KEY FACTS ABOUT THIS HOME BUILDING POLICY

Household building insurance policy
Prepared on: 1 August 2026 (effective 1 October 2026)
THIS IS NOT AN INSURANCE CONTRACT

STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You're not covered for loss or damage caused by smoke or heat (e.g. melting or scorching) when your home did not catch fire unless it is caused by a fire within 100 metres of the insured address. You're not covered for loss or damage to an item or device that explodes.
Flood	Yes	You're not covered for loss or damage to lawns or grass, swimming pools and spas and their covers and liners, the water in swimming pools and spas, shade or sail cloth and fabric awnings.
Storm	Yes	You're not covered while you're renovating your home (but we do cover wind damage caused by the storm).
Accidental Breakage	Yes / Optional	Yes – We pay for glass that is accidentally broken in certain parts of your home. Optional – We cover accidental damage to some items under the optional benefit of Advanced cover.
Earthquake	Yes	We cover your home if an earthquake causes loss or damage. An earthquake excess applies on top of your basic excess.
Lightning	Yes	You're not covered for power surges or fluctuations that are caused by your electricity provider or other things like a tree falling onto a power line.
Theft and Burglary	Yes	We refer to Theft and Burglary as Theft. You are covered for loss or damage to your home caused by theft or attempted theft. You are not covered for loss or damage caused by someone who enters your home with the express or implied consent of you or anyone who permanently lives with you.
Actions of the sea	No	You're not covered for actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami and storm surge).
Malicious damage	Yes	We refer to Malicious damage as Vandalism. You are not covered for loss or damage caused by someone who enters your home with the express or implied consent of you or anyone who permanently lives with you.
Impacts	Yes	Includes the cost to remove and dispose of a tree or tree branch that causes the impact. You're not covered for the cost to remove the tree stump of a tree that causes the impact.
Escape of liquid	Yes	We refer to Escape of liquid as Leaks. Leaks are liquids that are leaking, bursting, discharging or overflowing from certain items or devices. You're not covered for loss or damage caused by leaks from shower recesses or cubicles.
Removal of debris	Yes	We pay up to 20% of your home sum insured for each claim under our Demolition and removal of debris benefit.
Alternative accommodation	Yes	We refer to Alternative accommodation as Temporary accommodation. We pay up to 10% of your home sum insured for each claim.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy.
You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits
This policy has restrictions that limit your cover for certain events and items, for example, the included benefit “emergency services damage” has a $1,000 limit in our home building policy. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses
If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example your basic excess would be payable on a claim for the insured event of Storm. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability
This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to $20 million for each accident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period
If you decide you don’t want this policy within 21 days of it being issued and you haven’t made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers
Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).
- the insurer will cover all the reasonable costs to rebuild your home (*Total replacement*).

* the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 137 137 or by email to contact@honeyinsurance.com.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Provided/Distributed by Honey Insurance Pty Ltd ABN 52 643 672 628, AFSL No. 528244 (“Honey Insurance”).
- Underwritten by Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL No. 232507.