

- ▶ the costs must relate directly to the part of your home that suffered the loss or damage
- ▶ we must agree to pay the costs before you make any arrangements.

Rebuilding fees

If a listed event causes loss or damage to your home and you need to pay certain fees to rebuild or repair your home.

Covered under Buildings Insurance

- ▶ the reasonable fees for architects, engineers or surveyors
- ▶ any fees we agree you need to pay to meet the requirements of a statutory authority.

Not covered

- ▶ fees to rebuild any part of your home which was an illegal construction
- ▶ if a statutory authority served a notice on you before the listed event took place.

Conditions

- ▶ we must agree to pay the rebuilding fees before you make any arrangements.

Meeting building regulations

If a listed event causes loss or damage to your home and you need to meet current building regulations to rebuild or repair the part of your home that was damaged.

Covered under Buildings Insurance

- ▶ the costs to meet current building regulations to repair or rebuild the part of your home that was damaged.

Not covered

- ▶ costs to meet building regulations:
 - that were already in place when your home was built, renovated or altered
 - for undamaged parts of your home – for example, installing insulation in ceilings that were not damaged.

Conditions

- ▶ we must agree to pay the costs before you make any arrangements.

Mortgagee discharge costs

If we agree to pay the buildings sum insured and you need to discharge any mortgage over your home.

Covered under Buildings Insurance

- ▶ the administrative costs to discharge any mortgage over your home.

We pay these costs on top of the buildings sum insured.

Keys and locks

If a key for an external lock to your home is stolen during a theft at your site and we agree to pay your claim for theft.

Covered under Buildings Insurance and Contents Insurance

- ▶ the reasonable costs to replace the key and the lock barrels it operates.

Credit card theft

If your credit card is stolen from your home during a theft and we agree to pay your claim for theft.

Covered under Contents Insurance

- ▶ up to \$1,000 towards any amount you must pay to the credit card organisation if your credit card is used by someone without your consent.

Conditions

- ▶ you must comply with all the conditions of the credit card organisation.

Visitors' belongings

If a listed event takes place inside your home and causes loss or damage to your contents and to your visitors' belongings.

Covered under Contents Insurance

- ▶ up to \$500 for your visitors' belongings.

Not covered

- ▶ cash.

Funeral expenses

We pay funeral expenses if you or a member of your family die:

- ▶ as a result of a listed event that takes place at your site which causes loss or damage to your buildings or contents, and
- ▶ within 90 days from when the listed event takes place.

Covered under Buildings Insurance or Contents Insurance

- ▶ up to \$10,000 in total towards funeral expenses for each incident.

Liability cover – claims made against you

Your policy provides cover for claims that are made against you or your family. This is known as liability cover.

In this section, we describe the liability cover you have under your policy. We also outline the exclusions and conditions that apply to this cover.

General exclusions also apply to liability cover – see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 47.

What is liability cover?

Liability cover protects you or your family for claims that may be made against you or them for an incident which causes:

- ▶ death or bodily injury to someone else, or
- ▶ loss or damage to someone else's property.

The most we pay for any one incident is \$20 million. This includes legal costs when our lawyers handle the claim.

What we cover

Covered under Buildings Insurance

We cover the legal liability of you or your family for:

- ▶ death or bodily injury to someone else, or
 - ▶ loss or damage to someone else's property
- in an incident that takes place in your home or at the site and for which you or your family is responsible as an owner or occupier of your home or the site.

For example, you may be liable when someone falls and is injured when visiting your home.

Covered under Contents Insurance

We cover the legal liability of you or your family for:

- ▶ death or bodily injury to someone else, or
- ▶ loss or damage to someone else's property

in an incident that takes place outside the site, but within Australia.

For example, you may be liable if you are riding your bicycle on a road and cause an accident.

In addition, if you are a tenant or own your home under a strata or similar scheme, we cover the legal liability of you or your family for:

- ▶ death or bodily injury to someone else, or
- ▶ loss or damage to someone else's property

in an incident that takes place in your home or at the site and for which you or your family is responsible as an owner or occupier of your home or the site.

When we provide liability cover

To be entitled to liability cover:

- ▶ the claim must result from an incident which takes place during the term of your policy as shown in your current Certificate of Insurance
- ▶ someone must make a claim against you or your family for the incident, and
- ▶ you or your family must lodge a claim with us for liability cover.

We provide examples of how we calculate claims under Liability cover – see page 58.

When you lodge a claim with us

When a claim is lodged with us, if you or your family are entitled to liability cover, we will:

- ▶ act for you or your family or arrange for a lawyer to represent you or your family
- ▶ attempt to resolve the claim if we consider that you or your family are liable for the incident
- ▶ defend the claim in a court or tribunal if we consider that you or your family are not liable for the incident.

We can decide whether to defend or resolve a claim and how much to pay to resolve a claim.

Liability cover – what we don't cover

It's important for you to read these specific exclusions and conditions that apply to the liability cover we provide under your policy.

Death or bodily injury

We don't cover death or bodily injury to:

- ▶ you or your family
- ▶ any person who lives with you or your family except when they are a tenant or boarder living in your home.

Loss or damage to property

We don't cover loss or damage to property that:

- ▶ you, or your family own or have in their custody, control or possession except when you are a tenant and you or your family cause loss or damage to your landlord's property (including the home) that has been left for you to use
- ▶ any person who lives with you or your family owns or has in their custody, control or possession except when that person is a tenant or boarder living in your home.

Other liability exclusions

We will not cover:

- ▶ the legal liability of you or your family as owner or occupier of any house, land or other property other than your home or site shown in your current Certificate of Insurance
- ▶ any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or your family
- ▶ fines or court costs if you or your family are charged or convicted under a law.

We will not cover you or your family if liability arises or results from:

- ▶ you or your family agreeing to accept liability for the claim
- ▶ death or bodily injury to any person employed by you or your family under a contract of service
- ▶ any act or omission by you or your family, or a person acting with the consent of you or your family, which shows a reckless disregard for the consequences of that act or omission
- ▶ a deliberate and unlawful act by you or your family, or a person acting with the consent of you or your family
- ▶ any business, trade or profession other than the renting of your home for domestic use.
- ▶ any professional sporting activity

- ▶ the transmission of a disease by you or your family
- ▶ using or owning a vehicle, aircraft or watercraft (except for a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote controlled toy)
- ▶ subsidence or landslide
- ▶ your home or the site being used for farming
- ▶ asbestos in your home or on the site
- ▶ building work to your home or on the site which costs more than \$50,000
- ▶ an incident caused by an animal, except:
 - if it is a pet dog, cat or horse kept in your home or on the site, or
 - if it is a pet horse kept off-site on agistment
- ▶ an incident caused by a dog if a relevant authority has declared it to be a dangerous dog.

4. Optional cover you can add to your policy

You can add options to your policy to increase your cover for your home or contents.

This section includes:

- ▶ About optional cover
- ▶ Options to increase the events we cover
- ▶ Options to increase your cover for certain contents

About optional cover

The optional cover you can add to your policy is shown in Table 4.1. The first 3 options increase the events we cover and the other options increase your cover for certain contents items.

When you add any of these options to your policy:

- ▶ you need to pay any extra premium for the increased cover we give you, and
- ▶ the options you select are shown on your current Certificate of Insurance.

Under the optional cover shown in this section, we tell you what you're covered for and any specific exclusions and conditions that apply to that option. General exclusions may also apply – see Section 5. Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 47.

How we settle a claim is set out in Section 6.

Table 4.1 – Optional cover

This table shows the options you can add to Buildings Insurance or Contents Insurance.

Optional cover	Buildings Insurance	Contents Insurance
Accidental damage	✓	✓
Burn out of electric motors – fusion	✓	✓
Flood	✓	✓
Specified Portable Valuables	✗	✓
Unspecified Portable Valuables	✗	✓
Specified Items	✗	✓

Options to increase the events we cover

We cover your home and contents when one of the listed events shown on pages 20 to 24 takes place. You can increase the events we cover by adding options to your policy to cover you for:

- ▶ Accidental damage
- ▶ Burn out of electric motors – fusion.
- ▶ Flood

Accidental damage

You may want to cover your buildings or contents for accidental damage.

Covered under Buildings Insurance

- ▶ damage to your home that is caused unintentionally in the period of insurance.

Covered under Contents Insurance

- ▶ damage to your General Contents or Specified Items that is caused unintentionally and happens in your home or at your site in the period of insurance.

Not covered

- ▶ damage caused by:
 - inherent defects and structural defects
 - mildew and algae
 - any animals kept at your site
 - water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs
 - any process of cleaning involving the use of chemicals
- ▶ damage that is covered under a listed event shown in Table 3.1 – see page 19
- ▶ damage to:
 - retaining walls
 - electronic equipment or data as a result of an electronic malfunction or failure, a mechanical malfunction or failure, or a virus or processing error
 - fishing and sporting equipment, musical instruments or firearms while someone is using them
- ▶ loss or damage caused by flood
 - see page 39 for this optional cover
- ▶ loss or damage caused by storm surge
 - see page 72 for the storm surge definition.

Burn out of electric motors – fusion

You may want to cover your electric motors for fusion.

We cover your electric motors for up to 15 years from when they were made.

Covered under Buildings Insurance

- ▶ an electric motor that burns out and is part of your home – for example, in a ducted air conditioning unit
- ▶ costs for the service call, parts and labour charges.

Covered under Contents Insurance

- ▶ an electric motor that burns out and is part of your General Contents – for example, in a washing machine or fridge
- ▶ costs for the service call, parts and labour charges
- ▶ up to \$500 to replace any spoilt food or prescription medication in the refrigerator or freezer.

Not covered

- ▶ an electric motor that:
 - is covered by a warranty, or
 - you use for a business, trade or profession, or
 - you don't keep in your home or at your site
- ▶ we don't pay to remove or re-install submerged or underground motors.

Flood

You may want to cover your buildings or contents for flood.

Covered under Buildings and Contents Insurance

- ▶ loss or damage caused by flood in the period of insurance

Not covered

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - loose gravel on driveways
 - swimming pool/spa covers that are more than 5 years old
 - swimming pool/spa liners
- ▶ loss or damage caused by storm surge unless it takes place at the same time as a flood which causes loss or damage to your home or contents – see page 72 for the storm surge definition

We also cover other types of water damage under 'storm' or 'water and oil leaks' – see page 20.

Options to increase your cover for certain contents

When certain valuable or portable items (for example – jewellery, watches, CDs and DVDs) are part of your General Contents, we only pay up to a maximum amount for them – see Table 4.4 on page 43.

Also, we don't generally cover these and other items when they are in the open air at your home or when they are outside your site.

For example, if someone steals a \$2,000 ring and a \$1,000 bracelet from inside your home, we'll only pay up to \$1,000 for both items. If they are stolen from your backyard or outside your site, then we don't pay you anything.

You can increase your cover for certain contents by adding options to your policy – see Table 4.2.

When you insure an item under any of these options, that item is no longer part of your General Contents.

The options you choose are shown on your current Certificate of Insurance.

Table 4.2 – Options to increase cover for certain contents

This table shows the options you can add to your policy to increase your cover for some of your General Contents and the most we pay.

Optional cover	The most we pay under optional cover
Specified Portable Valuables – see page 41	We cover an item for its replacement value up to its sum insured when the item is anywhere in Australia or New Zealand. We pay up to \$10,000 in total for all items outside Australia and New Zealand.
Unspecified Portable Valuables – see page 42	We cover all of the items shown in Table 4.3 for their replacement value up to the amount of cover you select as your sum insured when these items are anywhere in Australia or New Zealand. For one item, we pay up to 20% of your sum insured.
Specified Items – see page 43	We cover an item for its replacement value up to its sum insured when the item is inside your home, in transit to your new home or at your new home.

Don't insure your items more than once

For example, if you insure your engagement ring under Specified Portable Valuables, then your ring is no longer part of your General Contents and you may need to review your General Contents sum insured.

Specified Portable Valuables

We can insure your or your family's portable valuable items that you take with you when you leave your home. This may include your engagement ring, watch, camera, laptop or golf clubs.

Under this option, we cover your portable valuable items anywhere – that is, inside your home, in the open air at your site and outside your site. However, we do limit your cover if you take your items outside Australia or New Zealand.

List of items and value

If you add this option to your policy, you need to give us a list of the items and the amount you want to insure them for. You may also need to provide written valuations or receipts for the items – we'll let you know.

Your Specified Portable Valuables are shown on your current Certificate of Insurance.

Covered

- ▶ Specified Portable Valuables that are unintentionally damaged, lost or stolen in the period of insurance.

We pay up to your Specified Portable Valuables sum insured for an item.

If the loss or damage takes place outside Australia or New Zealand, the most we pay is \$10,000 in total for all items.

Not covered

- ▶ loss or damage from scratching or denting an item
- ▶ items being cleaned, repaired or restored
- ▶ fishing and sporting equipment, musical instruments or firearms while someone is using them.

Unspecified Portable Valuables

You can ask us to cover all of the portable valuable items that are shown in Table 4.3. This is known as Unspecified Portable Valuables cover.

Under this option, we cover these portable items anywhere in Australia or New Zealand – that is, inside your home, in the open air at your site and outside your site.

Choosing a sum insured

You can choose a sum insured of \$1,000, \$2,000, \$3,000, \$4,000, or \$5,000. When you choose an amount, keep in mind that for any one item we'll only pay up to 20% of the amount you choose.

For example, you select \$2,000 as your Unspecified Portable Valuables cover. If someone steals your camera, then we pay up to \$400 for the camera (20% of \$2,000). And if someone steals several of the items shown here, then the most we pay is \$2,000.

The amount you choose is shown on your current Certificate of Insurance.

Table 4.3 – Items covered by Unspecified Portable Valuables

This table shows the only items we cover under Unspecified Portable Valuables.

Items
baby capsules, child car seats, prams
bicycles
binoculars, opera glasses, telescopes
cosmetics and toiletries
handbags, purses and wallets, excluding their contents
jewellery and watches
medals
musical instruments
non-fabric travel bags, suitcases and briefcases, excluding their contents
photographic and video equipment and associated accessories
picnic sets, picnic rugs and non-fabric camping equipment
portable music systems, CB radios
sporting equipment and related accessories
writing instruments

Covered

- ▶ Unspecified Portable Valuables that are unintentionally damaged, lost or stolen anywhere in Australia or New Zealand in the period of insurance
- ▶ loss or damage up to the amount you choose as your Unspecified Portable Valuables sum insured.

The most we pay for any single item is 20% of the amount you choose as your sum insured.

Not covered

- ▶ loss or damage from scratching or denting an item
- ▶ items being cleaned, repaired or restored
- ▶ fishing and sporting equipment, musical instruments or firearms while someone is using them.

Specified Items – inside your home

You can insure some of your or your family's valuable items when they are inside your home for a higher amount than what we normally pay for those items – see Table 4.4.

Your Specified Items are shown on your current Certificate of Insurance.

Covered

- ▶ Specified Items when they are at the following locations as described for your General Contents:

- at your home – inside
- in transit to your new home
- at your new home

For the conditions and limits that apply at these locations – see pages 16 and 17.

- ▶ loss or damage to your Specified Items:
 - when a listed event (shown in Table 3.1 on page 19) takes place, or
 - when they are accidentally damaged and you have optional cover for 'Accidental damage' under Contents Insurance
 - when they are damaged by flood and you have optional cover for 'flood' under Contents Insurance.

Not covered

- ▶ Specified items when they are at the following locations as described for your General Contents on pages 16 and 17:
 - in the open air at your site
 - away from your home
 - in storage.

Table 4.4 – Valuable items you can choose to increase

This table lists the items you can increase your cover for by insuring them as Specified Items. It also shows the maximum amounts we pay for these items when they are not Specified Items.

Items you can insure for more	General Contents maximum amounts
Jewellery	\$1,000 in total
Watches	\$1,000 in total
Card collections	\$2,500 in total
CDs, DVDs, records, tapes, game cartridges, discs of any sort, digital music and video files	\$2,500 in total
Curios or objects valued as curiosities	\$2,500 in total
Gold or silver items (not coins, bullion, sovereigns, jewellery and watches)	\$2,500 in total
Stamps/medals	\$2,500 in total
Uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion	\$2,500 in total
Works of Art	\$2,500 in total

5. General exclusions that apply to your policy

There are certain situations when we won't provide cover under your policy. This section outlines the general exclusions that apply to all cover we provide under your policy including liability cover.

Other exclusions and conditions

There are specific exclusions, conditions and limits that apply to some parts of your cover. These are described throughout this PDS with the information they relate to.

The specific exclusions that apply to your liability cover are shown on page 35.

Your responsibilities when you are insured with us and make a claim are shown on page 47.

You may put your insurance claim or cover at risk if you do not meet your obligations to us.

General exclusions

The exclusions shown in this section apply to all cover under your policy.

What we don't cover

Loss, damage, injury or death arising from:

- ▶ wear, tear, rust, corrosion or deterioration
- ▶ erosion
- ▶ mould
- ▶ depreciation
- ▶ the sea, high water or tidal wave – unless the loss or damage is the result of a tsunami
- ▶ subsidence or landslide unless it happens immediately as a result of an earthquake or explosion
- ▶ atmospheric conditions or extreme temperature
- ▶ vermin or insects
- ▶ birds pecking, scratching or biting
- ▶ tree lopping or felling on your site
- ▶ tree roots
- ▶ radioactivity, or the use or escape of any nuclear fuel, material or waste
- ▶ any war – whether it is formally declared or not – or hostilities or rebellion
- ▶ the lawful seizure, confiscation, nationalisation, or requisition of your home or anything else covered by this policy
- ▶ pollutants or contaminants that discharge or escape

- ▶ any act of terrorism that involves any biological, chemical, or nuclear pollution, contamination or explosion
- ▶ any intentional act or omission by:
 - you, your family or someone who lives in your home – for example, the tenants, or
 - someone who acts with your or your family's consent, or the consent of someone who lives in your home
- ▶ hydrostatic pressure including loss or damage to swimming pools or similar structures.

What we don't cover:

- ▶ mechanical, structural or electrical failure of an item
- ▶ costs arising from any business interruption
- ▶ the cost of reinstalling or replacing electronically stored files
- ▶ the intellectual or sentimental value of an item
- ▶ the settling, shrinkage or expansion in buildings, foundations, walls or pavements
- ▶ claims arising from incidents that occur outside the period of insurance.

Maintaining and occupying your home

We don't cover loss, damage, injury or death arising from:

- ▶ you not maintaining your home in good repair and condition. This means your home must be watertight, structurally sound, secure and well maintained
- ▶ you leaving your home unoccupied for 60 consecutive days or more and not maintaining it in a lived-in state by:
 - keeping the lawns mowed and garden tidy
 - stopping regular mail and newspaper deliveries, and
 - organising someone to check inside and outside your home at least once a week.
- ▶ faulty design or workmanship that you knew about or should have reasonably known about
- ▶ you illegally keeping explosives, flammable or combustible substances or liquids in your home or at your site.

6. Claims and what we pay

This section provides information about our claims process and what we pay when you make a claim:

- ▶ What happens when you make a claim
- ▶ Working out what we pay for your claim
- ▶ What we pay for – Buildings Insurance
- ▶ What we pay for – Contents Insurance
- ▶ How we settle certain things
- ▶ Businesses registered for GST
- ▶ Recovery against another party
- ▶ How we pay claims – some examples

When you need to make a claim, we want to help you as much as we can. We're available 24 hours a day, 7 days a week on 131 123.

What happens when you make a claim

When you make a claim, we will:

- ▶ ask you some questions over the phone
- ▶ tell you if you need to pay any excess and how to pay it.

We may organise help through our preferred repairers and suppliers.

Your responsibilities

When you make a claim, you have certain responsibilities. These responsibilities also apply to your family or any person that is covered by your policy.

If you don't meet these responsibilities, then we may not pay a claim in full, or we may decide not to pay it at all.

Co-operate

You must co-operate fully with us, even if we have already paid your claim. This may include:

- ▶ providing us with all the information, documents and help we need to deal with your claim
- ▶ immediately sending us any letters, notices or court documents that you receive about any incident which has resulted, or may result in a claim against you
- ▶ being interviewed by us
- ▶ attending court to give evidence.

You must be truthful and frank in any statement you make to us.

Settle claims and make admissions

You must not:

- ▶ attempt to settle a claim that is made against you without our permission, or
- ▶ make any admissions to anyone about any incident covered by your policy
- ▶ limit by agreement our rights to recover money from someone else.

Prevent further loss or damage

You must do everything reasonable to prevent further loss or damage to your home or contents.

Proof of loss and ownership

If we ask you to, then you must provide proof of ownership and value for any item included in your claim – for example receipts, valuations or photographs.

Report to the Police

You must:

- ▶ immediately report to the Police any theft, attempted theft, accidental loss, vandalism or malicious act, and
- ▶ give us any incident report number they give you.

Inspections and quotes

If we ask you, you must:

- ▶ let us or our representative inspect your home or contents
- ▶ allow us to obtain quotations from any repairer or supplier.

ABN and input tax credit claimed

If you are a business registered or required to be registered for GST purposes, then you must provide us with:

- ▶ your Australian Business Number (ABN), and
- ▶ the percentage of any input tax credit you have claimed or are entitled to claim on the premium you paid.

Excesses

An excess is the amount you contribute towards the cost of your claim. You don't need to pay an excess for a liability claim.

There are 5 types of excesses:

- ▶ basic
- ▶ earthquake
- ▶ accidental damage
- ▶ flood
- ▶ special.

The type of excess you need to pay depends on what your claim relates to. Also, you may need to pay more than one excess.

Your current Certificate of Insurance shows the types of excesses that apply to your policy.

Paying your excess

When you make a claim, you must pay any excess that applies to:

- ▶ us, or
- ▶ the repairer or supplier.

We will tell you who to pay your excess to. We can only finalise your claim after you have paid any excess that applies.

If you want more details about excesses and how we calculate them, then see our SGIC Home Insurance Premium, Excess, Discounts & Benefits Guide. You can get a copy by visiting www.sgic.com.au/homeped or by calling us on 133 233.

Working out what we pay for your claim

In this section, we outline the things that help us work out what we pay for your claim.

Step 1. Your insurance cover

Do you have:

- ▶ Home Buildings and Contents Insurance?
- ▶ Buildings Insurance?
- ▶ Contents Insurance?

Step 2. Your home and contents

- ▶ Do we insure the things that suffered the loss or damage? pages 11 to 13
- ▶ Are some things covered under 'other cover'? pages 25 to 32
- ▶ Are some things covered under any optional contents cover you have? pages 40 to 43.

Step 3. The incident

- ▶ Is it a listed event? pages 19 to 24
- ▶ Is it covered under 'other cover'? pages 25 to 32
- ▶ Is it covered under any optional event cover you have? pages 38 and 39.

Step 4. Exclusions and conditions

Is your claim affected by:

- ▶ any general exclusions? pages 44 and 45
- ▶ any specific exclusions and conditions shown throughout this PDS?
- ▶ not meeting your responsibilities? page 47.

Step 5. Sum insured

How much is:

- ▶ your buildings sum insured? page 7
- ▶ your contents sum insured? page 7
- ▶ the sum insured that applies to any optional cover you have? page 7.

Step 6. Limits to cover

- ▶ Do maximum limits apply to your contents? page 15
- ▶ Do we limit cover based on the location of your contents? pages 14 to 17
- ▶ Do other limits apply?
- ▶ Do limits apply under any optional cover you have?

Step 7. Excess

- ▶ What type of excess applies to your claim? page 48
- ▶ How much is your excess?

What we pay for – Buildings Insurance

If we agree to cover your claim under Buildings Insurance, then we will:

- ▶ pay the cost to repair or rebuild the part of your home that was damaged – we pay the lower of the cost to repair or rebuild your home
- ▶ pay for other things we cover under 'other cover' – see pages 25 to 32.

The most we pay

The most we pay is the buildings sum insured. We may also pay some costs on top of the buildings sum insured – see 'other cover' in Table 6.1.

Table 6.1 – Costs paid on top of the buildings sum insured

Other cover
Temporary accommodation for home owners – see page 28
Loss of rent for landlords – see page 29
Mortgagee discharge costs – see page 31

How we settle your buildings claim

We will choose to settle your claim for loss or damage to your home or 'other cover' in one of the following ways:

1. Arrange for repairers, builders or suppliers to repair or rebuild your home.

If you agree, we can arrange for our preferred repairers, suppliers or builders to repair or rebuild your home.

2. Pay you the reasonable cost to repair or rebuild your home.

We can choose to:

- ▶ pay you
- ▶ pay your nominated repairer, supplier or builder, or
- ▶ provide you with store credits from one of our nominated suppliers.

For example, we may pay you directly when:

- ▶ you decide not to repair or rebuild your home
- ▶ you don't start repairing or rebuilding your home within 6 months from when the damage takes place, or within any longer period we agreed to in writing.

3. Pay you the buildings sum insured

We may do this when we consider your home to be a total loss or when we choose to do so.

If we pay you the buildings sum insured, then your policy ends and you don't get a refund of your premium.

We will continue your liability cover (as described on pages 33 to 35) for up to 6 months from when the listed event took place. However, liability cover will end during this period if:

- ▶ construction starts at your site, or
- ▶ you sell the land, or
- ▶ you take out a new buildings insurance policy for your site.

4. Paying for 'other cover'

If we agree to pay you for other cover, we will choose the method of settlement.

We provide examples of how we calculate claims under Buildings Insurance – see pages 56 to 58.

Lifetime guarantee

We provide a 'lifetime guarantee' when your home is repaired or rebuilt by one of our preferred repairers or builders.

This means:

- ▶ we guarantee the workmanship of repairs that we authorised for the lifetime of your home
- ▶ we will fix any defect caused by poor workmanship.

We will decide on what needs to be done to fix any defect.

When you're not covered by this guarantee

This guarantee does not apply to:

- ▶ repairs you authorised yourself
- ▶ loss, damage or failure of any electrical or mechanical appliance or machine
- ▶ wear and tear that is consistent with normal gradual deterioration of your home.

Credit providers' rights

You may have used all or part of your home as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

When you have Buildings Insurance, we note any credit provider you tell us about on your current Certificate of Insurance.

When you have a noted credit provider:

- ▶ we treat your home as being under mortgage
- ▶ we treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- ▶ we may recover any payment either in your name or the credit provider's name.

When you have Contents Insurance, we don't note any credit provider on your current Certificate of Insurance. But, you need to give us their name when you make a claim for a contents item.

Payments to the credit provider

- ▶ if we decide to pay you cash for a claim on the mortgaged property that is insured, we will first pay the credit provider the lower of the following amounts after deducting any excess and unpaid premium:
 - the buildings sum insured, or
 - the reasonable cost of repairing or replacing your home, or
 - the balance then owing to the credit provider under the mortgage
- ▶ if the amount we have agreed to pay you is less than \$20,000, we can choose to pay you or the credit provider
- ▶ if we make a payment to a credit provider, then the payment discharges our obligation to you under your policy for the amount paid
- ▶ if the credit provider doesn't give us any help we ask for, then we won't pay the credit provider
- ▶ we will only pay a credit provider if they are noted on your current Certificate of Insurance.

What we pay for – Contents Insurance

If we agree to cover your claim under Contents Insurance, then we will:

- ▶ pay the cost to repair or replace your contents – we pay the lower of the cost to repair or replace your contents
- ▶ pay for other things we cover under 'other cover' – see pages 25 to 32.

How we settle your contents claim is set out on page 53.

The most we pay

What we pay to repair or replace your damaged contents depends on whether the contents are covered under:

- ▶ General Contents
- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables
- ▶ Specified Items.

The most we pay is the contents sum insured. Also, we may pay some costs on top of the contents sum insured under 'temporary accommodation' for tenants or strata scheme owners – see page 28.

Table 6.2 – What we pay for your contents

What we pay	\$ Limits that apply
General Contents	
One item – the cost to repair or replace it	Maximum amount we pay for some contents – see page 15. We limit cover at certain locations – see page 14.
All items – the cost to repair or replace them up to the General Contents sum insured	
Specified Portable Valuables	
One item – the cost to repair it or replace it up to the item's sum insured	We limit cover at certain locations – see page 14.
All items – the cost to repair them or replace them up to the sum insured you choose.	
Unspecified Portable Valuables	
One item – the cost to repair it or replace it up to 20% of the sum insured you choose	
All items – the cost to repair them or replace them up to the sum insured you choose	
Specified Items	
One item – the cost to repair it or replace it up to the item's sum insured	
All items – the cost to repair them or replace them up to the total Specified Items sums insured	

How we settle your contents claim

If we agree to cover your claim under Contents Insurance, then we can choose to pay your claim through any of these ways:

- ▶ repair an item, or
- ▶ replace an item with the same or similar type and quality, or
- ▶ pay you the reasonable cost to repair or replace the item, or
- ▶ provide you with store credits to replace an item from one of our nominated suppliers, or
- ▶ pay you the sum insured or provide you with store credits from one of our nominated suppliers to the value of the sum insured that applies to:
 - General Contents
 - Specified Portable Valuables
 - Unspecified Portable Valuables
 - Specified items.

If we agree to pay you for 'other cover' we will choose the method of settlement.

Conditions

- ▶ we can nominate the repairer or supplier and claims settlement method.

What happens after we pay a sum insured

Contents sum insured

If we pay the contents sum insured, then:

- ▶ your policy ends and you don't get a refund of any premium.

General Contents sum insured

If we pay the General Contents sum insured, then:

- ▶ your General Contents cover ends and you don't get a refund of any premium.

Sum insured for Specified Portable Valuables or Specified Item

If we pay for a Specified Portable Valuables or a Specified Item, then:

- ▶ your cover on that item ends
- ▶ we reduce your sum insured by the amount the item was insured for
- ▶ you don't get a refund of any premium
- ▶ you need to tell us if you want to cover the new item that replaced the original item.

Sum insured for Unspecified Portable Valuables

If we pay the sum insured for Unspecified Portable Valuables, then:

- ▶ your Unspecified Portable Valuable cover ends
- ▶ you don't get a refund of any premium
- ▶ you need to tell us if you want to take out this cover again.

We provide examples of how we calculate claims under Contents Insurance – see pages 56 to 58.

How we settle certain things

When we pay your claim, we settle certain things in line with the information shown in this section.

Matching materials

Under Buildings Insurance

- ▶ we only repair the damaged parts of your home. We don't pay for materials to match the undamaged parts of your home to create a uniform appearance.

Carpet, vinyl or floorboards

Under Buildings Insurance and Contents Insurance

- ▶ we only repair or replace the carpet, vinyl or floorboards in the part of your home that was damaged
- ▶ we don't pay for any adjoining rooms, or your entire home.

Pairs, sets or collections

Under Contents Insurance

- ▶ if there is loss or damage to a pair, set or collection, then we only cover the part that was affected.

Damaged property

Under Buildings Insurance and Contents Insurance

If any damaged property remains after we settle your claim, then:

- ▶ it becomes our property, unless we let you keep it.

If we let you keep the damaged property, then:

- ▶ you are free to do whatever you like with it, and
- ▶ you are responsible for it and can't abandon it to us.

Businesses registered for GST

Before we make a payment, we deduct an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

Any payment we make to settle your claim will be considered to be made in full even if we have reduced the amount we pay as described above.

Recovery against another party

We may need to recover the amount we pay to settle your claim from another party – for example, when someone else is responsible for the loss or damage to your home or contents.

If we recover money from someone else, then you agree that we can use your name in any recovery action.

How we pay claims – some examples

In this section, we outline examples of how we may pay some claims.

These claims are based on certain scenarios. Any amount we pay for your claim depends on the details that apply to your situation.

Claim 1 – Repairing your home

Policy type:

Buildings Insurance

Buildings sum insured:

\$360,000

Optional cover:

None

Basic excess:

\$500

Loss or damage:

A storm damages your roof.

How we settle your claim

We arrange for a builder to repair your roof for \$3,500.

We pay the builder \$3,000.

We ask you to pay the builder the \$500 basic excess.

Claim 2 – Replacing your contents

Policy type:

Contents Insurance

Contents sum insured:

\$75,000

Optional cover:

None

Basic excess:

\$300

Loss or damage:

Someone steals your laptop computer and your plasma television from inside your home.

How we settle your claim

We pay the supplier \$4,700 to replace your laptop and television.

We ask you to pay the supplier the \$300 basic excess.

Claim 3 – Your home and contents are totally destroyed

Policy type:

Buildings and Contents Insurance

Buildings sum insured:

\$400,000

Contents sum insured:

\$90,000

Optional cover:

None

Basic excess:

\$1,000

Loss or damage:

Your buildings and contents are totally destroyed by fire. We agree you can't live in your home for 6 months during the time it takes to rebuild it and arrange temporary accommodation.

How we settle your claim

We choose to pay you directly for the damage.

We pay you \$499,400 as follows:

Buildings sum insured	\$400,000
Contents sum insured	\$90,000
Costs for temporary accommodation	\$10,400
Less basic excess	\$1,000
Total	\$499,400

Claim 4 – Replacing your Specified Portable Valuables

Policy type:

Contents Insurance – Specified Portable Valuables option

Item sum insured:

18ct yellow gold diamond engagement ring – \$10,000

Basic excess:

\$300

Loss or damage:

You lose your engagement ring while swimming at the beach.

How we settle your claim

We pay the jeweller \$9,700 to replace your ring.

We ask you to pay the jeweller the \$300 basic excess.

Claim 5 – Replacing your Unspecified Portable Valuables

Policy type:

Contents Insurance – Unspecified Portable Valuables option

Chosen sum insured:

\$5,000

Basic excess:

\$300

Loss or damage:

Your child leaves their trumpet on the bus travelling home from school. The replacement value of the trumpet is \$1,200.

How we settle your claim

We pay 20% of \$5,000 which equals \$1,000, less your basic excess of \$300.

This means we pay you \$700.

Claim 6 – Repairing your rental property – loss of rent

Policy type:

Buildings Insurance

Buildings sum insured:

\$250,000

Weekly rent:

\$400

Basic excess:

\$500

Loss or damage:

A fire damages your kitchen and living areas. We agree your tenants need to move out for 6 weeks while the damage is repaired.

How we settle your claim

We arrange for a builder to repair your home. You claim for loss of rent.

We pay the builder \$25,000

We pay you \$2,400 for loss of rent less your basic excess of \$500.

This means we pay you \$1,900

Claim 7 – Liability claim at your home

Policy type:

Buildings Insurance

Liability cover:

\$20 million

Basic excess:

\$500

Loss or damage:

A visitor falls over a loose tile in your kitchen and sprains their ankle. We or a court decide that you are liable to pay \$3,000 for the claim made against you by the visitor.

How we settle your claim

We pay the visitor \$3,000.

We pay our lawyers \$500 to defend the claim on your behalf.

You don't need to pay us the basic excess – it doesn't apply to Liability claims.

Claim 8 – Liability claim away from your home

Policy type:

Contents Insurance

Liability cover:

\$20 million

Basic excess:

\$200

Loss or damage:

You unintentionally crash into a parked car while riding your bicycle. The damage to the car is estimated at \$1,400. We or a court decide that you are liable to pay \$1,400 for the claim made against you by the car owner.

How we settle your claim

We pay \$1,400 to the person who owns the damaged car.

You don't need to pay us the basic excess – it doesn't apply to Liability claims.

7. Changes to your policy

This section describes the changes that can be made to your policy:

- ▶ Changes you can make
- ▶ Changes we can make

If we need to refund part of your premium and the refund is less than \$5, then we'll donate it to charity unless you tell us to pay it to you.

Changes you can make

You may need to make changes to your policy.

Change your policy

You may want to make certain changes to your policy. This may include adding options to increase your cover or increasing your basic excess so you pay a lower premium.

You need to:

- ▶ contact us first, and
- ▶ pay us any additional premium that may apply to the change (or we won't make the change).

We will:

- ▶ make the change only if we agree
- ▶ issue you with a current Certificate of Insurance
- ▶ refund any amount we owe you.

You change homes

If you sell your home your cover ends. We will only cover your new home if you ask us and we agree to cover it.

You need to:

- ▶ contact us if you sell your home
- ▶ pay us any additional premium for your new home.

We will:

- ▶ refund any amount we owe you.

You want to cancel your policy

You need to:

- ▶ contact us.

We will:

- ▶ deduct from the premium you paid:
 - an amount that covers the period that you have been insured for
 - a cancellation fee of \$30 (plus GST)
- ▶ then pay you what is left of the premium.

However, if you currently pay your premium by monthly instalments, you must pay us any monthly instalments that are due but unpaid and a cancellation fee of \$30 (plus GST).

You authorise us to deduct these amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions.

If you tell us to cancel your policy within the 21 day cooling-off period, we'll give you a full refund – see page 9 for more details.

Changes we can make

We may need to cancel your policy or give you written notice about your policy.

Cancel your policy

There may be cases when we need to cancel your policy.

We will:

- ▶ give you written notice, if required
- ▶ refund your unused premium after we deduct an amount that covers the period that you have been insured for.

However, if you're currently paying your premium by monthly instalments, then you must pay us any monthly instalments that are due but unpaid.

You authorise us to deduct these amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions.

Give you written notice

We may need to provide you with written notice about your policy.

We will:

- ▶ deliver it personally
- ▶ mail it to your last known address
- ▶ deliver it by fax or electronically (where allowed by law) or
- ▶ send you an electronic link so you can access the notice (where allowed by law).

When you change your postal or email address, it's important that you tell us straight away.

8. Your premium

This section provides information about your premium:

- ▶ How we work out your premium
- ▶ Paying your premium

How we work out your premium

Your premium is based on the level of risk we need to take to insure you. If you have a low risk of making a claim, then we charge you a lower premium than someone who has a high risk of making a claim.

To assess your risk level, we use rating factors based on our claims experience.

For more details on how we work out your premium and the discounts you may be eligible for, refer to our SGIC Home Insurance Premium, Excess, Discounts & Benefits Guide. You can get a copy by visiting www.sgic.com.au/homeped or contacting us on 133 233.

Discounts you may be eligible for

When you take out insurance with us, you may be eligible for one or more of these discounts:

- ▶ No Claim Bonus
- ▶ Linked Policy Discount
- ▶ Multi-Policy Discount
- ▶ Years of Insurance Discount.

Before we tell you the amount of your premium, we include any discounts that apply to your policy.

Your current Certificate of Insurance shows the discounts we give you. It's important for you to check your current Certificate of Insurance to make sure you are getting the discounts you're entitled to and that your personal information is accurate, complete and up-to-date.

We may introduce new discounts from time to time.

No Claim Bonus

We give you a No Claim Bonus to reward you for having a good claims record. We calculate your No Claim Bonus based on your insurance and claims history.

Linked Policy Discount

If you have Contents Insurance and Buildings Insurance for the same address, then we give you a Linked Policy Discount. This discount is in addition to the Multi-Policy Discount.

Multi-Policy Discount

We give you a Multi-Policy Discount when you have:

- ▶ Buildings Insurance or Contents Insurance, and
- ▶ certain other products and services with us.

Years of Insurance Discount

We give you a Years of Insurance Discount based on the number of years you continuously hold your insurance policy with us.

Paying your premium

It's important to pay your premium on time. This section outlines how you can pay your premium and what happens if you don't pay it.

Payment options

You can pay your premium:

- ▶ annually in one lump sum, or
- ▶ in monthly instalments by direct debit from an account or credit card you nominate (if we offer this option to you).

Your current Certificate of Insurance shows the amount you need to pay and the due date for your annual premium or for each monthly instalment.

What happens if you don't pay on time

Unpaid annual premium

If you don't pay your annual premium by the due date, then we will give you written notice to cancel your policy.

Unpaid monthly instalments

An instalment is unpaid if it is dishonoured, rejected, not received or we are otherwise unable to deduct it from the nominated credit card or account.

When you take out insurance, if you don't pay the first monthly instalment by the due date, then we will give you written notice to cancel your policy.

If any other monthly instalment is unpaid:

- ▶ for one month after its due date, your policy is automatically cancelled without notice to you at the end of that one month period
- ▶ for 14 days or more after its due date, we will refuse a claim for incidents that occur 14 days or more after the due date.

9. Other information you need to know

When you take out insurance with us, you need to know some other things that are outlined in this section:

- ▶ Helpline 132 900
- ▶ Home@50
- ▶ How to resolve a complaint or dispute
- ▶ Privacy of your personal information
- ▶ General Insurance Code of Practice

Helpline 132 900

Our Helpline telephone service provides you with help and advice 24 hours a day, 7 days a week.

For example, something may happen to you or your family in Australia. If we agree you need trauma counselling, we will arrange it and pay up to \$1,000.

Home@50

If you're 50 years or older we offer benefits in addition to other features of your Home Insurance policy – for example a Nil basic excess option. So if you make a claim, you won't have to pay a basic excess

For more details on Helpline 132 900 and Home@50 refer to our SGIC Home Insurance Premium, Excess, Discounts & Benefits Guide. You can get a copy by visiting www.sgic.com.au/homeped or contacting us on 133 233.

How to resolve a complaint or dispute

We want to resolve any complaint or dispute you may have.

1. Talk to us first

- ▶ If you have a complaint, then the first thing you should do is to speak to one of our staff
- ▶ If your complaint is about a claim, then speak to the claims officer managing your claim – our contact details are on the back cover
- ▶ If the staff member or claims officer can't resolve your issue, then you should speak to a manager
- ▶ If you are not satisfied with our response, then go to step 2.

2. Get a review

- ▶ If your issue is still not resolved, then the manager will refer you to the relevant dispute handling department or area so they can review your complaint
- ▶ If you are not satisfied with our response to your complaint, then go to step 3.

3. Get an external review

- ▶ You are entitled to ask for an external review of our decision. We will provide you with details about your options. This may include (if appropriate), referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service (FOS).

To get more details about our complaint and dispute resolution procedures, contact us on 133 233.

Privacy of your personal information

We are committed to handling your personal information in line with the privacy laws and the terms of this PDS.

You can choose not to give us some or all of the personal information we ask for. But, this will affect our ability to provide you with cover.

Privacy Charter

Our Privacy Charter outlines:

- ▶ how to contact us about privacy
- ▶ how to change your marketing consent
- ▶ how to access your personal information.

To get a copy of our Privacy Charter,

- ▶ visit our website to view a copy, or
- ▶ visit any of our branches.

When you provide your personal information

Collecting and using your information

You acknowledge and consent to us Insurance Australia Limited trading as SGIC, SGI0 and NRMA Insurance, our agents and our related entities (CGU insurance Limited and Insurance Manufacturers of Australia Pty Limited) and their distributors collecting and using your information on a confidential basis to:

- ▶ consider your insurance application and any subsequent application for insurance
- ▶ underwrite and price any policy
- ▶ calculate and offer discounts
- ▶ issue a policy to you
- ▶ administer your policy
- ▶ investigate, assess and pay any claim made by or against you or that could be made against you
- ▶ recover money paid to you or recover debts you have incurred.

Collecting and disclosing your information

For these purposes, you acknowledge and consent to us, our agents and our related entities and their distributors collecting your personal information from, and disclosing your information to:

- ▶ our agents
- ▶ our related entities and their distributors
- ▶ other insurers
- ▶ insurance reference bureaus
- ▶ law enforcement agencies
- ▶ our service providers (which includes investigators and recovery agents, lawyers, assessors, repairers, suppliers, advisers and any agent of these)
- ▶ any credit provider that has security over your property.

Information you provide about another person

When you provide personal information to us, our agents and our related entities and their distributors about another person:

- ▶ you must be authorised to do so, and
- ▶ you must inform that person of the following details:
 - who we are
 - how we use and disclose their information, and
 - that they can gain access to that information

You don't need to inform that person if informing them would pose a serious threat to the life or health of any individual.

An example might be if you provide information to us about another person's insurance and claims history.

Privacy of your personal information for marketing purposes

Your personal information helps us to provide you with a range of leading insurance products and services.

We may also use your personal information to offer you additional products and services.

How we handle your personal information is explained in our Privacy Charter.

When you provide your personal information to us

You acknowledge and consent to us, our agents and our related entities and their distributors collecting and using your personal information to:

- ▶ contact you for market research
- ▶ provide you with information and offers about products and services we offer
- ▶ provide you with information and offers about products and services offered by our related entities and by other organisations and to any agent of these that we promote

We may do this via post, sms, email or telephone.

You acknowledge and consent to us disclosing your personal information for these marketing and market research purposes to:

- ▶ our related entities and their distributors
- ▶ the agent of any of these.

The above acknowledgments and consents apply for up to 3 months after the end of this policy.

However

You can 'opt out' from receiving marketing information at any time by contacting us. You must inform us if you do not want your personal information disclosed or used for these marketing or market research purposes.

General Insurance Code of Practice

We support and comply with the General Insurance Code of Practice.

The objectives of the Code are to:

- ▶ promote better, more informed relations between insurers and their customers
- ▶ improve consumer confidence in the general insurance industry
- ▶ provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- ▶ commit insurers and the professionals they rely on to higher standards of customer service.

You can get a copy of the Code from the Insurance Council of Australia by visiting www.insurancecouncil.com.au.

Definitions

The following words have special meaning.

Agistment

is to take in animals and feed or pasture them for payment.

Accidental Damage

is damage that is caused unintentionally to your home or contents. Accidental damage is not covered under any of the listed events (see Table 3.1 – page 19). You can purchase this as an optional cover.

Buildings sum insured

is the amount of insurance you purchase for your home. This amount is shown on your current Certificate of Insurance.

Common property

property owned by the owners corporation or similar body.

Contents

are those items that are not permanently attached or fixed to the structure of your home that you or your family:

- ▶ own, or
- ▶ are responsible for as part of a hire or lease agreement or written employment contract.

There are 4 categories:

- ▶ General Contents
- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables, and
- ▶ Specified Items.

Contents sum insured

is the amount of insurance you purchase for your contents. It is made up of:

- ▶ your General Contents sum insured, plus
- ▶ the sum insured that applies to any optional cover you have for:
 - Specified Portable Valuables
 - Unspecified Portable Valuables
 - Specified Items.

De facto

is a person living with another in what we determine to be a genuine domestic relationship.

Excess

is the amount you pay when you make a claim on your policy. The amount and type of excess that applies to your policy is shown on your current Certificate of Insurance.

Family

is your family who normally lives with you at your home – which means your legal or de facto spouse and any member of your family or your spouse's family.

Fittings

are any items that can be removed from your home without causing damage to your home.

Fixtures

are any items that are permanently attached or fixed to the structure of your home that cannot be removed without causing damage to your home.

Flood

means

- ▶ rain which results in water pooling on, flowing from or failing to drain away from:
 - a body of water
 - land
 - roads and streets
- ▶ water that escapes or is released from a body of water.

A body of water can include a river, lake, dam, stormwater channel or canal, but not the sea.

Flood does not include sudden, excessive run-off of water as a direct result of a storm in your local area.

You can purchase this as an optional cover.

Fusion

is the burning out of an electric motor or its wiring as a result of the electric current in it. You can purchase this as an optional cover.

General Contents

are those things you or your family keep in and around your home. General Contents does not include:

- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables
- ▶ Specified Items

General Contents sum insured

is the amount of insurance cover you purchase for your General Contents.

Home

is any enclosed building at your site that has walls and a roof and can be locked up which you use mainly for domestic purposes:

- ▶ for buildings insurance, your home includes any home improvements or fixtures
- ▶ for contents insurance, if your home is a flat or unit, your home is your flat or unit and includes any lockable storage compartment that is reserved for you in another section of the building or complex that your flat or unit is part of.

Home improvements

are any permanent additions at your site that add to the cost of rebuilding or repairing your home, such as a garage, in-ground pool, above ground pool (when enclosed by decking), carport, pontoon, boat jetty and permanent landscaping features. We do not consider soil or bushland to be home improvements.

Incident

is a single occurrence, or a series of occurrences arising out of the one event.

Listed event

is an event we cover under your policy shown in Table 3.1 – page 19.

Period of insurance

is the period shown on your current Certificate of Insurance.

Pet

is a domestic animal not used for racing or commercial breeding purposes.

Premium

is the total amount you pay for your insurance that includes applicable government taxes such as GST, duties or charges payable by you. It is shown on your current Certificate of Insurance. If you pay by monthly instalments, the premiums means the total of the instalments you must pay for the full policy period.

Set

is a pair or group of items that belong together, are similar in appearance and are related by a common size, shape, colour, pattern or material.

Site

is the land where your home is located and the yard or garden surrounding it that you use primarily for domestic residential purposes, at the address shown on your current Certificate of Insurance. The site includes any land or other area that touches your site and for which any statutory authority has made you responsible, including the nature strip or verge outside your home.

Specified Items

are those contents items that you or your family own or are responsible for and you list separately for insurance cover inside your home. See Table 4.4 on page 43. Specified Items are shown separately on your current Certificate of Insurance. You can purchase this as an optional cover.

Specified Portable Valuables

are those contents items that you or your family own or are responsible for that you can take outside your home. Specified Portable Valuables are shown separately on your current Certificate of Insurance. You can purchase this as an optional cover.

Storm

- ▶ a violent wind, cyclone or tornado
- ▶ a thunderstorm, hail, rain or snow
- ▶ sudden, excessive run-off of water as a direct result of a storm in your local area.

Storm surge

is the increase in sea level that usually happens when there is an intense storm or cyclone.

Strata

any form of land title which allows for multiple titles to exist in or on a building or land where the common property is held under a single separate title.

Tools of trade

are those items or equipment used in any business, trade or profession. This does not include your home office equipment.

Unspecified Portable Valuables

are those contents items that you or your family own or are responsible for and you can take outside your home. You can nominate a set amount of extra cover for these items – you do not need to list them separately. You can purchase this as an optional cover.

Us, we and our

is Insurance Australia Limited trading as SGIC.

You

all the people named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of those people as a statement, act, omission or claim by all those people.

Index

a

accidental damage	19, 38
definition	70
excess	48
accommodation	
temporary	28
agistment	
liability	35
definition	70
agreement	
with you	9
animal damage	23
art works	15, 43
asbestos	35
atmospheric conditions	45
attempted theft	22

b

basic excess	48, 56, 57, 58, 60, 66
birds	23, 45
boarding houses	11
bodily injury	33, 34, 35
broken glass	23
broken sanitary fixtures	22
building materials	28
buildings	
we insure	11

we don't insure	11
your home	11
buildings insurance	6
what we pay	8, 50-51
buildings sum insured	7, 8
definition	70
building regulations	30
building work	35
burn out of electric motors - fusion	19, 39

c

cancelling your policy	60, 61
you want to cancel	60
we want to cancel	61
caravans	13
carpets	12, 27, 54
cash	15, 32, 51
CDs	15, 40, 43
certificate of insurance	9
changes to your policy	59-61
changing	
homes	60
your policy	60
civil commotion	24
claims	46-58
businesses registered for GST	55
carpet, vinyl or floorboards	54
credit provider's rights	51
damaged property	54
examples	56-58
excess	48
settlement	50, 53, 54

lifetime guarantee	51
making a claim	47
matching materials	54
pairs, sets or collections	54
recovery against another party	55
what we pay for	
- buildings insurance	8, 50-51
- contents insurance	8, 52-53
working out what we pay	50, 52
your responsibilities	47
code of practice	69
coins	15, 43
commercial buildings	11
common property	
definition	70
complaints process	66
conditions	9
general	9, 44-45
liability cover	33, 35
special	9
contents	
categories	12
definition	70
general contents	12, 14, 15-17
maximum amounts we pay	8, 15, 40, 43, 52
replacement value	7
specified items	6, 12, 43, 72
specified portable valuables	6, 12, 41, 72
types of contents we insure	12
types of contents we don't insure	13
unspecified portable	
valuables	6, 12, 42, 72

where we insure them	14, 16-17	digital music	15, 43	excess	27, 47, 48, 49, 51, 56, 57, 58
contents insurance	6	discounts	48, 63, 66, 67	accidental damage	48
what we pay	8, 52-53	display homes	67	basic	48, 56, 57, 58, 60, 66
contents sum insured	7, 8	dispute process	66	definition	70
definition	70	DVDs	15, 40, 43	earthquake	48
contract	9			special	48
cooling-off period	9	e		exclusions	9
co-operation	47	earthquake	21	general	9, 44-45
cover		excess	48	specific	9, 45
events we cover	6, 19-24	embargo	9	liability cover	34-35, 45
liability cover	33-35	erosion	45	exhibition homes	11
optional cover	7, 12, 15, 36-43	events we cover	6, 19-24	explosion	24, 45
other cover	25-32	accidental damage	38	explosives	45
sum insured	7	animal damage	23	extreme temperatures	45
type of policy	6	attempted theft	22		
who's covered by policy	6	broken glass	23	f	
credit provider's rights	51	broken sanitary fixtures	22	family	6
credit card		burn out of electric motors – fusion	39	definition	70
theft	31	civil commotion	24	faulty design or workmanship	45, 51
what are not contents	13	earthquake	21	fences	20
computers (including software)	16	explosion	24	fire	21
collections	15, 43, 54	fire	21	fittings	11, 12
curios	15, 43	flood	39	definition	70
cyclone, see storm		impact damage	23	fixtures	11, 12
		lightning	21	definition	70
d		malicious act	22	owners and landlords	27
death	32, 33, 34, 35, 45	oil leaks	20	flood	39
de facto	6	riots	24	definition	70
definition	70	storm	20	food spoilage	27
definitions	4, 11, 70-72	theft	22	funeral expenses	32
demolishing costs	29	vandalism	22	furniture and furnishings	27
depreciation	45	water leaks	20		

fusion	19, 39	home improvements	11	leaks	20
definition	71	definition	71	lease agreement	12, 70
optional cover	39	home office equipment	12	liability cover	33-35
g		home@50	66	claim examples	58
general contents	12, 14, 15-17	hostels	11	lodging a claim	34
definition	71	hotels	11	legal costs	33
increasing your cover for	15	i		what is it	33
insured under optional cover	15	impact damage	23	what we cover	33
limits for contents	15	incident		what we don't cover	34-35
maximum amount we pay	8, 15, 40, 43, 52	definition	71	when we provide it	34
what we don't insure	13	input tax credit	55	lifetime guarantee	51
what's included	12	insurance		light fittings	11, 23
where we insure them	14, 16-17	type of insurance	6	lightning	21
general contents sum insured	7	inspections	47	limits	
definition	71	insured person	6	location of contents	14, 16
general exclusions	9, 44-45	more than one	6	buildings insurance	8, 50
general insurance code of practice	69	intentional act	45	contents insurance	8, 14, 15, 52
GST	9	j		maximum paid for general	
glass	22, 23, 42	jewellery	15, 40, 42, 43	contents	8, 15, 40, 43, 52
gold items	15, 43, 57	k		linked policy discount	63
good repair	45	keys	31	listed events see events we cover	
goods for sale	13	l		definition	71
greenhouse	22	landlord		locating the cause of damage	30
h		fixtures	27	locks	31
handheld electronic devices	16	furniture and furnishings	27	loss of rent	29, 50
helpline	66	loss of rent	29	m	
hire or lease agreement	12, 70	landscaping	71	maintaining and occupying your home	45
home	11	landslide	21, 24, 35, 45	making your site safe	29
definition	71			malicious act	22

meeting building regulations	30	furniture and furnishings for landlords	27	type of insurance	6
mobile homes	16	- non strata scheme	27	pollutants	45
monthly instalment		keys and locks	31	power surge	21
unpaid	64	locating the cause of damage	30	premium	9, 62-64
mortgage discharge costs	31	loss of rent for landlords	29	definition	71
motels	11	meeting building regulations	30	discounts	63
motor vehicles	13, 15	mortgage discharge costs	31	how we work it out	63
mould	45	rebuilding fees	30	if you don't pay it	64
multi-policy discount	63	temporary accommodation for		paying it	64
		home owners	28	payment options	64
		temporary accommodation for		privacy	67-68
		tenants or strata scheme owners	28	privacy charter	67
		visitors' belongings	32	product disclosure statement	9
		our	72	proof of loss and ownership	47
		owners corporation	27, 70		
				q	
				quotes	47
		p			
		pairs, sets or collections	54		
		PDA's	16	r	
		period of insurance		rebuilding fees	30
		definition	71	removing debris	29
		personal information		renovations or alterations	35, 38
		privacy of	67-68	replacement value	7
		how we use it	67	responsibilities	
		pet		when you make a claim	47
		definition	71	riots	24
		pipes	20, 22	rodents see vermin	
		plants	13		
		police	47	s	
		policy	9	sanitary fixtures	20, 22
		limits	8, 14, 16, 44, 49, 52	set	
		type of policy	6	definition	71

silver items	15, 43	t	works of art	15, 43
shower recess /screens	20, 22, 27	temporary accommodation	written employment contract	12
shrubs	13	home owners	definition	70
site	11	tenants or strata scheme owners	written notice	61
definition	72	terrorism	y	
making your site safe	29	theft	years of insurance discount	63
spare parts	15	tools of trade	you	6
special excess	48	definition	definition	72
specified items	7, 12, 43	transit	your family	6, 12
definition	72	trees		
specified portable valuables	7, 12, 41	tsunami		
definition	72	u		
sporting activity	35	unoccupied		
sporting equipment	12, 38, 41, 42	unpaid premium		
stamps	15, 43	unspecified portable valuables	7, 12, 42	
stock	13	definition	72	
storage	14, 16, 17, 43, 71	us	72	
storm	20	v		
definition	72	vandalism	22	
storm surge		vehicles	13, 15, 17, 23, 35	
definition	72	vermin	23, 45	
strata or similar scheme	27, 28, 34, 52, 72	visitors' belongings	32	
subsidence	21, 24, 35, 45	w		
sum insured	7	watches	12, 15, 40, 41, 42, 43	
buildings sum insured	7	water damage	20, 22, 38, 39, 45	
contents sum insured	7	water leaks	20	
general contents sum insured	7	watercraft	13, 15, 16, 23, 35	
optional cover	7	we	72	
supplementary product		wear and tear	51	
disclosure statement	9			
swimming pools	20, 45			

Notes

Notes

Notes

The information in this booklet is current at the date of preparation. More up-to-date information may be available by calling 133 233 or visiting sgic.com.au. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a supplementary or replacement Product Disclosure Statement.

This Product Disclosure Statement is dated 1 June 2009.

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