

HOME CONTENTS INSURANCE

PRODUCT DISCLOSURE STATEMENT



LUCKY
YOU'RE
WITH **AAMI**

Welcome and thank you for choosing AAMI

This Product Disclosure Statement (PDS) is an important document that tells you information you need to know about your policy. It is really important to read it carefully before you decide whether or not our cover is right for you.

By choosing AAMI you can:



Manage your policy using our AAMI App or online



Make a claim 24/7 by calling 13 22 44, using our AAMI App or online



Call 13 22 44 or chat with us online with the AAMI Virtual Assistant for extra support



The information in this PDS is current at the date it was prepared. From time to time, we may update some of the information in this PDS that is not materially adverse to you without notifying you. Please contact us for a free copy of any of these updates. Other changes will be made by a Supplementary Product Disclosure Statement (SPDS) which we will give to you.

Key information about AAMI Contents Insurance



Type of insurance

This policy provides cover for loss or damage to your contents.



We do not cover your contents for all types of loss or damage. We do not cover loss or damage to your building or unit (your home).



If you also want cover for your home you might like to consider AAMI Home Building Insurance.



What we pay

The most we will pay for loss or damage to your contents for any one incident is the sum insured shown on your certificate of insurance, unless we say otherwise in your policy.

The most we will pay for all claims arising from one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.

We will pay up to the limits outlined under the relevant Additional and Optional cover.



What we cover

Insured events

We cover specific insured events like storm, fire (including bushfire), escape of liquid and impact.

Legal liability

We cover your legal liability to pay compensation for death, or bodily injury to other people, or loss or damage to their property.



This is a summary only. Like all policies, there are conditions, limits and exclusions that apply so you need to read your policy for full details.



Additional cover that comes with your policy

There are some additional covers that come with your policy for no extra cost. See section 5 'Additional cover that comes with your policy' on page 53 for more information.



Optional cover you can pay extra for

There are some optional covers that you have to pay extra for. If an optional cover applies to your policy it is shown on your certificate of insurance. See section 6 'Optional cover you can pay extra for' on page 63 for more information.





















Exclusion for new policies

We do not insure you for bushfire, storm, storm surge, flood or tsunami in the first **72** hours of your policy. Very limited exceptions apply. For full details see section 3 'Things we don't cover' on page 28.

Summary of cover

Limits, conditions and exclusions apply. Read your policy for full details.

What we cover		Page
Insured events	 Flood (see important note on page 40)	✓ 41
	 Storm	✓ 42
	 Storm surge	✓ 42
	 Earthquake and tsunami	✓ 43
	 Fire (including bushfire) & Extra Costs cover in the event of bushfire	✓ 44
	 Lightning	✓ 45
	 Impact	✓ 45
	 Explosion	✓ 46
	 Theft or burglary	✓ 46
	 Escape of liquid	✓ 47
	 Damage by an animal	✓ 48
	 Riot, civil commotion or public disturbance	✓ 49
	 Malicious acts and vandalism	✓ 49
	Legal liability	 Legal liability
Additional cover (these are covers that come with your policy)	 Storage of undamaged contents	✓ 54
	 Removal of debris	✓ 55
	 Food and medication spoilage	✓ 56
	 Motor burnout	✓ 57

What we cover			Page
	 Accidental breakage of glass		59
	 Damage from physical injury or incident		61
	 Contents temporarily removed		62
Optional cover (these are covers that you pay extra for)	 Accidental damage at home		64
	 Extra Cover Portable Valuables		66

We understand experiencing loss or damage or having a claim made against you can be stressful

Here's what to do:



Step 1

Make sure everyone is safe.
For emergencies, call 000.



Step 2

Try to prevent further loss, damage or liability (e.g. if there is a broken window, arrange for it to be covered to prevent further water damage from the rain).



Step 3

Report any theft and malicious damage to the police as soon as possible.

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.



Step 4

Contact us as soon as possible by calling 13 22 44, using our AAMI App or online.

If you delay reporting your claim, we will not pay for any additional loss, damage or liability caused by your delay. When you contact us, describe details of what has happened (e.g. a window broken in a storm). For electrical items, please have details about the make and model. If the damage to your property was caused by another person and if possible, please provide us their name and address and if applicable, their registration number.

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In this PDS you will be referred to the Home Contents Insurance Additional Information Guide. This guide is available at aami.com.au and contains further information about premiums, excesses and discounts. Please contact us for a free copy.



Some words in this policy have special meanings. Most of the words with special meanings are defined in section 11 'Words with special meanings' on page 99.

Before we get into the specifics of your policy there are important things to know upfront. This includes information about your contract with us, communicating with you electronically, information about your cooling off period, your responsibilities and when you must contact us, your sum insured and the excesses that apply when you claim.

Our agreement with you

If you buy this insurance from us, your contract of insurance is made up of your certificate of insurance, this PDS and any SPDS that we have given you.

Communicating with you electronically

We may send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication (e.g. SMS). We will obtain your express or inferred consent to do so. Each electronic communication will be deemed to be received by you at the time it leaves our information system.

Cooling off period

You can contact us to return the policy within **21** days from the start date of your policy (including on renewal).



This is called the cooling off period. As long as you have not made a claim during this period, we will refund in full the money you paid for your policy (including GST if applicable), but you will not have any cover under the policy.

Alternatively, you can cancel your policy at any time while you are insured. When you do this, unless we tell you otherwise, you will have cover up until the date and time of cancellation. For more information see 'What happens with cancellations' on page 94.

There are limits to what we will pay and some things that we don't cover

Like every insurance policy, there are exclusions, conditions and limits that apply to your policy. There are some things we don't cover whatever the circumstances, these are found in section 3 'Things we don't cover' on pages 25 to 38. There are also specific things we don't cover explained in sections 4 to 6 on pages 39 to 70 which are particular to the cover provided under your policy.



In this PDS we use  and  icons to help describe what's covered and what's not covered.

Extra Support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

Your responsibilities

- take steps to prevent theft, loss, damage or legal liability (e.g. ensuring there are working smoke detectors in the building or unit);
- maintain door locks, window locks in good working condition and keep alarms working and connected;
- follow all of the terms and responsibilities set out in your policy;
- keep the building or unit structurally sound, watertight, secure and well maintained (e.g. remove mould, fix any holes in floors, walls and ceilings, fix loose, missing or rusted steps, gutters, flooring);
- you must fix any inherent defect, faulty design, structural defect, structural fault and/or faulty/poor workmanship at the building or unit as soon as possible after you identify it or are told about it;
- ensure that the building or unit and contents are kept in good condition (e.g. there are no blocked gutters, the roof is not rusted, the building is not infested with vermin, there is no termite damage and there are no rings (i.e. jewellery) where the claw (surrounding the stone) is obviously damaged or worn);
- provide honest and complete information for any claim, statement or document supplied to us;
- do not behave in a way that is abusive, dangerous, hostile, improper or threatening when engaging with us and our service providers.

If you are a tenant, you must comply with your responsibilities to the extent you are required to correct, repair or maintain the building or unit under your tenancy rental agreement.

Not meeting your responsibilities

Your policy may not provide cover if you have not met your responsibilities and it may lead us to reduce or refuse to pay your claim and/or cancel your policy.

When you need to contact us

During the period of insurance you must tell us as soon as possible if:

- you have, been charged with or convicted of, a criminal act or offence;
- you have had another insurer cancel or decline an insurance policy, impose specific conditions on a policy or refuse a claim;
- you start to operate or intend to operate a business activity at the insured address;
- you start farming, manufacturing or repair work at or from the insured address;
- there are changes to any business activity you operate at the insured address, such as but not limited to, people start to come to the insured address, business signage is installed and storage of chemicals for the business activity occurs;
- you need to change the contents sum insured;

- any detail on your certificate of insurance is no longer accurate;
- you start to use or let all or part of the building to tenants (including under any short-term rental, holiday letting or house sharing arrangement). This includes any arrangements booked through an online booking platform;
- trespassers or squatters occupy the insured address;
- building, renovations, construction, alteration and/or repairs commence at the insured address.

If you have not told us about any of the above matters having occurred in any other period of insurance you held this policy with us, you must also tell us as soon as possible.

What we will do when you contact us

When you tell us about any of the above matters, an additional excess, additional premium or special condition may be applied to your policy. In some cases, it may lead us to reduce or refuse to pay a claim or it may mean we can no longer insure you and we will cancel your policy.

If you do not contact us

If you do not contact us when you need to you may not be covered under policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

How to contact us



Call us on 13 22 44.

If your contact details change

You must keep your contact details, including your Australian Mobile number, postal address and email address up to date. If we do not have up to date contact details you might not receive your important policy documents which could impact whether you have cover in place.



When changing insured address

When you are permanently changing your residential address within Australia, we will cover your contents for loss or damage caused by an insured event during the period of insurance at both your insured address and your new address for up to **14** days from when any of your contents first arrive at the new address. The most we will pay for your contents in all locations is the contents sum insured. All conditions, limits and exclusions of this policy apply to this cover.

You must contact us before the **14** days end and ask us to change the insured address if you want contents cover to continue. We do not provide cover for your contents items while they are being moved from your insured address to your new address.

Once your contents have been at the new address for **14** days all cover under this policy ends unless you have contacted us to change the insured address, we have agreed to continue cover and you have paid us any extra premium.

About your sum insured

Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to select a sum insured that meets your needs in the event your contents are damaged or destroyed.

To help you calculate the replacement value of your contents, we provide a 'Home Contents Calculator' that you can access at our website, aami.com.au.

Extra Cover Portable valuables that we have agreed to insure do not need to be included in the contents sum insured. See page 24 for more details.

Review your sum insured regularly

To ensure your sums insured are adequate it is important to review them regularly, being mindful of items purchased recently and ask us to change the sum insured when required.

If you over-insure

We will not pay more than the assessed quote to repair or replace your contents. Again, it is important to review your sum insured regularly. We will not refund any premium paid for over-insuring.

Adjustments on renewal

AAMI will consider a range of factors that can influence the cost to replace or repair your contents. We may choose to adjust the contents sum insured shown on your certificate of insurance at the end of each period of insurance to account for various factors including inflationary trends. However, you still need to consider if your contents sum insured is sufficient for your situation. Please ask us to change the sums insured for any specified contents and Extra Cover Portable valuables when required.

GST

Limits and the most we pay amounts stated in this PDS and on your certificate of insurance include GST.

Excesses that apply when you claim

What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. Sometimes you might have to pay more than one type of excess. The amount and types of excess are shown on your certificate of insurance or in this PDS.

Excess type

AAMI Flexi-Premiums® excess	This excess applies to all claims unless your policy states that no excess applies to your claim.
Additional excess	An additional excess may apply to your policy based on our assessment of the risk. If an additional excess applies to your policy, this excess is payable in addition to any other excess, unless stated otherwise in your policy.
Extra Cover Excess	Extra Cover Portable valuables has its own excess that applies instead of your AAMI Flexi-Premiums® excess.
Unoccupied excess	This excess applies in addition to any other excess if at the time of the incident covered by your policy, the building or unit has been unoccupied for a period of more than 60 continuous days.



When is the building or unit unoccupied?

A period of unoccupancy starts when the building or unit becomes unoccupied and comes to an end when you, or someone nominated by you, has occupied the building or unit for at least **2** consecutive nights. You will be required to prove the occupancy of the building or unit in the event of a claim, unless this is not reasonably possible. Examples of how you can prove the occupancy include providing us with copies of bills (or other documents demonstrating the usage of utilities that are connected to the building or unit) and photos of the furnishings in the building or unit. See section 11 'Words with special meanings' on page 99.



Refer to the Home Contents Insurance Additional Information Guide for more information about excesses.

Claiming for both building and contents

When both the building and contents at the one insured address are insured with us and your claim is for loss or damage to both arising from the same incident, you must pay whichever is the higher of the contents AAMI Flexi-Premiums® excess or the building AAMI Flexi-Premiums® excess (plus any other applicable excess). The other excesses that apply are those under the cover with the higher AAMI Flexi-Premiums® excess.

When your claim is for contents and Extra Cover Portable valuables

When your claim is for both contents and Extra Cover Portable valuables, the higher of your contents AAMI Flexi-Premium® or the Extra Cover excess applies (plus any other applicable excess).

When your claim is for Extra Cover Portable valuables

The Extra Cover excess shown on your certificate of insurance applies.

How to pay your excess

You can choose from the following options to pay your excess:

- you can pay the excess(es) directly to us before we finalise your claim;
- the excess(es) can be deducted from the amount we pay you for your claim (if any).

We will not cover any legal or other costs that arise because of any delay in paying the excess.

When your excess will be waived

We will waive your excess and no excess will apply when:

- you are not responsible for the loss or damage and the incident was caused by another person (but not a person within the definition of 'you' and not a person living at the insured address). You may be able to show this by providing a police report, expert reports, statement from a witness and/or photographs; and
- you can give us the name and address of the person responsible, and if applicable, the registration number of the vehicle.



If you cannot identify the person responsible and/or give us their name and address (and if applicable, their registration number) it means we will not be able to waive your excess. It does not otherwise impact the cover under your policy or your ability to make a claim.

This section describes the basics of what we cover.

What we cover as your contents

We cover



Contents are your household items that you own or are responsible for and use primarily for domestic purposes. Contents are items which are not permanently attached to the building or insured address such as, but not limited to:

- furniture;
- furnishings;
- clothing;
- home computers and printers;
- electronic tablets (e.g. iPads);
- laptops;
- mobile phones;
- unfixed electrical goods and appliances not housed in a cabinet;
- internal blinds, drapes and curtains;
- carpets, rugs;
- pot plants;
- medical equipment and aids.

Contents that are vehicles, watercraft or aircraft are limited to:

- a golf cart or buggy, wheelchairs, mobility scooters or medical aids designed to assist with physical disabilities or the elderly;
- ride-on mowers;
- remote controlled model or toy motor vehicles;
- surfboards, sailboards, kite surfing equipment, canoes, kayaks and non-motorised surf skis;
- remote controlled model or toy watercraft;
- remote controlled model or toy aircraft with a wingspan up to **1.5 metres**;
- personal transportation vehicles; and
- drones.

Contents that are swimming pools, saunas and spas are limited to those that are designed to be easily relocatable.



If contents are insured in a unit

Contents also include the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state law. The fittings included are limited by law, and depending on the location of your unit and could be:

- lino installed in the unit, whether permanently attached or not;
- floating wooden floors;
- air conditioners (ducted and split system) and spas for the sole use of the unit owner or occupier;
- wall paint and paper if your unit is located in New South Wales.

We will not cover any item which is legally part of a unit building according to the relevant state law. It is your responsibility to determine whether a fitting is legally part of a unit building according to the relevant state law.



If contents are insured in a property that is not a unit and you are a tenant

When you are a tenant of a property that is not a unit, contents also include any items used primarily for domestic and residential purposes, which are permanently attached to the insured address and which you own.

What we don't cover as your contents

We don't cover



Contents does not include:

- any part of the building, unless 'If contents are insured in a property that is not a unit and you are a tenant' applies to you;
 - electrical or electronic items that are no longer able to be used for the purpose they were intended (e.g. a television that can't be watched);
 - floating wooden floors unless covered under 'if contents are insured in a unit' page 19;
 - any pets or animals;
 - electronic files for which you do not have a licence;
 - items that are or were stock or samples related to any business activities;
 - loose or compacted soil, sand, lawn, grass, artificial grass, gravel, pebbles, rocks, granular rubber or water;
 - plants, trees, shrubs and hedges in the ground;
 - used or applied chemicals, fertilisers and pesticides;
 - a motor vehicle, motorbike, motorcycle or any other vehicle of any type other than those covered in 'What we cover as your contents' (see page 18);
 - any contents in a vehicle designed for the temporary accommodation of people and/or conveyance of animals, including contents in a caravan, motorhome, camper trailer, slide-on trailer, slide-on camper, mobile home, trailer or horse float;
 - unfitted accessories of any vehicle, watercraft or aircraft including keys (and keyless electronic starters) but we will cover keys (and keyless electronic starters) if they belong to vehicles covered under 'What we cover as your contents' (see page 18);
 - any unlicensed or unregistered firearms;
 - any item which is legally part of a unit building according to the relevant state law;
 - cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
 - uncut and unset gems, gold or silver nuggets, bullion and ingots (not jewellery).
-

Who we cover

In your policy with us, You/Your refers to the person or persons named as the insured on your certificate of insurance and members of your family who normally live with you at the insured address.

If the insured shown on your certificate of insurance is a company, trustee of a trust or body corporate, then You/Your refers to:

- that company, trustee or body corporate;
- the following if they normally live at the insured address:
 - any company director, company owner or trust beneficiary; and
 - their respective family members.

Family means:

- your spouse, partner or de facto;
- your parents (including your legal guardian), parents-in-law, grandparents;
- your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto; and
- people who provide care or services to you.

The most we will pay for your contents

The most we will pay for loss or damage to all contents arising from any one incident is the contents sum insured shown on your certificate of insurance (which includes specified contents) plus any extra cover portable valuables sums insured, unless stated otherwise in your policy.

How we cover your contents

The type of cover we offer, where we provide that cover, and the limits that apply, differ depending on the types of contents you are insuring.

Contents cover – at the insured address

We cover contents at the insured address. We can also provide cover away from the insured address for an extra premium, see 'Extra Cover Portable valuables – unspecified items cover' on page 66 and 'Extra Cover Portable valuables - specified items cover' on page 68.



What is the insured address?

The insured address is the address/location shown on your certificate of insurance. It also includes all land adjoining the insured address that you have a legal right to occupy, if the land adjoining the insured address is not subject to any communal or common property conditions (e.g. community title/strata title arrangements). The insured address does not include common property.

How we categorise different types of contents

1. General contents



Some contents have no limit (other than the total contents sum insured)

For example, furniture, electrical appliances (fridge, TV), carpets, clothes and manchester.

2. Fixed limit contents



Some contents have fixed limits

These are contents items that have fixed limits that cannot be changed and these limits are the most we will pay for those contents items.

For example, you have tools of trade that are worth **\$3,500** but cover for this item is limited to **\$2,000** because in this policy, tools of trade is a contents item with a fixed limit. Your tools of trade are covered for a maximum of **\$2,000** at the insured address.

Item	Limits for any one incident
Tools of trade and equipment used for a business activity (not home office equipment)	Limited to \$2,000 in total
Refrigerated food, frozen food and medicines	Limited to \$400 in total
Contents in the open air	Limited to a total of 20% of contents sum insured (shown on your certificate of insurance)

3. Flexible limit contents



Some contents have flexible limits

These are items where you can choose to increase their limit for an extra premium, when you do this they become specified contents and are shown on your certificate of insurance. An additional premium may apply. If you have not asked us to increase the limit, the most we will pay is the limit shown for the item in the following table.

For example, you have a diamond ring worth **\$8,000**. Jewellery has a flexible limit of **\$2,000** per item. You ask us to increase cover to **\$8,000** and pay the extra premium. This diamond ring is now shown on your certificate of insurance and is covered for a maximum of **\$8,000** at the insured address.

Item	Limits for any one incident
Jewellery and watches	\$2,000 per item or set up to a total of \$5,000
Carpets or rugs that are hand woven or hand knotted	\$2,000 per carpet or rug
Paintings, pictures, works of art, antiques, sculptures, ornaments and art objects	\$2,500 per item or set up to a total of \$5,000
Collections, sets and memorabilia, including stamp collections, collector's pins, medals and currency no longer in circulation	\$5,000 in total for all collections, sets and memorabilia
Commercially produced audio and video media, and computer and game console software	\$1,000 in total

Extra Cover for Portable Valuables Option – cover at and away from the insured address

Extra Cover Portable valuables cover provides cover, at and away from the insured address, anywhere in Australia and New Zealand. Jewellery and watches only, are also covered anywhere in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe. See page 66 to 69 for more information.

An extra premium applies to Extra Cover Portable valuables cover. If the Extra Cover Portable valuables option applies to your policy it will be shown on your certificate of insurance. See 'Extra Cover Portable valuables – unspecified items cover' on page 66 and 'Extra Cover Portable valuables - specified items cover' on page 68.

There are two types of Extra Cover Portable valuables cover.

1. Unspecified items



You can choose a sum insured from the options we offer but there is a **\$1,000** limit per item, pair, set or collection. The most we will pay for all extra cover unspecified items in total is the sum insured shown on your certificate of insurance.

With this cover you don't have to individually list items on your certificate of insurance but there are only certain items we cover as an unspecified item. See page 66 for details.

2. Specified items



You can ask us to insure the item by giving us the full description and replacement value. If we agree and you pay the additional premium, the item will be listed individually on your certificate of insurance. The sum insured for each item is the amount shown for each item listed.



Mobile phones and tablets (e.g. iPads) are not covered as extra cover unspecified items. If you want cover for these items away from the insured address they need to be individually listed on your policy as an extra cover specified item. See page 68 for details.

Things we don't cover

3

There are some things we don't cover under your policy and we want to be upfront about this.

Remember, there are also specific things we don't cover in sections 4 to 6 see pages 39 to 70.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

✘ Actions or movements of the sea

any actions or movements of the sea.

✘ Aircraft shock waves

the gradual effects of vibrations, or shock waves caused by aircraft travelling at high speeds but we will cover you if you can clearly show us that the damage was caused by a single destructive incident covered by your policy.

✘ Biological, chemical, other pollutant or contaminant

- any actual or threatened use, existence or release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

But we will cover:

- fire damage (including water contamination) that is covered by insured event 'Fire (including bushfire)';
- your legal liability under 'Legal liability' cover, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address.

✘ Breaking the law

- you, or someone with your knowledge or permission, committing or trying to commit an unlawful or criminal offence, such as assault or a malicious act;
- your possession, manufacture supply or consumption of any illegal substances or illegal drugs;
- you not obeying any commonwealth, state, territory or local government law or lawful direction, including laws or lawful directions relating to:
 - smoke alarms;
 - pool fencing;
 - installing a balcony railing or balustrade when required;
 - dangerous goods and liquids;
 - control and safekeeping of dangerous or restricted breeds of dogs, including not obeying any legal requirement to restrain a dog in public or keep it fenced in.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Building extensions, alterations or renovations

other than the cover available under 'Legal liability', extensions, alterations or renovations to the building or unit or parts of the building or unit including:

- damage caused by cracking, collapse, subsidence caused fully or partially by the construction work;
- damage caused by water entering the building through openings in the walls or roof or other unfinished parts of the building under construction, whether or not they were temporarily covered at the time of the damage;
- damage caused by storm or flood to any part that is not fully built or is undergoing extensions, alterations or renovations;
- theft or damage by someone who enters or leaves through an unlockable part of the building or unit that is under construction.

Building, unit or contents not in good condition

any part of the building, unit or contents not being in good condition, such as, but not limited to:

- the roof leaks when it rains;
- there are blocked gutters;
- there are areas of the roof that are rusted through;
- there is wood rot, termite or ant damage to the building or unit;
- there are holes in floors, walls, ceilings or any other parts of the building or unit (e.g. external wall cladding, internal plaster, floorboards);
- there are boarded up or broken windows;
- there are steps, gutters, flooring, walls, ceilings, gates, fences or wall fences or any other areas of the building or unit that are loose, falling down, missing or rusted through or otherwise in disrepair;
- previous damage including damage caused by flood has not been repaired;
- your home or unit is infested with vermin;
- the building (including all sheds, outbuildings and any other structural improvement at the insured address) is not structurally sound or is unsafe to live in;
- plant matter is growing on the building (e.g. walls, windows and gutters);
- there are rings (i.e. jewellery) where the claw (surrounding the stone) is obviously damaged or worn.

If you are a tenant, in relation to your 'building or unit', this exclusion applies to the extent you are required to maintain the building or unit under your tenancy rental agreement.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Bushfires, storms, storm surges, floods, tsunamis in the first 72 hours of cover

a bushfire, storm, storm surge, flood or tsunami in the first **72** hours of cover. But we will cover these events if this policy began on the same day:

- you become the owner of the building or unit;
- that another policy covering your contents expired or was cancelled, but not when you cancelled the policy prior to its expiry date and only up to the sums insured covered under the expired or cancelled policy (any increase in sums insured will not be covered for these events for the first **72** hours specified).

Chemical damage when cleaning

chemicals, such as detergents and solvents, when you or someone authorised by you is using them for cleaning.

Communicable Disease

a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Computer virus or computer hacking

a computer virus or computer hacking.

Defects, faults, workmanship

inherent defects, faulty design, structural defects, structural fault or faulty/poor workmanship (e.g. structural posts, beams or load bearing walls have been removed without taking into account structural engineering requirements), if you knew or should have reasonably known about it (e.g. because the defect or fault was able to be observed by you or because it was identified in a pre-purchase building inspection report).

Deliberate damage to a reservoir or dam

any deliberate or malicious acts causing damage to, or destruction of, a reservoir or dam, or any looting or rioting following such an incident.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Deliberate or reckless actions

an act or omission by you, your family, anyone living at the building or unit, any owner or part owner of the contents or anyone acting with your given or implied consent, which:

- is deliberate;
- is a deliberate lack of action;
- demonstrates a reckless disregard for the consequences of that action or omission.

Ground movement

erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover landslide or subsidence that is specifically covered under the following insured events:

- 'Storm' page 42;
- 'Storm surge' page 42;
- 'Flood' (but only if you have cover for insured event 'Flood') page 41;
- 'Earthquake and Tsunami' page 43;
- 'Explosion' page 46;
- 'Escape of liquid' page 47.

Hazardous materials

any hazardous materials if not stored or used in accordance with the relevant law, controls and manufacturer's instructions.

Mechanical or electrical breakdown or failure

mechanical or electrical failure or breakdown or anything that fails to operate properly, but we will cover damage caused by:

- fire spreading from an electrical fault to other parts of the contents to the extent it is covered under insured event 'Fire (including bushfire)' page 44;
- lightning to the extent it is covered under insured event 'Lightning' page 45;
- motor burnout to the extent it is covered under the 'Motor burnout' additional cover page 57.

Mould or mildew

mould or mildew at the insured address unless it was directly caused by an insured event and there is no evidence of pre-existing mould in the building or unit in which your contents are kept.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Not complying with building laws or regulations

any part of the building or unit that was not built, constructed, renovated, altered or repaired in compliance with the applying local council requirements or relevant building laws or regulations except those laws or regulations introduced after the building or unit was originally built or when construction, repairs, renovations or alterations were undertaken (e.g. you build an additional bathroom without obtaining permits or with plumbing that does not meet building laws or regulations or you build an extension without obtaining appropriate permits).

If you are a tenant, this exclusion applies to the extent you were responsible under your tenancy rental agreement to comply with building laws or regulations, when the construction, repairs, renovations, or alterations were undertaken.

Power surge

power surge, unless the surge or the loss or damage caused by the surge is covered under:

- 'Fire (including bushfire)' page 44;
- 'Lightning' page 45;
- 'Impact' page 45;
- 'Storm' page 42;
- 'Storm surge' page 42;
- 'Flood' (but only if you have cover for insured event 'Flood') page 41;
- 'Motor burnout' additional cover page 57.

Radioactivity/nuclear materials

- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste;
- action of nuclear fission including detonation of any nuclear device or nuclear weapon;
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive or nuclear materials;
- any looting or rioting following these incidents.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Revolution, war

- revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup, hostile acts of sovereign or government state-sponsored entities; or
- any looting or rioting following these incidents.

Roots of trees, shrubs and plants

the roots of trees, shrubs or plants, but we will cover damage to your contents caused by:

- liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots to the extent it is covered under insured event 'Escape of liquid' page 47;
- roots from a fallen tree to the extent it is covered under insured event 'Impact' page 45.

Seepage of water

water seeping or running:

- through the earth (hydrostatic water seepage);
- down the sides of earth or earth fill that is up against the building;
- down the sides, against the sides or underneath swimming pools, spas or tanks;
- against or through retaining walls;
- from agricultural or overflow pipes.

Structural improvements of units

- structural improvements owned by your body corporate or equivalent body;
- structural improvements located on common property, but we will cover fixtures owned by you as a tenant which will be removed by you when vacating a unit.

Tree lopping

trees being lopped, felled or transplanted by you or someone authorised by you.

Things we don't cover

Loss or damage to, or caused by, connected with or arising from, or liability caused by, connected with or arising from:

Wear, tear and gradual deterioration

any part of the building, unit or contents that has wear, tear, rust, fading, rising damp, corrosion, rot, action of light, atmospheric or climatic conditions or gradual deterioration such as, but not limited to:

- wear and tear of carpets, furniture and furnishings;
- fading of curtains and drapes;
- gradual weathering of pot plants.

When other people are living in the building or unit

- tenants, paying guests or boarders (this includes anyone residing under a short-term rental, holiday letting or house sharing arrangement, including arrangements booked through an online booking platform) or someone who lives with them or a person who entered the building or unit with their consent. But we will cover you under 'Legal liability' only, for death or bodily injury to a domestic boarder or tenant who is not within the definition of 'you' and who is not a tenant, paying guest or boarder under a short-term rental, holiday letting or house sharing arrangement;
- squatters or trespassers occupying the insured address.

When security or alarms are not working

loss or theft if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition or disconnected.

We do not cover

✘ Asbestos

the cost to remove asbestos or its derivatives from the insured address, unless the cost is incurred in order to undertake repairs in connection with a claim for loss or damage to your contents but only to the extent removal is necessary in order to repair insured damage.

✘ Confiscation or damage by a legal authority

confiscation, nationalisation, requisition or damage by the police, a government authority or someone with the legal authority to do this but we will cover loss or damage caused by emergency services in attempting to obtain entry at the insured address in connection with an insured event.

✘ Extra costs or other losses following an incident covered by your policy

extra costs or other losses (financial and non-financial loss) following an incident covered by your policy including but not limited to:

- loss of income or wages;
- medical expenses;
- costs, including the cost of your time, to prove your loss or to help us with your claim (e.g. phone calls, postage) unless stated otherwise in your policy;
- cost of hiring appliances after yours suffer loss or damage;
- professional, expert, legal, consulting or valuation costs unless you obtained our prior authority to incur these costs;
- cost of replacing or reapplying pest control chemicals and baits in or around the insured address;
- travel costs;
- cleaning costs unless stated otherwise in your policy;
- any increase in electricity costs not directly arising from an incident covered by your policy.

✘ Medical equipment and aids

any medical equipment, item or aid which is designed to be either wholly or partially within the body, either permanently or temporarily. By 'within the body' we mean medical equipment, items or aids which require a specific incision to be made in the body to enable them to be implanted but we will cover hearing aids.

We do not cover

✘ Photographs, electronic data and images

repairing, replacing or fixing:

- electronic data or files that are corrupted, damaged or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, unless:
 - the device that they are stored on was lost or damaged in an insured event; and
 - the electronic data or files were legally purchased and you cannot restore them free of charge.
- hard copies of photographs, films or other visual images that are damaged or lost, but we will cover the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet.

✘ Replacement of water

the loss, storage and replacement of water in any tank, container, pool, spa, and any other water storage vessel unless specifically covered under insured event 'Fire (including bushfire)' page 44.

✘ Sale of your contents or personal valuables

- loss (including theft) of your contents or personal valuables (or the proceeds of sale) by a person authorised to offer your contents or personal valuables for sale;
- loss of your contents or personal valuables (or the proceeds of sale) as a result of the bankruptcy or insolvency of a person authorised to offer your contents or personal valuables for sale;
- loss (including theft) of your contents or personal valuables (or the proceeds of sale) when you sell them online.

✘ Sanctions

any payments (including refunding a premium) or the provision of any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene or otherwise expose us to any penalty, sanction, prohibition or restriction under any applicable United Nations resolutions or trade or economic sanctions, law or regulation of Australia, New Zealand, the European Union, United Kingdom or United States of America.

We do not cover legal liability for or caused by, connected with or arising from:

✘ Agreements you enter into

any agreement or contract you enter into, but we will cover your legal liability:

- if it would have existed had you not entered into the agreement or contract;
- if your liability is:
 - under a tenancy rental agreement; and
 - for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

✘ Aircraft

you using or owning any aircraft or the facilities to land or store aircraft, but we will cover:

- a remote controlled model or toy aircraft with a wingspan up to **1.5 metres** (but not a drone);
- a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).

✘ Animals

any animal other than your domestic dog, cat or horse.

✘ Asbestos

exposure to, or potential exposure to, asbestos in any form.

✘ Building, altering or renovating

building work being carried out at the insured address where the total cost of building, altering, extending or renovating is more than **\$50,000**.

✘ Buildings, property or land not at the insured address

you owning, occupying or renting any building, property or land not at the insured address except for:

- the common property at the insured address when you insure the contents in that unit under this policy;
- residential land that is covered under 'Additional cover for a new vacant block of residential land' on page 50.

We do not cover legal liability for or caused by, connected with or arising from:

✗ Business activity

any business activity, including letting to tenants, paying guests, boarders or letting to anyone under a short-term rental, holiday letting or house sharing arrangement (including arrangements booked through an online booking platform), but we will cover:

- part-time or casual babysitting where you do not need to be registered or licensed to do this;
- liability for death or bodily injury to a tenant, paying guest, boarder:
 - who is not within the definition of 'you'; and
 - who is not residing at the building under a short-term rental, holiday letting or house sharing arrangement (such as an arrangement booked through any online booking platform).

✗ Caravans and trailers

using or towing a caravan, mobile home or trailer.

✗ Committee members or officials

your actions or duties as a committee member or director of a club or association, as a coach, referee, official or medical officer at a game or organised sporting activity.

✗ Death or injury

death or injury of:

- you;
- a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner;
- your pets;
- anyone who usually lives at the insured address (who is not a tenant, paying guest or boarder).

✗ Defamation or copyright

defamation or breach of copyright.

✗ Drones

aerial devices, drones and other autonomously piloted aircraft.

✗ Erection or demolition

erection or demolition of buildings or structures.

We do not cover legal liability for or caused by, connected with or arising from:

✘ Fines, penalties and other damages

civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages.

✘ Legal actions in other countries

legal actions or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

✘ Motor vehicles or motorcycles

the use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it unless at the time of the incident, it was being used legally and did not have to be insured under any compulsory third party insurance laws or motor accident injuries laws and was:

- a remote controlled motor car;
- a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly;
- a golf cart or buggy;
- a personal transportation vehicle;
- domestic gardening equipment (e.g. ride-on mower).

✘ Property owned by you or property in your physical or legal custody

damage to property which:

- is owned by you or your family, or anyone who usually lives with you at the insured address;
- belongs to someone else and is in your physical or legal custody or control;
- is owned by your employer (e.g. you accidentally damage office equipment at your work place),

but we will cover your legal liability under a tenancy rental agreement when your contents in your landlord's residential property are insured under your policy, for damage caused by:

- water leaking from pipes, washing machines, dishwashers or water overflowing from blocked baths or tubs;
- fire damage to your landlord's property.

✘ Watercraft

using or owning any watercraft unless it is a sailboard, surfboard, wave board, canoe, kayak, non-motorised surf ski or remote controlled model watercraft.

We do not cover legal liability for or caused by, connected with or arising from:

 **Your employees**

death or injury of your employees or damage to their property, including while they are working for you at the insured address.

What we cover – the details

4

In this section we tell you about our cover for loss and damage to your contents and our Legal liability cover.

What you are covered for - Insured Events



Loss or damage to your contents

We cover



We cover loss or damage to your contents at the insured address caused by an insured event in the period of insurance.

The insured events we cover are set out on pages 41 to 49.

We don't cover



We don't cover anything in section 3 'Things we don't cover' on pages 25 to 38.

There are also things that we don't cover set out in sections 4 to 6 on pages 39 to 70.

Limit



The most we will pay for any one incident is the contents sum insured shown on your certificate of insurance, unless we say otherwise in your policy.



We do not insure wear, tear or gradual deterioration. For full details see page 32.



When making a claim you must be able to prove that an incident covered by your policy took place. An incident means a single event, accident or occurrence which you did not intend or expect to happen (e.g. it means a single storm event, it does not mean rain over time).



Important note regarding Flood cover

You may be eligible to remove cover under insured event 'Flood' from your policy. To find out if you are eligible, please contact us on **13 22 44**.

If you are eligible to remove cover under insured event 'Flood' and would like to remove the cover, you need to ask us. If we agree, you will not have cover under insured event 'Flood'. Your certificate of insurance will show this limitation in your cover.

When both the building and contents at the insured address are insured with us and you remove cover under insured event 'Flood', you are removing cover under insured event 'Flood' for both building and contents.



Flood

We cover

Loss or damage caused by flood.



We don't cover



- loss or damage caused by flood if you do not have flood cover. Your certificate of insurance will show this limitation in your cover;
- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage caused by erosion, vibration, subsidence, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, flood and not because of erosion, structural fault or design fault;
- the cost of cleaning your undamaged contents.



'Flood' means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.



Storm

We cover

Loss or damage caused by a storm.



We don't cover



- loss or damage caused by flood;
- loss or damage to the contents caused by actions or movements of the sea;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm, and not because of erosion, structural fault or design fault;
- the cost of cleaning your undamaged contents.



A storm includes a cyclone. See section 11 'Words with special meanings' on page 99.



Storm surge

We cover

Loss or damage caused by storm surge that happens at the same time as insured damage caused by storm.



We don't cover



- loss or damage caused by flood;
- loss or damage to the contents caused by actions or movements of the sea;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, a storm surge that happens at the same time as other insured damage caused by storm and not because of erosion, structural fault or design fault;
- the cost of cleaning your undamaged contents.



Actions or movements of the sea has a special meaning. It does not mean tsunami or storm surge. See section 11 'Words with special meanings' on page 99.



Earthquake and tsunami

We cover

Loss or damage caused by an earthquake or tsunami.



We don't cover



- loss or damage caused by flood;
- loss or damage caused by actions or movements of the sea or storm surge;
- loss or damage that occurs more than **72** hours after an earthquake or tsunami;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an earthquake or tsunami and not because of erosion, structural fault or design fault.



'Tsunami' is not an action or movement of the sea, see section 11 'Words with special meanings' on page 99.



Fire (including bushfire)

We cover



Loss or damage caused by:

- fire (including bushfire); and
- heat, ash, soot and smoke that is the direct result of a fire within **100** metres of the insured address.

Extra costs cover in the event of bushfire

If, during the period of insurance, there is a bushfire in your area, we also cover the following costs even if there is no physical loss or damage to your contents:

- the cost of replacing water in any tank, container, pool, spa and any other storage vessel where the water has:
 - been used to limit the spread of bushfire at the insured address; or
 - become contaminated due to the use of fire retardant at the insured address.

If your claim is for these extra costs only, no excess applies. The most we will pay under Extra costs cover in the event of bushfire is **\$1,000** for any one incident.

We don't cover



Loss or damage arising from:

- arcing, scorching, melting or cigarette burns unless a fire spreads from the initial burn spot (e.g. cigarette burns to carpet where no fire has spread);
 - pollution or vapour from a home heater or a cooking appliance unless a fire spreads from the initial source;
 - gradual exposure to fire, heat, ash, soot and smoke due to recurring incidents of fire or bushfire over an extended period of time.
-



Lightning

We cover

Loss or damage caused by lightning, including power surge caused by lightning.



We don't cover



- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the loss or damage;
- loss or damage without written confirmation from a qualified repairer (e.g. electronics repairer) saying lightning was the actual cause of the loss or damage;
- loss or damage caused by power failures or surges by your power provider.



Impact

We cover

Loss or damage caused by impact (or by power surge caused by impact) at the insured address from:



- a falling tree or part of a falling tree including the roots;
- power poles;
- TV antennas or satellite dishes, communication aerials or masts;
- drones;
- watercraft, aircraft, motor vehicles or trailers;
- an object falling from a motor vehicle or aircraft;
- space debris or meteorites.

We don't cover



- loss or damage caused by flood or storm surge;
- the cost of removing or lopping trees or branches that have not damaged your contents;
- loss or damage caused by trees being lopped, felled or transplanted by you or someone authorised by you;
- the removal of tree stumps or roots still in the ground.



Explosion

We cover

Loss or damage caused by explosion.



We don't cover



- the cost of repairing or replacing the item or container that exploded;
- loss or damage caused by nuclear or biological devices;
- loss or damage caused by erosion, vibration, subsidence, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, an explosion and not because of erosion, structural fault or design fault.



Theft or burglary

We cover

Loss or damage caused by thieves or burglars.



We don't cover



Loss or damage:

- caused by you or someone who lives at the insured address;
- caused by someone who entered the insured address with:
 - your consent;
 - the consent of someone who had your authority to allow them access to the insured address.
- caused by someone entering your insured address from common property, shared clothes line areas, shared garages, shared storage areas or a shared car parking lot at the insured address without signs of forced entry, but we will cover theft without forced entry from a fully enclosed car garage which is restricted for your use only.



Escape of liquid

We cover



Loss or damage caused by liquid leaking, overflowing or bursting from any of the following:

- refrigerators, freezers, dishwashers and washing machines;
- any drain, fixed pipes, drainage and sewage systems (not forming part of a shower cubicle wall, floor or base);
- fixed tanks;
- swimming pools or spas;
- waterbeds;
- baths, sinks, toilets and basins (but not showers);
- fixed heating or cooling system;
- water main, fire hydrant or water supply pipe;
- tap spindles;
- an aquarium.

We don't cover



- the cost of repairing or replacing the item from which the liquid escaped e.g. a cracked pipe or leaking tap;
- loss or damage caused by flood or storm surge;
- loss or damage caused by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, but we will cover loss or damage to your contents caused by a landslide or subsidence proved to have occurred within **72** hours of, and directly because of, escape of liquid and not because of erosion, structural fault or design fault;
- wear, tear and gradual deterioration or loss or damage by the gradual process of leaking, splashing, dripping or overflowing;
- the cost of locating the source of the escaped liquid;
- leaks from agricultural or overflow pipes;
- loss or damage caused by liquid from a portable container, such as pot plant, vase, terrarium, fishbowl (but not an aquarium), beverage container, saucepan, bucket or watering can;
- loss or damage caused by liquid from a watering system or garden hose;



Escape of liquid (cont'd)

We don't cover



- loss or damage caused by, a leaking shower floor, leaking shower base, leaking shower cubicle walls, leaking shower glass screening or doors, leaking open shower floor areas or other wet areas;
- costs if you repair or renovate a damaged area of the building before we can inspect it and find the cause;
- loss or damage caused by wear, tear and gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion, rot.



In relation to claims under 'Escape of liquid', we will also pay up to **\$750** extra to match or complement undamaged window and flooring contents (e.g. curtains, carpet, lino) in the same room, hallway, stairs or passageway where the damage occurred. See page 78.



Damage by an animal

We cover



Loss or damage caused by an animal that becomes accidentally trapped inside the building.

We don't cover



Loss or damage caused by:

- any animal owned by you or that you are responsible for;
- any animal allowed onto the insured address by you or anyone living at the insured address;
- insects, vermin or rodents but we will cover damage they cause if it is covered under 'Fire (including bushfire)' on page 44 or 'Escape of liquid' page 47.



Riot, civil commotion or public disturbance

We cover

Loss or damage caused by riot, civil commotion or public disturbance
e.g. damage caused by a violent crowd moving down your street.



We don't cover

- loss or damage caused by you or someone who lives at the insured address;
- loss or damage caused by someone who entered the insured address:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to the insured address;
- loss or damage caused by nuclear or biological devices.



Malicious acts or vandalism

We cover

Loss or damage caused by malicious acts or vandalism.



We don't cover

- loss or damage caused by you or someone who lives at the insured address;
- loss or damage caused by someone who entered the insured address:
 - with your consent;
 - with the consent of someone who had your authority to allow them access to the insured address.





Legal liability

We cover



We cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property, resulting from an incident which happens anywhere in Australia or New Zealand during the period of insurance:

- which is unrelated to your ownership of the building, unit or land at the insured address, unless you are living in a unit and/or own the unit and your legal liability is not covered under a building policy which covers that unit; or
- if it results from fixtures and fittings attached to the insured address and that you are legally responsible for under a rental agreement.

We also cover you for associated legal costs to defend a claim against you that is covered. We need to first agree to pay the legal costs before they are covered.

Additional cover for a new vacant block of residential land

We will also cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property resulting from an incident which happens during the period of insurance on a vacant block of land that:

- you own;
- is zoned for residential housing;
- is no more than **20** acres; and
- is where you intend to build your future home.

We only provide this cover for incidents that happen in the **12** month period from the time you became the owner of the land but cover ends immediately if:

- you sell the land;
- any building or rebuilding work commences at the vacant block of land.



Legal liability (cont'd)

We cover



Additional cover for your block of land when the building was damaged

We will also cover your legal liability to pay compensation for death of or bodily injury to other people, or loss or damage to their property resulting from an incident which happens at the insured address during the period of insurance when:

- both the building and contents are insured with us at the time the building was damaged or destroyed by an insured event; and
- we agreed to pay you the cost to repair or rebuild the building and the building cover has ended.

You must take reasonable steps to keep the insured address free of obvious hazards for anyone coming onto the insured address. This includes fencing off or securing damaged buildings and fencing any swimming pools.

We only provide this cover for incidents that happen in the **12** month period from the time we paid your building claim but cover ends immediately when:

- you sell the land;
- any building or repair work commences at the insured address.

We don't cover



We don't cover anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit



The most we will pay for all claims from any one incident for legal liability covered by this policy is **\$20 million**, including all associated legal costs.



For examples of how we settle claims, see section 8 'How we settle claims – some examples' on page 83.

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Additional cover that comes with your policy

5

When a claim for loss or damage to your contents is covered, you may be entitled to the additional cover in this section. The limits shown are paid in addition to the contents sum insured, unless stated otherwise. Some covers can also be claimed on separately to a claim for loss or damage to your contents. All of the conditions of your policy and the section 3 'Things we don't cover' apply to the additional covers.



In some circumstances, an additional cover may be available to you before your claim for loss or damage to your contents is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid.



You can make a claim under 'Food and medication spoilage' page 56, 'Motor burnout' page 57, 'Accidental breakage of glass' page 59, 'Damage from physical injury or incident' page 61 and 'Contents temporarily removed' page 62 independently of a claim for loss or damage to your contents.



Storage of undamaged contents

We cover



If you are covered for loss or damage to your contents and the undamaged contents cannot be kept at the insured address, we will also pay:

- the reasonable cost to store the undamaged contents until your contents can be kept at the insured address; and
- the reasonable cost to transport the undamaged contents from the insured address to the temporary place of storage (and back to the insured address).

We don't cover



- storage costs following loss or damage by flood or loss or damage in storage caused by flood if you do not have cover for insured event 'Flood';
- storage costs once your contents can be returned to the insured address;
- storage costs outside of Australia;
- storage costs following loss or damage that is excluded by this policy;
- storage costs if your temporary accommodation is the place of storage;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit



The most we will pay for storage of undamaged contents from any one incident is up to **10%** of the contents sum insured.



Under 'Storage of undamaged contents', we will pay for any loss or damage to the undamaged contents caused by an insured event while they are at the place of storage but only up to the contents sum insured shown on your certificate of insurance less any amount paid for loss or damage to your contents as part of the original claim. This cover stops when your policy is cancelled or we stop paying for storage, whichever happens first. All the conditions, limits and exclusions of this policy apply to this cover.



Removal of debris

We cover



When you are covered for loss or damage to your contents, we will cover the reasonable and necessary costs to dispose of the damaged contents.

We don't cover



- disposal, storage or removal of anything that is not contents;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

The most we will pay for any one incident is up to **10%** of the contents sum insured.



Food and medication spoilage

We cover



We will cover spoilage of refrigerated food, frozen food and refrigerated medicines at the insured address during the period of insurance caused by:

- an insured event;
- the sudden escape of refrigerant fumes;
- electrical or electronic breakdown, failure or malfunction;
- the public electricity supply failing to reach the insured address.

We don't cover



Loss or damage:

- caused by flood if you do not have cover for insured event 'Flood';
- to a refrigerator or freezer caused by spoiled food;
- arising from or caused by industrial action;
- arising from an accidental act or omission of a power supply authority unless this action is in the interest of public safety;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

The most we will pay for any one incident is **\$400**.

If you make a claim under this additional cover no excess applies.



Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.



Motor burnout

We cover



The burning out or fusing of any electric motors in household equipment or appliances which are part of your contents and where the motor is less than **7** years old that happens in the period of insurance.

Cover includes the reasonable cost to repair or replace:

- the electric motor or compressor containing the motor;
- an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit;
- a swimming pool water pump, combined with its electric motor, if the replacement pump motor cannot be bought on its own.

We will engage a member of our supplier network to review your quote and/or inspect the motor to determine if it can be repaired or replaced.

Repairing your motor

We will engage a repairer within our repairer network who is able to complete the repairs to your motor to provide a quote. If the quoted cost to repair the electric motor or motor in an appliance is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

Replacing your motor

If the quoted cost to repair the electric motor or motor in an appliance is more than the cost of replacement or the motor cannot be repaired, you have the option for a replacement of an equivalent motor or motor in a sealed unit of the same specification and standard available at the time of the loss and damage.

If you do not accept the offer, you will be paid the value of our replacement motor. This may be less than what it would cost you to arrange the replacement in the market as we are able to secure supplier discounts from within our content supplier network.



Motor burnout (cont'd)

We cover



Replacing the whole appliance

We will only pay you the cost to replace the whole appliance when a member of our supplier network determines that the cost to repair or replace the motor is more than the cost to replace the whole appliance.

This may be less than what it would cost you to arrange the replacement in the market as we are able to secure supplier discounts from within our supplier network.

We don't cover



- loss or damage caused by flood if you do not have cover for insured event 'Flood';
- the cost of extracting or reinstalling a submersible pump;
- any amount you can recover under a manufacturer's guarantee or warranty;
- loss or damage to motors forming part of equipment or appliances used in conjunction with your trade, business activity or occupation;
- loss or damage to a refrigerator or freezer caused by spoiled food;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

Reasonable cost to repair and replace the electric motor or compressor containing the motor.



Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.



For examples of how we settle claims, see section 8 'How we settle claims - some examples' on page 83.



Accidental breakage of glass

We cover



Accidental breakage of fitted glass in furniture and unfixed hung mirrors that happens during the period of insurance.

When you are legally responsible as a tenant under a lease, we cover accidental breakage during the period of insurance of:

- glass in windows and other fixed glass that is part of the building (including tinted glass, if fitted);
- sinks, basins, baths or shower-bath combinations, cisterns and toilets;
- glass in a fixed light fitting;
- any glass that forms part of a:
 - fixed cooking or heating appliance; or
 - cook top or cooking surface,but we will not pay to replace the entire appliance or the whole cook top or cooking surface.

When you are a tenant, we will also cover the frame of any window, door or shower screen, but only if this is necessary to enable the glass to be replaced.



Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.



Accidental breakage of glass (cont'd)

We don't cover



- any accidental breakage which has occurred while the items are in the open air;
- loss or damage caused by the broken item e.g. scratches or dents caused to another item or the building or unit;
- drinking glasses and any glass or crystal items normally carried by hand;
- any hand held mirrors;
- the screen or glass of any computer, television set or other type of visual or audio electronic device;
- glass that is part of a vase, decanter, jug, fishbowl, ornament or light globe;
- the cost to remove broken glass from carpets or other parts of the building unit or contents;
- any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches);
- glass in a glasshouse, greenhouse or conservatory;
- ceramic tiles;
- shower bases (tiled or otherwise);
- the cost to modify any part of the building to fit any replacement cooking or heating appliance if the dimensions differ;
- loss or damage that is covered under an insured event listed on pages 41 to 52 as you can make a claim for loss or damage under the applicable insured event;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

The most we will pay are the reasonable and necessary costs of repairing or replacing the broken glass. This limit is paid within the contents sum insured.



Damage from physical injury or incident

We cover



During the period of insurance, we cover damage to and/or soiling of the contents caused by an incident that happens as a result of:

- physical assaults or death;
- forensic or police investigations associated with the above.

Also included are the resultant costs of:

- specialist forensic and other cleaning services;
- removal of bio-hazard materials.

We don't cover



- damage or soiling caused by incidents which are not the result of physical assaults or death;
- odour removal;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

The most we will pay for any one incident is **\$15,000**.



Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.



Contents temporarily removed

We cover



If you temporarily remove your contents from the insured address to:

- another residence in Australia in which you are temporarily residing;
- a bank deposit box in Australia,

they are covered for loss or damage caused by an insured event during the period of insurance at the new location. The longest period that we will cover contents temporarily removed is **90** consecutive days unless they are stored in a bank deposit box. If stored in a bank deposit box they will be covered for the period of insurance.

We don't cover



Loss or damage:

- caused by flood if you do not have cover for insured event 'Flood';
- caused by theft without forced entry into the temporary residence;
- to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- to contents in a motorised vehicle, caravan, motorhome, camper trailer, slide-on-camper, slide-on trailer, mobile home, trailer or horse float;
- caused to contents while in transit. Cover may be available if the item damaged is insured under the Extra Cover Portable Valuables optional cover. See page 66 for details;
- that is not covered by the insured event;
- where we have already agreed to cover the relevant loss or damage under another additional cover or optional cover.

Anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

The most we will pay for any one insured event is **25%** of the contents sum insured.



Note: a claim under this cover can be made independently of a claim for loss or damage to your contents.

Optional cover you can pay extra for

6

Some covers you can purchase as an extra on your policy. If an optional cover applies to your policy it will be shown on your certificate of insurance. All of the conditions of your policy and the 'Things we don't cover' in section 3 apply to the optional covers.



Accidental damage at the home

We cover



We cover your contents for accidental loss (e.g. accidentally dropping a ring down the drain and you are unable to retrieve it) and accidental damage (e.g. accidentally breaking or damaging something) at the insured address during the period of insurance.

We don't cover



- loss or damage that is covered under an insured event listed on pages 41 to 52, as you can make a claim for loss or damage under the applicable insured event;
- loss or damage that is covered under an additional cover listed on pages 53 to 62;
- loss or damage if you are unable to establish an incident covered by your policy took place at a certain time and date;
- loss or damage caused by flood if you do not have cover for insured event 'Flood';
- anything in section 3 'Things we don't cover' on pages 25 to 38.
- loss or damage:
 - to swimming pool liners or covers;
 - arising from scorching or burning cigars, cigarettes or pipes;
 - arising from pollution or vapour from a home heater or cooking appliance;
 - caused by wear, tear, gradual deterioration, rust, fading, rising damp, mould, mildew, corrosion and rot;
 - arising from insects, vermin or rodents;
 - caused by physical assaults or death but there may be some cover under 'Damage from physical injury or incident' on page 61;
 - caused by tenants, paying guests or boarders;
 - arising from failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this;
 - arising from leaks from agricultural pipes or overflow pipes;
 - arising from animals or birds pecking, biting, clawing, scratching, tearing or chewing, or damage caused by their urine or excrement;



Accidental damage at the home (cont'd)

We don't cover



- arising from building, renovating or altering the building or unit (except for spilling paint);
- wear, tear and gradual deterioration, or loss or damage by the gradual process of leaking, splashing, dripping or overflowing over a period of time;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps;
- sporting, recreational and leisure goods and equipment whilst in use. However, we will cover bicycles whilst in use provided they are not being used for racing or pace-making.

Limit

The most we will pay for any one incident is the contents sum insured unless another limit in your policy applies.



Note: if a claim is covered under this optional cover you may be entitled to the additional covers shown on page 53 to 62.



For examples of how we settle claims, see section 8 'How we settle claims - some examples' page 83.



Extra Cover Portable valuables – unspecified items cover

We cover



Accidental loss or damage to extra cover unspecified items at or away from the insured address during the period of insurance anywhere in Australia or New Zealand.

Jewellery and watches only, are also covered anywhere in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe.

For a list of the items we cover under Extra Cover Portable valuables - unspecified items cover see page 67.

We don't cover



- loss or damage caused by flood if you do not have cover for insured event 'Flood';
- loss or damage outside of Australia and New Zealand unless the unspecified item is jewellery or a watch and it is lost or damaged whilst being worn by you or whilst in a secure safe and only if it is outside of Australia and New Zealand for less than **31** consecutive days;
- loss or damage to sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making;
- loss or damage for any unspecified items that are used primarily for a business activity;
- tools of trade;
- any contents on exhibit or up for sale;
- accessories (including keys and keyless electronic starters) to any:
 - motor vehicle, motorcycle or trailer;
 - powered watercraft;
 - sailing craft unless it is an accessory to a sailboard;
 - aircraft unless it is an accessory to a model aircraft with a wingspan no longer than **1.5** metres;
- restoration of your electronic records unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, tickets, money orders or stamps (not in a set or collection);
- laptops, mobile or satellite phones;



Extra Cover Portable valuables – unspecified items cover (cont'd)

We don't cover



- electronic tablets (e.g. iPads);
- drones;
- personal transportation vehicles;
- GPS or navigational devices;
- motorised golf carts with **4** wheels, wheelchairs, mobility scooters or similar medical aids designed to assist with physical disabilities or the elderly;
- any item listed as a 'Extra Cover Portable valuables - specified item';
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

Up to the sum insured for extra cover unspecified items shown on your certificate of insurance for all items but the most we will pay is **\$1,000** per item, pair, set or collection for any one incident.



Extra Cover Portable valuables - unspecified items

means items that are valuable personal belongings that are normally carried with you away from the insured address, such as:

- jewellery and watches;
- handbags and wallets;
- sporting, recreational and leisure goods and equipment when not in use, but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making; and
- photographic and optical equipment.

But, the following items are not insured as 'Extra Cover Portable valuables - unspecified items' and must be insured as 'Extra Cover Portable valuables - specified items' regardless of their value:

- laptops;
- mobile or satellite phones;
- electronic tablets (e.g. iPads);
- drones;
- personal transportation vehicles;
- GPS or navigational devices;
- motorised golf carts with **4** wheels, wheelchairs, mobility scooters or similar medical aids designed to assist with physical disabilities or the elderly.



Extra Cover Portable valuable – specified items cover

We cover



Accidental loss or damage to a extra cover specified item at or away from the insured address during the period of insurance anywhere in Australia or New Zealand.

Jewellery and watches only, are also covered anywhere in the world for up to **30** consecutive days, but only while being worn by you or while in a secure safe.

Items that can be covered as an extra cover - specified item, subject to our agreement and you paying us an extra premium, are:

- valuable personal belongings that are normally carried with you away from the insured address, such as:
 - jewellery, watches, handbags, wallets;
 - sporting, recreational and leisure goods and equipment;
 - portable electronic and electrical items and their accessories;
 - photographic and optical equipment;
 - laptops, mobile or satellite phones;
 - electronic tablets (e.g. iPads);
 - drones;
 - personal transportation vehicles;
 - GPS or navigational devices.
- motorised golf carts with 4 wheels, wheelchairs, mobility scooters or similar medical aids designed to assist with physical disabilities or the elderly.



Extra Cover Portable valuable – specified items cover (cont'd)

We don't cover



- loss or damage caused by flood if you do not have cover for insured event 'Flood';
- loss or damage outside of Australia and New Zealand unless the specified item is jewellery or a watch and it is lost or damaged whilst being worn by you or whilst in a secure safe and only if it is outside of Australia and New Zealand for less than **31** consecutive days;
- loss or damage to sporting, recreational and leisure goods and drones whilst in use but we will cover bicycles whilst in use, but not whilst being used for racing or pace-making;
- loss or damage to 'Extra Cover Portable valuable - specified items' that are used primarily for a business activity;
- restoration of your electronic records unless the electronic data or files were legally purchased and you cannot restore them free of charge;
- any contents on exhibit or up for sale;
- loss or damage to drones while in use;
- anything in section 3 'Things we don't cover' on pages 25 to 38.

Limit

The most we will pay for any one incident is the sum insured shown on your certificate of insurance for each item.

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We want to be there for you in your times of need. In this section we set out how we help you when you make a claim.

Making a claim

What you must do

- allow us to inspect your damaged contents;
- allow us to arrange for experts to assess your damaged contents and to quote on repair or replacement;
- provide us with a quote/s for repair or replacement if we ask for this;
- when requested, provide us with proof of loss, ownership and value;
- provide us with information, co-operation and assistance in relation to the claim (including attending an interview or giving evidence in court if required);
- allow us, or a person nominated by us, to recover your contents, or to take salvage or possession of your contents when we replace or pay you the full sum insured for an item. When we ask, you must send any items to us, or cooperate in our collection or retrieval of such items.

What you must not do

- do not dispose of any damaged parts or items of your contents without our consent unless it is necessary for health and safety reasons;
- do not carry out or authorise repairs without our consent unless you cannot contact us and need to make emergency repairs to protect the contents or it is necessary for health and safety reasons;
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or it is necessary for health and safety reasons;
- do not admit liability or responsibility to anyone else unless we agree;
- do not negotiate, pay or settle a claim with anyone else unless we agree;
- do not accept payment from someone who admits fault for loss or damage to the contents. Refer them to us instead.

If you do not comply

If you do not comply with 'What you must do' and 'What you must not do' we can reduce or refuse your claim and/or recover from you any costs and/or any monies we have paid and/or cancel your policy.

Legal liability claims

You must tell us about any incident that has caused an injury to others or damage to other people's property.

You must also tell us as soon as possible about any demands made on you to pay compensation to others and any court actions or offers of settlement and send these to us.

If you make a legal liability claim under your policy we can decide to defend you, settle any claim against you or represent you at an inquest, official inquiry or court proceedings. If we decide to defend you, settle any claim against you or represent you, then you must give all the help we need, including help after your claim has been settled.

If we decline a claim or do not pay a claim in full

We will provide reasons for our decision to decline the claim or not pay it in full. We will send you written confirmation of our decision.

How to establish your loss

Establish an incident took place

When making a claim you must be able to prove that an incident covered by your policy actually took place. If you do not do this, we will not be able to pay your claim.

We may obtain the following from the police:

- confirmation that you reported the incident;
- details of any investigations they undertook.

You must give us authority to access these records, if we ask.

Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged.

Proving loss, ownership and value

You must give us proof of loss, value and ownership of items claimed when we request it.

Allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed to prove your loss. Sometimes though we might ask you to produce recent photographs of your contents or other evidence that proves the extent of the loss you have suffered.

For lost, damaged or stolen items that are no longer available for inspection (e.g. because they were stolen or destroyed in a fire) you must validate your claim by giving us details of when and where they were purchased and proof of ownership and value. The type of proof we might ask for includes proof of purchase (e.g. a sales receipt that has the item description or code, a purchase price, date purchased and where the item was purchased), a valuation from a qualified professional valuer, original operating manual, manufacturer's box, certificate of authenticity, close-up photograph, proof of inheritance and a full description of the item (e.g. brand, model etc.).

For more valuable items including jewellery, watches, paintings, pictures, works of art and sculptures, we will ask for more evidence to substantiate your claim than we might for less expensive items. For an individual item over **\$3,000**, we will ask for proof of purchase (e.g. a sales receipt), a valuation from a qualified professional valuer and a close-up photograph of the item as a minimum.

We do not consider that a statutory declaration of itself is acceptable evidence of proof of ownership and value.

If you are unable to substantiate your claim, we might reduce or refuse your claim.

How we settle contents claims

When your claim for loss theft or damage to your contents (including specified contents and Extra Cover Portable valuables) is covered, your contents may be replaced, repaired or we may pay you. We will aim to use a member of our supplier network to repair or replace damaged contents.

How we settle will depend on the circumstances of the claim including the cost of repair or replacement, your sum insured and any lower policy limits.

If the cost of repair or replacement exceeds your contents sum insured, you will be paid your sum insured.

Repairing your contents

We will engage a repairer within our supplier network who is able to complete the repairs to your contents to provide a quote. If the quoted cost to repair the item is less than the cost of replacement, we will authorise the repairs. If you do not accept the offer to repair, we will pay you the quoted cost.

If we pay you for the repair, the Lifetime guarantee on contents repairs does not apply. See page 80.

Replacing your contents

If the quoted cost to repair is more than the cost of replacement on a 'new for old' basis or if the contents item cannot be repaired, you have the option to accept a replacement on a 'new for old' basis sourced through our supplier network. See page 75 for what 'new for old' means.

If you do not accept the offer, you will be paid the value of our replacement item. This may be less than what it would cost you to arrange the replacement in the market. We are able to secure supplier discounts from within our content supplier network. We will pay you cash or if available, you can choose to be paid this as a voucher, store credit or stored value card.

When we settle contents claims we will not:

- pay more than the relevant sum insured or policy limit;
- pay extra to replace a contents item to a better standard, specification or quality than it was before the loss or damage occurred except as stated in the meaning of 'new for old';
- fix or pay to fix pre-existing damage (unless your policy provides otherwise);
- fix inherent defects, structural defect, structural fault and/or faulty/poor workmanship that are not covered by your policy (see section 3 'Things we don't cover' on page 28), other than a defect or fault that we guarantee under this policy;
- pay extra because you paid more for that item when it was originally purchased;
- pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

'New for old' means:

New materials, new items

We replace or repair with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers.

New for old, regardless of age

We replace or repair regardless of age, with no allowance for depreciation.



For example, a leather lounge which was purchased **5** years ago for **\$5,000** and now worth **\$2,000**, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to **\$2,000**.

Same type, standard and specification as when new

We will replace or repair to the same type, standard and specification (but not brand) as when new. If the same is not reasonably available from an Australian supplier, we will replace or repair with items or materials of a similar type, standard and specification when new. We can replace with a different brand.



Note: this is important when insuring your jewellery. We will not pay more because of the brand of your jewellery. We will replace to the same type, standard and specification but this does not mean same brand.

'New for old' does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any item;
- mean of a better standard, specification or quality than when new.

When items may be replaced to a better standard

Refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

For these items when being replaced, 'new for old' means replacing with a new item of equal specification (but not brand) and if you agree, it means replacing with a minimum **3** star energy rating if this is available. It can be a different brand.

Obsolete electrical appliances

For obsolete electrical appliances such as outdated computers or TVs, 'new for old' means replacing or repairing to an equal specification (but not brand). If this is not available, it means to the nearest better specification available. It can be a different brand. We do not repair or replace, or pay you for, electrical or electronic items that were no longer able to be used for the purpose they were intended prior to the incident covered by your policy (e.g. a TV that can no longer be watched).

Contents items that cannot or will not be replaced 'new for old'

Replacing CDs and DVDs

When we replace or pay to replace CDs, DVDs or other devices that contain electronic files or data:

- domestically-produced (or 'burned') CDs, DVDs or other devices will be replaced as blank media, or we will pay the cost of blank media;
- commercially-produced CDs or DVDs or other devices will be replaced or we will pay the cost of purchasing replacement commercially-produced CDs or DVDs or other devices.

We do not cover the costs of replacing electronic files for which you do not have a licence.

Paintings, pictures, works of art, sculptures, ornaments, art objects, collections, sets and memorabilia and antiques (not jewellery)

For these items, 'new for old' means that if the item cannot be replaced 'new for old' or repaired we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, up to the relevant limit in your policy. We may engage an expert to help determine this.

Repairing or replacing damaged contents

We will only repair or replace contents when the loss or damage is covered by your policy. Apart from the limited circumstances where we will repair or replace undamaged contents (see 'When we will pay extra in relation to undamaged parts' page 77) you cannot claim to replace undamaged contents. e.g. if a lounge chair which is part of a suite is damaged beyond repair, we will pay to replace that chair, not the whole lounge suite.

When we cannot match materials to undamaged parts

If we cannot find new materials to match undamaged parts, we will use new materials of a similar type, standard and specification that are reasonably and commercially available in Australia. It may not be the same brand, line or product.



If you are not satisfied with the materials we find, you have two options before we commence the repair or replacement:



You can pay the extra cost of replacing undamaged parts to achieve a uniform appearance. See also 'When we will pay extra in relation to undamaged parts' on page 77 as there are some limited circumstances where we will pay extra to repair or replace undamaged parts.



We can pay you the assessed quote of repairing or replacing using materials that are the closest match available as quoted by a member of our supplier network. The assessed quote may be less than what it will cost you to repair or replace the item. We are able to secure supplier discounts from our supplier network.

When we will pay extra in relation to undamaged parts

If we cannot find new materials to match undamaged parts, we will pay extra to repair or replace undamaged parts to achieve a uniform appearance in the following limited circumstances:

- **internal blinds and curtains**

we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway* where the damage occurred.

- **carpets or other floor coverings**

we will pay extra so that continuously joined undamaged and matching carpets and other floor coverings (that are covered as a contents item) in the same room, stairs, hallway or passageway* where the damage occurred will have a uniform appearance. This does not mean that we will always replace the undamaged carpets and flooring. Sometimes a repair may be possible.

*See pages 78 to 79 for 'What we mean by same room, stairs, hallway or passageway'



In relation to claims under insured event 'Escape of liquid' page 47, the most we will pay under 'When we will pay extra in relation to undamaged parts' on page 77 to match or complement undamaged window and flooring contents (e.g. curtains, carpet, lino) is **\$750**.

What we mean by same room, stairs, hallway or passageway

Same room

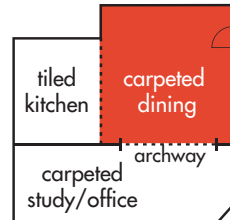
A room is an area starting and finishing at:

- its nearest walls;
- nearest doorway, archway or similar opening of any width;
- a change in the floor or wall covering.

A room is not the same room, if there is a change in elevation in the room flooring.

A hallway next to a room is not the same room, even if it has the same continuously joined floor covering.

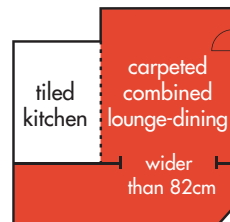
Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).



Combined lounge-dining room

We will only combine rooms with a shared doorway, archway or similar opening when:

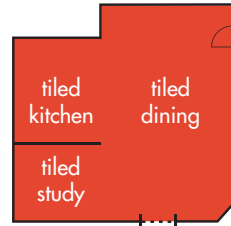
- they are lounge and dining rooms; and
- the elevation in the flooring is the same in both rooms; and
- the shared doorway, archway or similar opening is wider than **82cm**; and
- the floor or wall covering is the same in both rooms.



Open plan areas

When there is no wall, archway, doorway or similar opening, the room continues until:

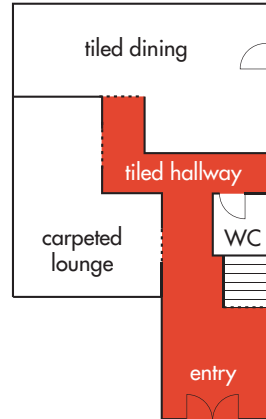
- a change in the floor or wall covering;
- there is a change in the elevation in the floor;
- the start of a hall or passageway;
- the nearest wall, doorway, archway or similar opening.



Same passageway or hallway

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.

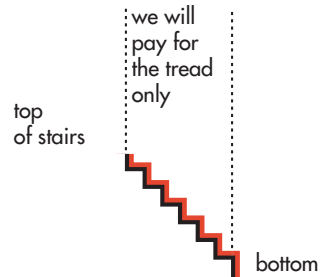
A passageway or hallway is not the same passageway or hallway, if there is a change in elevation in the passageway or hallway flooring.



Same stairs

Side view of stairs

The same stairs is the top of the treads only on the stairs and not the room (or the landing) at the top of the stairs.



Legend



Shaded areas show the area that we consider the same room, stairs, hallway or passageway.



Solid lines represent floor to ceiling walls.



Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

Lifetime guarantee on contents repairs

When we repair your contents, we guarantee the quality of workmanship of that work for the lifetime of the contents if we:

- authorise;
- arrange; and
- pay the repairer directly for this work.

What we guarantee

We guarantee the standard of the workmanship to be free of defects. If a defect arises in the lifetime of the contents as a result of poor quality workmanship, then we will rectify the problem. It is a condition of our guarantee that we reserve the right to decide who will undertake the rectification work.

This guarantee does not apply:

- to repairs you authorise or make yourself;
- to loss, damage or failure of any electrical or mechanical appliances or machines;
- to wear and tear consistent with normal gradual deterioration of your contents;
- where we give you payment for the cost of the repairs and you arrange the repairs.

After we pay your claim

Potential impact on cover and premiums

After a contents claim

If we pay part of, or the full contents sum insured, the contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You should reassess your contents sum insured. Any claim you lodge may also result in additional excess(es) being applied to your policy at renewal.

After claiming for a Extra Cover Portable valuable - specified item or specified contents

If we pay you the sum insured for any Extra Cover Portable valuable - specified item or specified contents item (e.g. a **\$5,000** diamond necklace listed on your certificate of insurance), or pay to replace it, cover for that item stops and there is no refund of unused premium. If you want to cover any new replacement item, you will need to contact us and apply for cover for the new item, otherwise the only cover for this item will be as a contents item (a jewellery item is covered to a maximum of **\$2,000** as a contents item).

After claiming for Extra Cover Portable valuable - unspecified items

If we pay part of, or the full, extra cover unspecified items sum insured, the extra cover unspecified items sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost.

Salvaged contents items

If we replace or pay you the full sum insured for an item, we then own the damaged or recovered item. We will need you to make the damaged or recovered items available to us.

Our right to recover from those responsible

If you've suffered loss or damage or, incurred a legal liability as a result of an incident covered by this policy and you make a claim with us for that incident, then we have the right and you have permitted us to take action or start legal proceedings against any person or entity liable or, who would be liable to you for the recovery of your loss.

"Your loss" means your insured, underinsured or uninsured loss or damage or legal liability, costs, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced either in your name, or in the name of any other person or entity that suffered your loss. We will have full discretion over the conduct and any settlement of the recovery action.

If you make a claim with us for your loss and you've already started action or legal proceedings against any person or entity liable or, who would be liable to you for your loss, then we have the right and you have permitted us to take over and continue that action or legal proceeding.

Where your loss forms part of any class or representative action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class or representative action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all reasonable assistance, co-operation and information in the recovery of your loss.

This assistance may include:

- providing a more detailed version of events, which may include completing a diagram or statement/ affidavit;
- providing us with any documents required to prove your loss;
- providing copies of any photographs or footage of the incident available;
- lodging a police report or obtaining relevant documents, such as completing and lodging an application form to obtain records from the police, fire and rescue, councils and other entities (when we cannot lodge one);
- attending court or meetings with our legal/other experts (only if required);
- providing evidence and documentation relevant to your claim and executing such documents, including signed statements and affidavits which we reasonably request.

We will pay for the cost of filing the police report and relevant searches to locate the third party. We will cover the costs you incur when having to attend court up to **\$250** in total per claim.

You must not enter into any agreement, make any admissions or take any action or steps that have the effect of limiting or excluding your rights and our rights to recover your loss, including opting out of any class or representative action, unless we have given you our prior written agreement. If you do, we may not cover you under this policy for your loss.

These are examples only of how a claim payment might be calculated and are not part of your policy. You should read them only as a guide. Every claim is considered on an individual basis because every claim is different. Please note:

- all amounts are in Australian dollars and are GST inclusive;
- all examples assume you are not registered for GST; and
- the excess amounts stated are examples only and may be different to your excess(es). Refer to your certificate of insurance.

Example 1 – Total loss

Your contents sum insured is \$100,000 and includes specified contents of \$8,000, which consists of 2 paintings listed at \$4,000 each. You have a necklace that was not listed as a specified contents item on your policy which is valued at \$3,000. Unfortunately, there has been an electrical fault at your home causing the building to catch fire and all of your contents are destroyed. In this example, a \$500 AAMI Flexi-Premiums[®] excess applies.

Your claim	Additional information
Contents insured (including specified contents)	For items other than the necklace and paintings, you provide the proof we ask for to establish your loss including details of when and where your contents were purchased, photographs and a full description of the items lost. We obtain the quoted cost to replace your contents from our supplier network. As the quoted cost to replace your contents (\$80,000) is less than your contents sum insured, we offer to replace most contents on a 'new for old basis' and you accept our offer, and for the rest we pay you cash. Our supplier network commences replacement of your contents items.
\$90,000	For the necklace, you are able to provide us proof of purchase (e.g. a sales receipt), a professional valuation by a qualified jeweller and photographs of your necklace. As the \$3,000 necklace lost in the fire was not a specified contents item, cover is limited to \$2,000 and is included within the contents sum insured limit. We pay this amount directly to you.
	For the paintings you are able to provide us a sales of receipt (that includes a description of the item, a purchase price, and the date of purchase), some photos of the lost paintings and a valuation certificate by a professional valuer. A member of our supplier network determines that the paintings cannot be replaced 'new for old' and that their value immediately before the loss or damage exceeds \$8,000. We pay you the specified contents item sum insured for the paintings (\$8,000).

Your claim		Additional information
Removal of debris	\$1,500	We will pay up to 10% of the contents sum insured under the 'Removal of debris' additional cover. We pay \$1,500 to our supplier to remove the damaged contents.
Less excess payable	\$500	In this example, you pay the excess directly to us.
Total claim	\$91,000	

Example 2 – Optional cover – Extra Cover Portable valuable – unspecified items

You have \$3,000 Extra Cover Portable valuables – unspecified items optional cover and this is shown on your certificate of insurance. Whilst bushwalking you accidentally dropped your camera and it is damaged. You then lose your mobile phone when you stop for a break half way through your walk. In this example, you have a Extra Cover excess of \$100.

Your claim		Additional information
Cost to replace your camera	\$1,000	A member of our supplier network determines that the quoted cost to repair your camera is more than the cost of replacing the camera. They determine the cost to repair your camera on a 'new for old basis' is \$1,200. Although the quoted cost to replace your camera is \$1,200, the most you can claim under Extra Cover Portable valuables - unspecified items cover for any one item is \$1,000. We pay this amount to you.
Cover for your mobile phone	Nil	Unfortunately, your mobile phone is not covered as a Extra Cover Portable valuables - unspecified item. To cover your mobile phone it must be listed as a Extra Cover Portable valuables – specified item which unfortunately you did not do.
Less excess payable	-\$100	In this example, you pay the excess directly to us.
Total claim	\$900	

Example 3 – Optional cover – Extra Cover Portable valuables - specified items

You have insured your engagement ring for \$6,000 under Extra Cover Portable valuables - specified items and this is shown on your certificate of insurance. While you were swimming at your local beach your ring slipped off your finger and you are unable to find it. In this example, a \$100 Extra Cover excess applies.

Your claim		Additional information
Cost to replace your ring	\$5,000	You are able to provide us photos of your ring, proof of purchase (e.g. a sales receipt) and a professional valuation certificate from a qualified jeweller. A member of our supplier network determines that the quoted cost to replace your ring with one of the same standard and specification is \$5,000. We replace your lost ring within your sum insured.
Less excess payable	-\$100	In this example, you pay the excess directly to us.
Total claim	\$4,900	

Example 4 – Additional covers – Spoiled frozen food and Motor burnout

Your 5 year old fridge/freezer has broken down and the repairer’s report confirms that the motor has burnt out. You have \$220 spoiled food that requires throwing out. The fridge/freezer has a smell of rotten food which cannot be removed. In this example, an AAMI Flexi-Premiums® excess of \$200 applies.

Your claim		Additional information
Cost to replace food	\$220	We cover the cost to replace your food under the additional cover ‘Food and medication spoilage’ up to \$400. We will pay the food spoilage portion of your claim to you.
Cost to replace the motor	\$400	We cover the cost to either replace or repair the motor only in the fridge/freezer up to the age of 7 years under additional cover Motor burnout. A member of our supplier network determines that the quoted cost to repair the motor is more than the cost of replacement. We cover the cost from a member of our supplier network to replace the motor with one of the same specification and standard available at the the time of the loss or damage. We pay the repairer direct. The defrosted frozen food juices have leaked into the fridge/freezer liner which will need to be replaced. However, loss or damage to the fridge or freezer caused by spoiled food is not covered under the Motor burnout additional cover. In addition, consequential losses (such as the cost of cleaning the rotten food smell) are also specifically excluded under your policy.
Less excess payable	-\$200	No excess applies to a claim made under additional cover ‘Food and medication spoilage’, but the AAMI Flexi-Premiums® excess applies to the claim under the ‘Motor burnout’ additional cover. In this example, you pay the excess directly to us.
Total claim	\$420	

Example 5 – Legal liability cover

While riding a pushbike along the road, your son who lives with you accidentally rode into a parked car causing damage and scratches to the paintwork of the vehicle. It is determined that your son is liable. The cost to repair the damage to the vehicle is \$2,000. In this example, a AAMI Flexi-Premiums® excess of \$400 applies.

Your claim		Additional information
Repair cost to the vehicle	\$2,000	This amount is paid to the owner of the damaged vehicle.
Less excess payable	-\$400	In this example, you pay this excess directly to us.
Total claim	\$1,600	

Example 6 – Partial loss – Fire damage

One evening at home, a candle is accidentally knocked onto a single lounge chair which catches fire. When the fire was extinguished the chair was damaged beyond repair but the remaining pieces of the lounge suite were undamaged. The chair cannot be replaced to match the other pieces of the suite. In this example, a AAMI Flexi-Premiums® excess of \$400 applies.

Your claim		Additional information
Cost to replace the fire-damaged chair.	\$1,000	A member of our supplier network determines that the quoted cost of single chair replacement would be \$1,000. While the amount to replace the entire lounge suite is \$3,000, we only repair or replace contents that are damaged. We pay \$1,000 to you.
Less excess payable	-\$400	In this example, you pay the excess directly to us.
Total claim	\$600	

Example 7 – Optional cover - Accidental damage to contents

You have the Accidental damage at the home optional cover and this is shown on your certificate of insurance. You have insured your contents for \$150,000. A new entertainment unit for your television is delivered to your house. When carrying your television across the lounge room, you stumble and it is accidentally dropped. Unfortunately, it no longer works. In this example, a \$500 AAMI Flexi-Premiums[®] excess applies.

Your claim		Additional information
Television	\$4,500	A member of our supplier network determines that the quoted cost to replace your television is \$4,500. You accept our offer to replace it and we organise with our supplier to source a replacement for you.
Less excess payable	-\$500	In this example, you pay the excess directly to us.
Total claim	\$4,000	

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Important things to know – our contract with you

9

In this section we set out more important information about your contract with us, including information about your premium (including paying your premium and what happens when your premium payment is late), how your policy operates and responds where there are joint policyholders, how the GST affects this insurance and what happens with cancellations.

About your premium

The amount you pay for this insurance is called the premium. The premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate of insurance as the 'Total Amount Payable' or, if you pay by monthly instalments, as the 'Instalment amount'.

The amount of the premium reflects our assessment of the likelihood of you making a claim and our costs of doing business. We use many factors about you and your contents to calculate the premium.



Refer to the Home Contents Insurance Additional Information Guide for more information.

Paying your premium

You must pay the premium by the due date to get this insurance cover. We will tell you how much to pay and when payment is due on your certificate of insurance.

If we agree, you can pay the premium by instalments but it costs less to pay annually.

If you ask to pay the premium by debiting your account or card, we will automatically continue doing so on renewal so that your policy can renew. You can contact us to stop this.

If you make changes to your policy details, it may affect the premium you need to pay for the remaining period of insurance.

Late annual renewal payments

If you do not pay the premium due on renewal by the due date, you have no cover from the due date.

Late monthly instalments

If you pay your premium by monthly instalments and a monthly instalment is overdue we will let you know, and we can cancel your policy:

- by giving you at least **14** days advance notice; or
- without advance notice, once an instalment is **1** month (or more) overdue.

Joint policyholders

When you insure your contents in the names of more than one person, and all of those people are named insureds on your certificate of insurance, each of them is a joint policyholder and is able to request changes and otherwise deal with the policy. The reasons for this is that these joint policyholders each have an interest or ownership in the contents.

We will treat a statement, act, omission, claim, request or direction (including a request to change or cancel your policy) made by one policyholder (either before you purchase this policy and during the period of insurance), as a statement, act, omission, request or direction by all policyholders. A policyholder means a named insured on your certificate of insurance.

There are, however, some exceptions to this.

During the period of insurance, we might ask all joint policyholders before we action a request or direction in relation to your policy (e.g. before we cancel your policy, reduce your cover or remove another policyholder). This way we can help protect the interests of all policyholders.

Conduct of others

When we consider a claim under this policy, we will have regard to any prejudice suffered by you or any other person entitled to benefit under this policy in relation to that claim, caused by mental illness of, substance abuse and/or an act of violence or intimidation by, another policyholder or person entitled to benefit under this policy. In doing this, we may meet the claim when we are not legally required to do so. If we do, we will limit the claim in relation to the person claiming to an amount which is fair in the circumstances.

How the Goods and Services Tax (GST) affects this insurance

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

Our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled were you to have made a relevant acquisition.

In respect of your policy, where you are registered for GST purposes you should calculate the insured amount having regard to your entitlement to input tax credits. You should, therefore, consider the net amount (after all input tax credits) which is to be insured and determine an insured amount on a GST exclusive basis.

This outline of the effect of the GST on your policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to your circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

What happens with cancellations

Cancellation by you

You can cancel this policy at any time. For each contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that contents cover (including GST if applicable) less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is due and payable.

Cancellation by us

We can cancel your policy when the law allows us to do so. For each contents cover cancelled, you will be refunded the unexpired portion of the premium attributable to that contents cover (including GST if applicable), less any non-refundable government charges. We will not give a refund if the refund due is less than **\$10** (GST inclusive). If we cancel your policy due to fraud, we will not refund any money to you.

What to do if you have a complaint and other important information

10

We will always do our best to provide you the highest level of service but if you are not happy, here is what you can do.

How to contact us with a complaint

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:

By phone: 13 22 44

By email: aami@aami.com.au

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

By phone: 1300 240 437

By email: idr@aami.com.au

In writing AAMI Customer Relations Team,
PO Box 14180,
Melbourne City Mail Centre VIC 8001

Customer Relations will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress of and the timeframe for responding to your complaint.

How to contact us with a complaint (continued)

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By Phone: 1800 931 678

By Email: info@afca.org.au

In writing: Australian Financial Complaints Authority -
GPO Box 3, Melbourne VIC 3001

By visiting: www.afca.org.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Report insurance fraud

Insurance Fraud is not a victimless crime. It imposes additional costs on honest policyholders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims;
- home or vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725.
Let's work together to reduce the impact of insurance fraud on the community.

Words with special meanings

11

Some words in this policy have a special meaning. It is important to read this section because it can impact how your policy is interpreted.



If a word does not have a special meaning then it just has its ordinary meaning

Accidental loss or damage

means loss or damage that you did not intend or expect to happen.

Actions or movements of the sea

means:

- rises in the level of the ocean or sea;
- sea waves;
- high tides or king tides;
- any other actions or movements of the sea.

Actions or movements of the sea do not include a tsunami or storm surge.

Aquarium

means a large glass tank filled with water, in which people keep animals (usually fish) and unlike a fishbowl, is not readily portable.

Bicycle

means a standard bicycle that can only be propelled by pedaling. It is not an e-bicycle.

Building

means any domestic building located at the insured address including its garages, carports, outbuildings, outdoor walls, gates, fences and any structural improvements (e.g. decks, pergolas, pagodas, verandas and balconies, fixed swimming pools and spas and their accessories, granny flats, sheds, tennis courts) where your contents are kept.

Business activity

means:

- any activity specifically undertaken for the purposes of earning an income; or
- any activity registered as a business and which you are obliged by law to register for GST purposes.

Certificate of insurance

means the latest certificate of insurance, including the insurance account, we have given you. It is an important document as it shows the covers you have chosen and other policy details.

Collection

means a set of objects, specimens, writings, and the like, gathered together and which collectively have a special value above that of the items individually if separated.

Common property

means land or areas at the insured address that both you and other people are entitled to use (e.g. common property in a multi-dwelling development).

Computer

means any electronic digital device that stores, retrieves and processes data and can be programmed with instructions. It includes devices such as PC, laptop, and electronic notebook. A computer is composed of hardware and software, including:

- CPU;
- monitor;
- processor;
- hard drive;
- keyboard and mouse.

Contents

see page 18.

Communicable Disease

means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- transmission of the substance or agent includes a virus, bacterium, parasite or other organism or any variation, living or not; and
- the method of transmission, whether direct or indirect, includes airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including people and living things).

Drones

means an unmanned aircraft that can be remotely controlled or fly autonomously.

e-Bicycle

means a bicycle with an integrated electric motor that can be used for propulsion with or without propulsion by pedals.

Excess

see page 14.

Family

see page 21.

Fire (including bushfire)

means burning with flames.

Fixed limit contents

see the table on page 22.

Fixture and fittings

means items used for domestic and residential purposes and which are permanently attached to the building or unit.

Flexible limit contents

see the table on page 23.

Flood

see page 41.

Home Contents Insurance Additional Information Guide

see page 8.

Home office equipment

means any office equipment kept at the insured address for personal or business use and which is of a clerical nature only.

Illegal drugs

means drugs that are prohibited from manufacture, sale or possession in Australia including but not limited to methamphetamine.

Incident

means a single event, accident or occurrence which you did not intend or expect to happen. A series of incidents attributable to one source of originating cause is deemed to be the one incident.

Insured address

see page 22.

Insured events

means the insured events on pages 41 to 52.

In use

means the item is being used for the purpose it was designed.

Jewellery

means personal ornaments such as necklaces, rings or bracelets that are typically made from or contain jewels or precious metal. Jewellery includes antique jewellery but it does not include a jewellery box or uncut and unset gems, gold or silver, nuggets, bullion and/or ingots.

Loss or damage

means physical loss or physical damage.

Malicious act

means a single intentional and wilful act characterised by malice. It is not wanton disregard, negligence, carelessness, wear and tear, use of excessive force, lack of due care or action, poor housekeeping or neglect.

Memorabilia

means things saved or collected as souvenirs and/or for their historical interest.

Open air

means any area at the insured address not able to be enclosed on all sides and secured in such a way as to prevent access except by violent force.

Period of insurance

means when your policy starts to when it ends. It is shown on your certificate of insurance.

Personal transportation vehicle

means a battery driven or electric device that is a scooter, skateboard, e-bicycle, unicycle, hoverboard, one-wheel or segway used for personal transportation that is suitable to be ridden by one person and does not have to be insured under any compulsory third party insurance laws or motor accident injuries insurance laws.

Policy

means your insurance contract. It consists of this PDS, any SPDS we have given you and your latest certificate of insurance.

Retaining wall

means a wall, which is not part of the residential building, that holds back or prevents the movement of earth.

Set

means a number of things customarily used together or forming a complete assortment, outfit, or collection such as a set of dishes.

Specified contents

means an item you have asked us to insure for a specified value for cover at the insured address, we have agreed to this for an extra premium and it is listed on your certificate of insurance. Specified contents can only be an item of the type described in the 'Flexible limit contents' table on page 23.

Sporting, recreational and leisure goods

means equipment used for sporting, recreational and leisure activities (e.g. a camping tent or kayak). It does not mean a drone or a personal transportation vehicle.

Storm

means a single weather event being, a cyclone or severe atmospheric disturbance. It can be accompanied by strong winds, rain, lightning, hail, snow or dust.

Storm surge

means a rush of water onshore associated with a low pressure system and caused by strong winds pushing on the ocean's surface. Storm surge does not include actions or movements of the sea.

Strata title

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

Sum insured

see page 21.

Tools of trade

means tools or equipment used for any business activity (e.g. a camera that you use as a wedding photographer but not home office equipment).

Toy motor vehicle

means a toy vehicle designed to be used by a child. It is not a motorbike, moped or motorcycle regardless of the power or power description. It is also not a personal transportation vehicle.

Unit

means a unit, villa, townhouse or apartment in a strata title development where your contents are kept. It does not include common property.

Unoccupied and occupied and furnished enough to be lived in

‘furnished enough to be lived in’ means the building or unit contains at least:

- a bed; and
- a clothes and linen storage area; and
- an eating table or bench; and
- a refrigerator and a cooking appliance.

occupied means:

- the building or unit is furnished enough to be lived in; and
- someone is eating, sleeping and living at the building or unit; and
- the building or unit is connected to utilities.

unoccupied means:

- the building or unit is not furnished enough to be lived in; or
- no-one is eating, sleeping and living at the building or unit; or
- the building or unit is not connected to utilities.

Vermin

means small animals (e.g. geckos) or insects that are typically thought of as pests. Vermin does not include a possum.

We, us, our and AAMI

means AAI Limited ABN 48 005 297 807 trading as AAMI.

You/Your

see page 21.

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**We're here for you
7 days a week**

How to contact us



13 22 44



aami.com.au



PO Box 14180,
Melbourne City Mail Centre
Victoria 8001

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