honey



Product Disclosure Statement (PDS)

Household Insurance Policy

Preparation Date 1 August 2026

Welcome

What is this document?

This Product Disclosure Statement (PDS) is designed to assist *you* to understand what *you* need to know about the product so *you* can make an informed choice before *you* purchase a *policy*. This PDS sets out the conditions that apply to *your policy* including what *we* do and don't cover, the exclusions that apply under *your policy*, and what *we* pay when *you* make a claim. Unless *we* tell *you* otherwise, this PDS applies to any offers of renewal *we* make to *you*, or to certain changes that *you* make to *your policy* which require *us* to send *you* a copy of this PDS.

This PDS, *your* Certificate of Insurance, and any Supplementary Product Disclosure Statement are very important documents and *you* should read them carefully. If *you* don't understand anything in them, *you* should consider getting advice or call *us* so *we* may assist *you*. This PDS is up to date on the date it is prepared. If *we* need to make changes to this PDS, *we* may issue a new PDS or a Supplementary Product Disclosure Statement. For changes that are not materially adverse to *you*, *we* may notify *you* of the changes by making details of the update available at honeyinsurance.com. *You* can also contact *us* to request a free copy of these changes by calling *us* on 137 137.

Who is this product for?

There are several types of cover which are disclosed within this PDS. To understand who this product has been designed for, the different types of cover, and if the covers are likely to be consistent with *your* needs, objectives and financial situation, *you* can review the Target Market Determination document which is available on *our* website at honeyinsurance.com/documents or *you* can request a copy by calling *us* on 137 137.

Who is the insurer?

The insurer is Zurich Australian Insurance Limited ABN 13 000 296 640 ("ZAIL", "*we*", "*us*", "*our*", or "insurer"), AFSL 232507. ZAIL is responsible for managing all claims made under this product.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, mid-sized and large companies, including multinational corporations.

Who is Honey Insurance?

Honey Insurance Pty Ltd ABN 52 643 672 628, AFSL 528244 (Honey Insurance) of PO Box 129, Surry Hills NSW, 2010 distributes and manages *your* insurance *policy*. ZAIL may appoint Honey Insurance to assist in managing *your* claim.

Honey Insurance is an underwriting agency and has been given a binding authority by the insurer which allows it to enter into, vary and cancel policies of insurance and administer this insurance product within the terms of the binding authority. In doing so, Honey Insurance acts for the insurer and not *you*.

Honey Insurance provides general advice on and arranges and administers this insurance product, under its own AFS Licence. Any advice provided by or on behalf of Honey Insurance is general and does not take into account *your* objectives, financial situation or needs, so please consider whether it is appropriate for *you* having regard to these things.

We are here to help

Honey Home Insurance is smarter home insurance for the modern-day homeowner or renter. *Our* approach to home insurance provides smart home technology to help *you* protect *your* home from common avoidable *accidents*. If *you* have any questions about *our* products or services or need help to make a claim, *you* can:

Call 137 137

Visit honeyinsurance.com

Snapshot of this PDS

This is a guide to the key sections of the Household Insurance policies *we* offer. Please read this PDS, *your* Certificate of Insurance and any Supplementary Product Disclosure Statements for full details.

1. How your policy works p.12-14

Who is involved in this contract of insurance, when the policy starts, and what happens if *you* change *your* mind.

We also explain the important documents that make up *your* policy.

The documents that make up *your* policy are:

- Certificate of Insurance
- Product Disclosure Statement (PDS)
- Supplementary Product Disclosure Statements

2. Smart Home Program p.15-17

Important information about the Smart Home Program and the applicable *premium* discount.

3. What your cover includes p.18-77

What *we* consider to be *your* home and *your* contents and, what *you* are covered for.

The type of cover *you* have will depend on *your* home and *your* contents and the level of cover *you* have selected.

Specific exclusions apply to certain parts of *your* cover. See the section that applies to the type of cover *you* have selected for more information.

The type of cover *you* have is shown on *your* Certificate of Insurance.

This PDS is made up of 2 types of cover:

- Home Insurance
- Contents Insurance

4. What your cover does not include p.78-84

The general things *we* do not cover under *your* policy. These are known as general exclusions and they apply to all parts of *your* cover, and all types of cover.

You should read these carefully to understand what *we* will not cover as a part of *your* policy.

These general exclusions apply in addition to the specific exclusions found within the 'What *your* cover *includes*' section.

It is important that anyone that permanently lives in *your* home is aware of these exclusions as they apply to them also.

5. What you are responsible for p.85-89

The responsibilities *you* have, and conditions that apply to *your* policy.

It is important for *you* to know about these responsibilities and conditions.

If *you* don't comply with any condition or term of *your* policy, the law may allow *us* to refuse or reduce a claim and/or cancel *your* policy.

6. What you need to know about claiming p.90-103

What happens when *you* need to claim on *your* policy, and the process that *we* will follow with *your* claim.

This *includes* how to make a claim under *your* policy, *your* responsibilities when making a claim, how *we* will settle *your* claim, and what *excesses* may apply to *your* claim.

7. Other information p.104-117

Other important information *you* should know such as how *we* calculate *your premium*, how *your* personal information is handled, management of disputes or complaints, and definitions for words that have special meanings.

How to read this PDS

We have designed this PDS so it is easy for *you* to see what is covered, any limits that apply to *your* cover, what is not covered, *your* responsibilities, and how making a claim works.

Coloured tabs to assist navigation

You can use the coloured tabs down the side of the page to help *you* navigate through the sections of this PDS. These can be helpful when flicking between sections of the PDS.

To return to the contents page, click in the bottom left corner of the page.

Helpful tips and other information boxes

If there is information within the PDS that *we* feel needs to be brought to *your* attention, *we* utilise the below highlighted boxes.

Helpful tips example

We use boxes like this one to highlight important and helpful information, or to help *you* navigate around this PDS.

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help *you* understand how *we* define these words, see 'Words with special meanings' in the 'Other information' section on pages 112-116.

You and your

Refers to the policyholders shown on the Certificate of Insurance and their *family* who permanently live with them at the *insured address*.

We, our or us

Refers to ZAIL as the product issuer, in most cases.

Symbols with special meanings used in this PDS

There are symbols used in this PDS that have special meanings. To help *you* understand how *we* use symbols within the 'What *your* cover *includes*' and 'What *your* cover does not include' sections *we* use the following:

	This shows what *you* are covered for in the type of cover that *you* have chosen.
	These are the limits that apply. Although *we* provide cover for *you*, there may be limitations to how much cover *you* have or can claim on *your policy*.
	This is what *we* don't cover – known as exclusions. *You* are not covered for these items, costs, circumstances or events. *You* should read these exclusions carefully to ensure *you* understand what *your policy* doesn't cover *you* for.
	This relates to additional important information about the cover *you* have chosen.

Amounts shown

All *policy* limits and amounts shown in this PDS include any government statutory charges, levies, duties, GST and other taxes that may apply.

Benefits that apply to your type of cover

Some benefits only apply to certain types of cover. *We* show this within each benefit. Below is an example benefit and how *we* display which types of cover the benefit applies to.

Example included benefit

Included for:	 Home	 Contents

In the example above, the benefit is included for Home cover as well as Contents cover.

In the example below, the benefit is optional for Contents cover only and not available for Home cover.

Example optional benefit

Optional for:	 Contents

The type of cover *you* have will be shown on *your* Certificate of Insurance.



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How your policy works

This section explains who is involved in this contract of insurance, when the *policy* starts, and what happens if *you* change *your* mind.

We also explain the important documents that make up *your policy*.

Contract between you and us

Your policy is a legal contract between *you* and *us*. *We* agree to give *you* the insurance set out in *your* policy for the *premium you* pay *us*.

More than one policyholder

If more than one person is named as the policyholder on *your* Certificate of Insurance, then each person is jointly responsible for:

- the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of them to *us*,
- complying with the conditions of *your policy*, and
- the acts and omissions of all policyholders.

If more than one person is named as the policyholder on *your* Certificate of Insurance, then any one policyholder will be taken to be authorised by all policyholders to transact on the *policy* (including to change or cancel *your policy*, or make a claim under the *policy*).

When your policy starts

When *you* pay the annual *premium* or first monthly instalment, then *your policy* starts on the time and date shown on *your* Certificate of Insurance.

If *you* renew *your* current *policy*, then *your policy* starts at midnight on *your* renewal date.

Cooling off period

When *you* take out a new *policy* or renew a current *policy* with *us*, *we* give *you* a cooling off period of 21 days. The cooling off period starts from:

- the date and time *we* issue a new *policy* to *you*, or
- midnight on *your* renewal date.

If *you* want to cancel *your policy* during the cooling off period, *you* must tell *us you* want to do that. If *you* cancel *your policy* during the cooling off period, *we* refund *your premium* in full (as long as *you* haven't made a claim).

Documents that make up your policy

Your policy includes this Product Disclosure Statement (PDS), *your* Certificate of Insurance and any Supplementary Product Disclosure Statements. These documents show the conditions that apply to *your policy*. Please read the documents carefully and keep them in a safe place.

1. Product Disclosure Statement (PDS)

This PDS sets out the conditions that apply to *your policy* including what *we* do and don't cover, the exclusions that apply under *your policy*, and what *we* pay when *you* make a claim.

We give *you* a PDS with *your* Certificate of Insurance when *you* take out a new *policy* with *us*. *You* can download a copy of *our* PDS from honeyinsurance.com/documents.

2. Certificate of Insurance

Your Certificate of Insurance shows the type of cover that applies to *your policy* and also shows any specific details that apply to *your policy*.

For example, *your policy* number, home address, construction type, *your* period of insurance, the *premium* for *your policy*, and any *excesses* that apply to *your policy*.

We give *you* a Certificate of Insurance when *you* take out a new *policy*, renew a current *policy*, or make a change to *your policy*.

When *you* receive *your* Certificate of Insurance, *you* should check the details to make sure they are correct. If the details are incorrect, please contact *us*.

3. Supplementary Product Disclosure Statement

If *we* need to make a change to the PDS conditions, *we* may issue a Supplementary Product Disclosure Statement which sets out the change.

If *we* issue any Supplementary Product Disclosure Statements, *we* will give *you* a copy.

Sample documents



1. Product Disclosure Statement (PDS)



2. Certificate of Insurance



3. Supplementary Product Disclosure Statement



Smart Home Program

This section provides an overview of the Smart Home Program.

Conditions apply to the Smart Home Program.

Your Certificate of Insurance will identify whether the Smart Home Program applies to *your policy*.

The Smart Home Program

The Smart Home Program provides eligible policyholders the option to receive a smart home sensor kit that can detect and alert *you* to common household risks when correctly installed, activated and maintained in an operational state. If the Smart Home Program applies to *your policy*, *you* will be entitled to a *premium* discount during the period of insurance, subject to the terms of the Smart Home Program set out in this section.

Eligibility

If *you* are eligible, *you* will be presented with the option to participate in the Smart Home Program before the start of *your policy*.

Adding the Smart Home Program to your policy

If *you* agree to add the Smart Home Program to *your policy*, this will be set out in the Certificate of Insurance.

If *you* did not elect to participate in the Smart Home Program before *your* policy started, or have them installed under a previous period of insurance, *you* will not be able to opt in to the Smart Home Program during the period of insurance without our agreement.

Installing and activating the smart home sensor kit

If the Smart Home Program applies to *your policy*, a smart home sensor kit will be provided to *you* at no additional cost. *We* will not use data from the smart home sensor kit in the claims process.

The smart home sensor kit will be delivered to the *insured address*. *You* must install and activate the smart home sensor kit within 28 days of when *you* receive the smart home sensors and keep the smart home sensor kit active for the period of insurance.

If you identify that the smart home sensor kit is defective you must promptly notify Honey Insurance using the contact details set out in this PDS.

If you do not comply with all of these requirements you may not be eligible for the Smart Home Program discount in the future.

Premium discounts and repayments

A Smart Home Program discount will be applied to *your premium* if *you* opted in to the program, which involves *you* agreeing to install and keep the smart home sensor kit operational and subject to the terms of the Smart Home Program set out in this section. *Your* Certificate of Insurance will state any Smart Home Program discount that applies to *your policy*.

You will only continue to be eligible for the Smart Home Program discount if the smart home sensor kit has been installed and activated in accordance with the requirements of this section. The Smart Home Program discount is subject to *us* applying a minimum premium amount that *we* require for the *policy*.

When are you required to install the smart home sensor kit?

You must install and activate *your* smart home sensor kit within 28 days of when *you* receive the smart home sensors.

If you don't install and activate the smart home sensor kit

If *we* detect that *you* have not activated the smart home sensor kit within 28 days of when *you* receive the smart home sensors, or if the smart home sensor kit is detected to be offline at any time during the period of insurance, *we* will try to contact *you* to confirm whether *you* intend to install (or re-install) and activate the smart home sensor kit.

If *we* are unable to contact *you*, or *you* tell *us you* do not want the smart home sensor kit, *we* can end *your* eligibility for the Smart Home Program discount. If this occurs, *you* will not continue to be eligible for the Smart Home Program discount.

You will not lose *your* eligibility for the discount if the smart home sensor kit is not operational because it is defective and *you* notified Honey Insurance promptly after identifying the defect.



What your cover includes

This section explains what we consider to be *your* home and contents, and what *you* are covered for.

The type of cover *you* have will depend on *your* home and *your* contents, and the type of cover *you* have selected.

Specific exclusions apply to certain parts of *your* cover. See the section that applies to the type of cover *you* have selected for more information.

The type of cover *you* have is shown on *your* Certificate of Insurance.

Types of cover you may choose

This PDS is made up of 2 different types of cover. The type of cover *you* have will depend on *your* home, or *your* contents, and the type of cover that *you* have selected. The type of cover *you* have is shown on *your* Certificate of Insurance.

The types of cover within the PDS are:

- Home Insurance
- Contents Insurance

Summary of cover under your policy

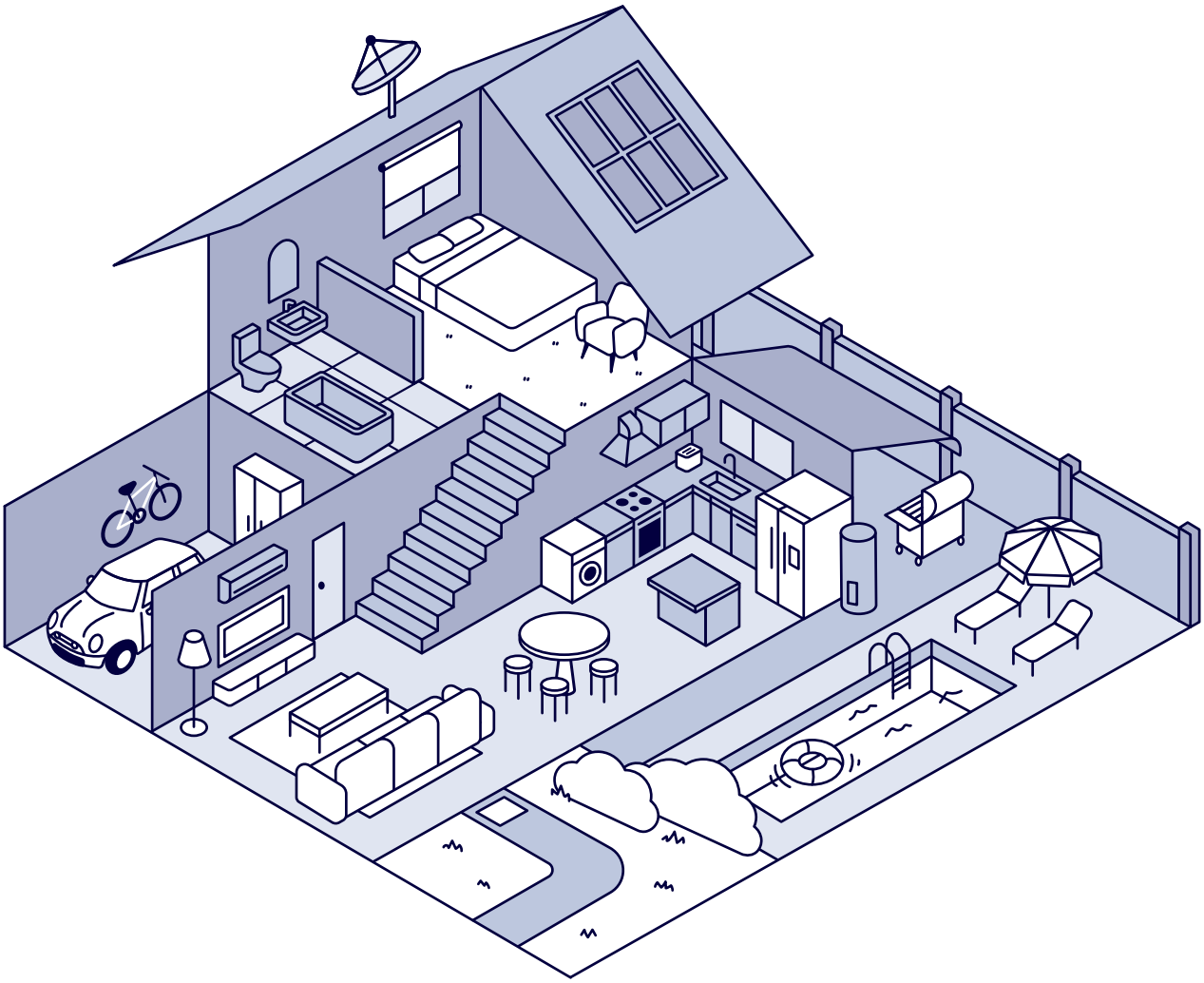
The table below summarises the cover *we* give *you* under the type of cover *you* have selected. For full details about *your* cover, read the sections that apply to *your policy* within this document.

Summary of cover under your policy	Home	Contents
Loss or damage caused by certain events at the *insured address* during the period of insurance.	✓	✓
Insured events		
Events *you* are covered for.	✓	✓
Included benefits		
Benefits *we* include as part of *your* cover. The number of benefits available to *you* will depend on the occupancy of *your* home, and the cover *you* have chosen.	✓ Up to 13 benefits	✓ Up to 19 benefits
Optional benefits		
Benefits *you* can add to increase *your* cover. The options available to *you* will depend on the occupancy of *your* home, and the cover *you* have chosen. *You* need to pay more for these benefits.	✓ Up to 2 benefits	✓ Up to 7 benefits
Legal liability		
Your legal liability to pay compensation to someone for loss or damage to their property or for death or bodily injury which results from certain *incidents* during the period of insurance which *you* are liable for.	✓	✓

What is your home

Your home is made up of the building itself at the *insured address* shown on *your* Certificate of Insurance, items that are fitted or fixed to that building as well as certain items that are within the boundary of *your* property.

Examples of items that make up *your* home are shown in the graphic below and are shaded as blue. This is explained in greater detail in the following section '*Your* home' - see pages 21-23.



Your home

We cover *your* home at the *insured address* shown on *your* Certificate of Insurance. *We* also cover other structures at that address. This section outlines what *we* cover and don't cover as *your* home under *your policy*.

Building types

You are covered for:

- The building *you* own and live in which is:
  - A detached house; or
  - A flat or *home unit* (including a duplex or semi-detached/attached home) which is *your* main residence and is not part of a strata title.
- A transportable home that is fixed to foundations set into the ground and connected to all services on the site.

You are not covered for:

- A hotel, motel, boarding house or barracks.
- Temporary homes or structures, caravans and mobile homes.
- A *home unit* which is part of a strata title.
- Any property *you* own which *you* do not live in and which is occupied by other people, including *tenants* under a *rental agreement* with *you*.

Other structures

You are covered for:

- Other buildings that *you* use for domestic purposes which include garages, carports, sheds, and pergolas.

You are not covered for:

- *Temporary/unfixed swimming pools* or spas (but *we* do cover *temporary/unfixed swimming pools* or spas under Contents Insurance).
- Boat jetties, pontoons or wharves.
- Glasshouses or greenhouses (whether they are made mainly of glass or not).
- *Retaining walls*.
- Fences, sheds, stables or other structures *you* use for agricultural or other *business* purposes.

Building under construction

You are covered for:

- Homes under *renovation* where there are changes to external walls, roof or flooring. *We* will only cover *you* for 8 of the insured events - see page 29.

You are not covered for:

- Homes that are being built or rebuilt (but *we* do cover *your* home for some insured events during *renovations* – see page 29).

Outdoor items

You are covered for:

- Fixed barbecues, clothes hoists, external blinds and awnings, shade sails, aerials and masts.
- Outdoor water and sullage pumps attached to service pipes or drains.
- *Fixed swimming pools*, spas or saunas, and their pumps, motors and filters.
- Fixed outdoor water tanks, solar appliances and solar panels.
- Sealed driveways, garden borders, bridges, paths, paving and playing surfaces, up to 500m long in total.
- Fences, walls, and gates.
- Built-in furniture.
- Gas, water, electricity or other services that *you* own or are legally liable to repair or replace.

You are not covered for:

- Lawns, grass, trees, shrubs, plants and hedges (but *we* do cover trees, shrubs, plants and hedges under the included benefit – replacing trees, shrubs, plants and hedges). See page 59.

Indoor items

You are covered for:

- Fixed coverings on walls, ceilings, and floors (but not carpets – *we* cover carpets as part of *your* contents).
- Equipment or appliances permanently fixed to the gas, plumbing or electrical systems including fixed or built-in air conditioning units, ovens, stoves, range hoods, dishwashers, and permanently fitted/fixed fish tanks.
- Ceiling fans and ceiling exhaust fans.

You are not covered for:

- Carpets (*we* cover carpets under Contents Insurance).

Vehicles and accessories

You are not covered for:

- A campervan, bus, semi-trailer, rail carriage, tram, watercraft or aircraft.
- A caravan or mobile home.

General limits on home items

There are general limits that apply to some home items, as shown in the table below.

Home	
Items	**Limit**
Dividing fences, walls and gates on a shared boundary	50% of the total cost for up to 2km in total
Sealed driveways, garden borders, bridges, paths, paving, and playing surfaces	The cost up to 500m long in total
Swimming pool and spa covers and liners that are up to 5 years old and are damaged by a *storm*	Up to $500

What are your contents

Your contents are items that are not fitted or fixed to *your* home. These items can be inside or outside *your* home at the *insured address*. Please be aware some conditions apply to contents in the *open air*.

Examples of items that make up *your* contents are shown in the graphic below and are shaded as red. This is explained in greater detail in the following section '*Your* contents' - see page 25.



Your contents

We cover *your* contents at *your* home at the *insured address* shown on *your* Certificate of Insurance. This section outlines what *we* cover and what *we* don't cover as *your* contents under *your policy*.

General contents

You are covered for:

- Beds, lounges, tables, chairs, and wardrobes.
- Towels, bed sheets, blankets, and quilts.
- Internal blinds and curtains.
- Fixed and unfixed carpets.
- Unfixed light fittings.
- Furniture and furnishings in a home office.
- Clothing, shoes, bags and wallets.
- CDs, DVDs, Blu-ray discs and, records.
- Washing machines, refrigerators, freezers, dryers, and portable heaters.
- Home entertainment equipment like televisions and DVD players.
- Laptops, computers and tablet PCs.
- Computer game consoles and discs.
- Game software, music or other software that has been purchased or downloaded legally.
- Mobile phones.
- Cameras, video cameras, and their accessories.
- Portable music systems.
- Musical Instruments.

You are not covered for:

- *Stock*, property or materials used in a *business* (but *we* do cover *tools of trade* and equipment and furnishings used in a home office). If *you* have the optional benefit of 'Small *business* contents' shown on *your* Certificate of Insurance, *we* will cover *office equipment* and *stock* that *you* keep at home.

Jewellery, watches and other valuables

You are covered for:

- Jewellery, watches, gold and silver artefacts.

You are not covered for:

- Precious metals in the form of bars or bullion and precious or semi-precious uncut or loose gems.
- Credit, debit or any other type of financial transaction card.
- Tickets, coupons, lottery tickets, and competition entry forms.
- Registered securities.

Sporting and recreational items

You are covered for:

- Firearms that are legally registered and stored.
- Remote-controlled models, drones or toys.
- Sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surf skis, and water skis.
- Bicycles and scooters, including their accessories.
- Unregistered golf buggies.

Building, garden and tools

You are covered for:

- Household tools and *tools of trade*.
- Unregistered lawn and garden appliances.
- *Temporary/unfixed swimming pools*.

You are not covered for:

- Lawns, grass, trees, shrubs, plants, and hedges.
- Construction material for renovating *your* home.
- Equipment or appliances permanently fixed to gas, plumbing or electrical systems (*we* cover fixed items under Home Insurance).

Mobility items

You are covered for:

- Motorised wheelchairs that are not required by law to be registered.
- Unmotorised wheelchairs.

For home unit owners

You are covered for:

- If *you* are an owner-occupier of a *home unit*, then *your* contents also include *fixtures and fittings* that are not required by law to be insured by a *body corporate*.

For tenants

You are covered for:

- If *you* are a *tenant*, then *your* contents also include:
  - landlord's *fixtures and fittings* that *you* are responsible for under the *rental agreement*, and
  - *fixtures and fittings you* install with *your* landlord's permission.

Pets and livestock

You are not covered for:

- Pets, livestock, fish or birds.

Vehicles, caravan contents & spare parts

You are not covered for:

- Registerable motor vehicles, motorcycles, scooters, trailers and caravans, and their tools, parts, spare parts and accessories whether fitted or not.
- Trail and offroad motorbikes.
- Aircraft or watercraft, their tools, parts, spare parts and accessories whether fitted or not (but *we* do cover sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surf skis, and water skis).
- Golf buggies or motorised wheelchairs that are or should be registered.
- Anything that is in a caravan or mobile home.

General limits on contents items

There are general limits that apply to some contents items as shown in the table below. *You* can choose to increase the limit for specific items under the following optional benefits:

- '*Individual items at home*' for cover only when they are at *your* home – see page 69.
- 'Individual or grouped *items away from home*' for cover when they are anywhere in Australia and New Zealand – see page 71.

Contents items

Items	Limit
Cameras and their accessories	Up to $2,000
Cash, gift cards, cheques, and travellers cheques	Up to $300
CDs and DVDs, Blu-ray discs, records, computer and game consoles, computer and game software, discs and music	Up to $5,000
Collections, medals or memorabilia	Up to $2,000
Hand woven rugs and mats	Up to $1,000 for each item
Movie or video cameras and their equipment	Up to $2,000
Office equipment	Up to $20,000
Stamp *collections* and collectors unnegotiable currency	Up to $2,000
Tools of trade	Up to $2,000
Watches, jewellery, and gold or silver artefacts (but not bullion)	Up to $2,000 per item and $6,000 in total
Works of art, figurines, moulded objects, vases or curios (except for jewellery, gold or silver artefacts)	Up to $2,000 per item and $12,000 in total

Additional conditions

There are additional conditions that may apply to *your* Home Insurance and *your* Contents Insurance. These conditions and when they will apply are shown below.

What we cover when you are renovating your home

If *you* are renovating *your* home, cover for any loss or damage to *your* home (and building materials) or *your* contents only applies where the loss or damage is caused by one or more of the insured events below:

- Earthquake
- Explosion
- *Fire*
- Impact
- *Storm* (limited to loss or damage caused by very strong winds)
- Lightning
- *Riots*
- Vandalism

Once *your* home is structurally secure with all external walls, roof and flooring in place, this limitation won't apply and *you* will be covered for all insured events.

If your home will be unoccupied for more than 60 days

Your home is *unoccupied* if no one has been living in it for more than 60 consecutive days. *Your* home is also *unoccupied* if someone stays there on average for less than one night a week during the 60-day period.

If *your* home is *unoccupied*, the *Unoccupied* Home *excess* (see pages 98 and 99) will apply.

Contents in open air

Your contents are in the *open air* if they are anywhere at the *insured address* that is not fully lockable and enclosed by weatherproof walls, flooring, and roof. For example, on *your* uncovered balcony or deck at *your* home.

If loss or damage happens to *your* contents when they are in the *open air*, then:

- under the insured event 'Impact', *we* don't cover them at all,
- under the insured event 'Theft', *we* only pay up to 5% of *your* contents sum insured,
- under the Optional benefit 'Advanced cover', *we* only pay up to 5% of *your* contents sum insured.

Insured events

We cover loss or damage to *your* home or *your* contents that is caused by certain events. These events are set out in table 'Summary of cover – insured events' on page 31.

For *us* to cover *you* for loss or damage, the insured event must happen:

- at the *insured address*, and
- during the period of insurance.

The general exclusions shown on pages 79-84 apply to all insured events.

Making a claim – new for old contents

If *you* make a claim and it is settled by replacing *your* damaged or lost contents, then *you* will be given new items to replace *your* old items – no matter how old *your* items are. However, the *as new* value of the following contents items will be reduced for age, wear and tear:

- floor carpets that are over 10 years old,
- clothing.

Your sum insured

Your sum insured is the amount *you* choose to cover *your* home or *your* contents up to. It's important for *you* to choose a sum insured amount that is enough to cover the cost to rebuild *your* home and replace *your* contents items if they are totally destroyed by an insured event – for example, a *fire*.

When *you* set *your* sum insured for *your* home *you* should look at:

- the cost to rebuild *your* home based on materials and labour, not just *your* home's market value, and
- any additional costs to rebuild *your* home to comply with current building laws – this may increase the total building costs.

When *you* set *your* sum insured for *your* contents *you* should look at:

- the costs to replace *your* items at today's prices, and
- all *your* contents within each room of *your* house, for example clothing, linen, and furniture.

When *we* send *you* an offer to renew *your policy*, *we* will increase *your* sum insured by the *uplift rate*, which helps to protect *your* sum insured against the effects of increasing costs. Even though *we* offer *you* that increase, *you* don't have to accept it.

Monitoring your sum insured

You can ask *us* to change *your* sum insured at any time. It's *your* responsibility to regularly review *your* sum insured to make sure it provides the right amount of cover for *your* home and *your* contents.

Summary of cover – insured events

The table below provides a brief summary of the insured events that *we* give *you* cover for. For full details about *your* cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Insured events	Limit	Home	Contents	Page
Animal damage	Up to the sum insured. General limits apply for some home and contents items covered.	✓	✓	32
Earthquake		✓	✓	32
Explosion		✓	✓	33
Fire		✓	✓	33
Flood		✓	✓	34
Impact		✓	✓	35
Leaks		✓	✓	36
Lightning		✓	✓	37
Riots		✓	✓	37
Storm		✓	✓	38
Storm surge		✓	✓	39
Theft		✓	✓	40
Tsunami		✓	✓	41
Vandalism		✓	✓	41

Animal damage

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by an animal. For example, *we* cover *you* if a gecko causes *your* air conditioning unit to malfunction.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage caused by:

- *your* pets or other animals that *you* or a person who permanently lives at the home, keep at *your* home,
- pests or parasites,
- birds (but *we* do cover some bird damage under the included benefit 'Broken glass – home' see page 46).

Earthquake

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by an earthquake. An earthquake *excess* applies on top of *your* basic *excess* – see pages 98 and 99.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

Explosion

Included for: Home, Contents

You are covered for:

- If an item, device or substance explodes and causes loss or damage to *your* home or *your* contents.

Limit:

- Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.
- The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

- Loss or damage to an item or device that explodes.

Fire

Included for: Home, Contents

You are covered for:

- Loss or damage to *your* home or *your* contents caused by a *fire*, bushfire, or grassfire.

Limit:

- Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.
- The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

- Loss or damage caused by smoke or heat (e.g. melting or scorching) when *your* home or *your* contents did not catch *fire* (but *we* do cover *you* if the loss or damage is caused by a *fire* that is within 100 metres of *your* home).
- Loss or damage caused by a bushfire that happens during the first 72 hours from when *we* first cover *your* home or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your* home or *we* replace another insurance *policy*).

Flood

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by *flood* or *water runoff*.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage caused by:

- water being absorbed through floors or external or internal walls of *your* home (including rising damp) and any resulting loss or damage to *your* contents, including carpets,
- hydrostatic pressure building up below or behind any part of *your* home including a swimming pool, spa, or tank,
- a power surge (but *we* may cover *you* if another insured event at *your* home causes the power surge).

Loss or damage caused by erosion, landslide, subsidence, vibration, earth shrinkage or expansion or any other earth movement no matter how it is caused.

But *we* do cover damage caused by a landslide or subsidence that:

- occurs within 72 hours of the first loss or damage to *your* home or *your* contents caused by the *flood* or *water runoff*, and
- is solely caused by the *flood* or *water runoff* (that is, not caused by or contributed to by erosion over time, structural or design fault, or any other factor).

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.

Loss or damage caused by *flood* or *water runoff* that happens during the first 72 hours from when *we* first cover *your* home or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your* home or *we* replace another insurance *policy* that covers *flood* or *water runoff*).

Water runoff from an item or device *we* cover under the insured event '*Leaks*'.

Impact

Included for:	Home	Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by impact of these items:

- a motor vehicle or watercraft,
- a tree or tree branch,
- an aircraft, space debris, or debris from a rocket or satellite,
- a satellite dish, solar hot water tank, or aerial.

The costs to remove and dispose of a tree or branch that causes the impact.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage caused by tree lopping or felling by:

- *you* or anyone who permanently lives with *you*,
- any person who has *your* consent or the consent of a person who permanently lives with *you*.

Loss or damage to underground services caused by a motor vehicle or watercraft.

The cost to remove the tree stump of a tree that causes the impact.

Leaks

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by liquids that are leaking, bursting, discharging, or overflowing from these items or devices:

- dish and clothes washing machines,
- water catchment trays in refrigerators, freezers, and evaporative air conditioners,
- waterbeds,
- pipes, gutters and drains which are fixed or connected to *your* home,
- fixed domestic items which include water tanks, lavatory cisterns and pans, baths, basins, and sinks,
- water mains.

We may also cover some other costs under the included benefit 'Investigating *leaks*' – see page 56.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage caused by *leaks*:

- from shower recesses or cubicles,
- that *you* knew about but did not fix before they caused loss or damage to *your* home or *your* contents,
- from fish tanks.

Loss or damage caused by gradual and ongoing *leaks*. But *we* do cover *you* if *you* can show:

- for *your* home, that the loss or damage started after *you* took out Home Insurance with *us*,
- for *your* contents, that the loss or damage started after *you* took out Contents Insurance with *us*,
- *you* did not know or could not have reasonably been expected to know about the *leak* before it caused loss or damage to *your* home or *your* contents.

Loss or damage to the item or device which leaked.

The cost to replace the escaped liquid.

Lightning

Included for: Home, Contents

You are covered for:

- Loss or damage to *your* home or *your* contents caused by a lightning strike.

Limit:

- Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.
- The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

- Loss or damage if there is no evidence that lightning was the cause of the loss or damage. For example, power surges or fluctuations caused by an electricity provider or impact to power lines.

Riots

Included for: Home, Contents

You are covered for:

- Loss or damage to *your* home or *your* contents caused by a *riot* and the action that legal authorities take to control a *riot*.

Limit:

- Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.
- The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

Storm

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by a *storm*. For example, a cyclone.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage caused by:

- a power surge (but *we* may cover *you* if another insured event at *your* home causes the power surge),
- rain, hail or snow after it reaches the ground (but *we* may cover that under the insured event '*Flood*' as *flood* or *water runoff*).

Loss or damage caused by a *storm* that happens during the first 72 hours from when *we* first cover *your* home or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your* home or *we* replace another insurance *policy*).

Loss or damage to:

- lawns or grass,
- swimming pool and spa covers and liners that are more than 5 years old,
- free standing walls,
- paintwork or *coatings* if that is the only building damage caused by the *storm*.

Storm surge

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by a *storm surge*.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage caused by:

- water being absorbed through floors or external or internal walls of *your* home (including rising damp) and any resulting loss or damage to contents, including carpets,
- hydrostatic pressure building up below or behind any part of *your* home including a swimming pool, spa or tank,
- a power surge (but *we* may cover *you* if another insured event at *your* home causes the power surge).

Loss or damage to:

- lawns or grass,
- swimming pools and spas and their covers and liners,
- the water in swimming pools and spas,
- shade and sail cloth or fabric awnings.

Loss or damage caused by a *storm surge* that happens during the first 72 hours from when *we* first cover *your* home or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your* home or *we* replace another insurance *policy*).

Theft

Included for: Home, Contents

You are covered for:

Loss or damage to *your* home or *your* contents caused by theft or attempted theft by someone who enters *your* home without *your* consent.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

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*,
- a person *you* told could invite people to *your* home.

Loss or damage to:

- cash, gift cards, cheques, and travellers' cheques if a thief enters *your* home through an open or unlocked door, window or skylight,
- contents in a boarding house, dormitory, nurse's quarters, barracks or similar buildings if a thief enters through an open or unlocked door, window or skylight,
- contents that are in *common areas*.

Tsunami

Included for: Home, Contents

You are covered for:

- Loss or damage to *your* home or *your* contents caused by a tsunami.

Limit:

- Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.
- The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

Vandalism

Included for: Home, Contents

You are covered for:

- Loss or damage to *your* home or *your* contents by someone who intentionally or maliciously damages them.

Limit:

- Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.
- The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

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*,
  - a person *you* told could invite people to *your* home.
- Loss or damage to:
  - cash, gift cards, cheques, and travellers cheques if a vandal enters *your* home through an open or unlocked door, window or skylight,
  - contents in a boarding house, dormitory, nurse's quarters, barracks or similar buildings if a vandal enters through an open or unlocked door, window or skylight,
  - contents that are in *common areas*.

Included benefits

We provide up to 26 included benefits as part of *your* cover for *your* home and *your* contents. *You* don't need to pay more for these benefits – *we* include them as part of *your* standard cover.

The included benefits *we* provide depend on the type of cover *you* have chosen.

For *us* to cover *you* for loss or damage under these benefits, the event must happen during the period of insurance.

Making a claim for an included benefit

Unless *we* state otherwise in the benefit, *you* can only claim for included benefits if *we* accept *your* claim for an insured event for *your* home or *your* contents. For example, if *you* make a claim under *your* home cover for *fire*, *we* will also pay up to 10% of *your* home sum insured for temporary accommodation if *your* home is deemed to be unfit to live in under the included benefit 'Temporary accommodation'.

An included benefit is paid as part of *your* home or *your* contents sum insured unless otherwise stated. The general exclusions shown on pages 79-84 apply to all included benefits.

Summary of cover – benefits

The table below provides a brief summary of the included benefits that *we* give *you* cover for. The limit for each benefit is included in the sum insured unless stated otherwise. For full details about *your* cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Included benefits	Limit	Home	Contents	Page
Broken glass	Up to the sum insured	✓	✓	45
Clean up costs	Up to 10% of the sum insured	✓	✓	47
Contents in a safe deposit box	Up to 10% of the sum insured	✗	✓	47
Contents in storage	Up to the sum insured	✗	✓	48
Contents in transit	Up to the sum insured	✗	✓	49
Counselling services	Up to $1,500	✓	✓	50
Credit card misuse	Up to $1,500	✗	✓	51
Demolition and removal of debris	Up to 20% of the sum insured	✓	✓	52
Design	Up to 10% of the sum insured	✓	✗	52
Emergency services damage	Up to $1,000	✓	✗	53
Extra living expenses	Up to 10% of the sum insured	✗	✓	53
Food spoilage	Up to $1,000	✗	✓	54
Funeral costs	Up to $5,000	✓	✓	54
Gifts	Up to $1,000	✗	✓	55
Home modifications after a serious injury	Up to $25,000	✓	✗	55
Investigating *leaks*	Up to 10% of the sum insured	✓	✗	56
Lifetime guarantee on repairs	Up to the sum insured	✓	✓	56

Summary of cover – benefits (continued)

Included benefits	Limit	Home	Contents	Page
Locks	Up to $1,000	✓	✓	57
Replacing documents	Up to $1,000	✗	✓	58
Replacing trees, shrubs, plants & hedges	Up to $1,000	✓	✗	59
Security firm response	Up to $750	✗	✓	59
Storage costs after an event	Up to 10% of the sum insured	✗	✓	60
Temporary accommodation	Up to 10% of the sum insured	✓	✗	61
Temporary removal of contents	Up to 20% of the sum insured	✗	✓	62
Visitor's contents	Up to $500	✗	✓	63

Broken glass - Contents

Included for:



Contents

You are covered for:

Accidental breakage of glass that is part of an item of furniture at *your* home.

The items *we* pay for include broken glass in a coffee table, display unit or wall hanging mirror or picture frame.

You can claim for this benefit even when an insured event has not occurred.

Limit:

Up to *your* contents sum insured shown on *your* Certificate of Insurance.

The general limits for *your* contents shown on page 28.

You are not covered for:

Loss or damage if the break does not extend through the entire thickness of the item.

Loss or damage to glass in these items:

- a conservatory,
- mirrors normally carried by hand,
- fish tanks,
- picture frames that are not normally hung on walls, radios, clocks, vases, ornaments or lamps (but *we* do cover those items if *you* have the optional benefit 'Advanced cover' for *your* contents – see page 65).

Loss or damage to:

- items made from other materials including porcelain, marble, granite, fibreglass, polymarble or ceramics,
- the screen of a television or a visual display unit (but *we* do cover those items if *you* have the optional benefit 'Advanced cover' for *your* contents – see page 65).

Broken glass - Home

Included for:

Home

You are covered for:

Accidental breakage of these items if they are part of *your* home:

- fixed glass,
- a skylight,
- a sink, basin, shower base, bath or toilet that is made from porcelain, marble, granite,
- fibreglass or polymarble,
- glass or ceramics in a cook top.

Breakage to glass in *your* windows or doors caused by birds.

You can claim for this benefit even when an insured event has not occurred.

Limit:

Up to *your* home sum insured shown on *your* Certificate of Insurance.

You are not covered for:

The break if it does not extend through the entire thickness of the item.

Loss or damage to:

- tiles or tiled furniture,
- a conservatory,
- fish tanks,
- solar panels.

Clean up costs

Included for: Home, Contents

You are covered for:

The costs to clean up any mess left by a thief or vandal or any damage and mess made by the police when they investigated the *incident* (e.g. police forensic tests).

Limit:

Up to 10% of *your* home sum insured or *your* contents sum insured shown on *your* Certificate of Insurance.

This benefit is paid on top of *your* home sum insured, or *your* contents sum insured or both sums insured depending on which part of *your policy you* claim under.

Contents in a safe deposit box

Included for: Contents

You are covered for:

Loss or damage to *your* contents caused by an insured event while they are in a safe deposit box at a financial institution.

Limit:

Up to 10% of *your* contents sum insured shown on *your* Certificate of Insurance.

The general limits for *your* contents shown on page 28.

You are not covered for:

Loss or damage to cash, gift cards, cheques, and travellers cheques.

Contents in storage

Included for:



Contents

You are covered for:

Loss or damage to *your* contents caused by an insured event while they are stored away from *your* home for up to 60 consecutive days as long as:

- *you* tell *us you* are storing *your* contents away from *your* home, and
- *we* agree to cover them.

Limit:

Up to *your* contents sum insured shown on *your* Certificate of Insurance, or

The general limits for *your* contents shown on page 28.

You are not covered for:

Loss or damage to:

- cash, gift cards, cheques, and travellers cheques,
- jewellery and watches,
- gems and precious metals in any form.

Contents in transit

Included for:



Contents

You are covered for:

Loss or damage to *your* contents for 14 days from when *you* start to move to *your* new home if:

- *you* tell *us* that *you* are moving to a new permanent address in Australia,
- an insured event causes loss or damage to *your* contents during the period of insurance at either *your* old address or *your* new address,
- loss or damage is caused to *your* contents during the period of insurance by a *fire*, *flood* or *water runoff* or a road *accident* while a vehicle is carrying them to *your* new home.

Limit:

Up to *your* contents sum insured shown on *your* Certificate of Insurance, or

The general limits for *your* contents shown on page 28.

You are not covered for:

Loss or damage caused to *your* contents when they are loaded onto or unloaded from the vehicle that is carrying them.

Loss or damage to cash, gift cards, cheques, and travellers cheques.

Counselling services

Included for:

Home

Contents

You are covered for:

The cost of any counselling sessions *you* receive from a registered practitioner after an insured event if:

- *we* paid *your* claim for more than 10% of *your* home sum insured or more than 30% of *your* contents sum insured,
- *you* begin the counselling sessions within 6 months from when the insured event happened, and
- *you* give *us* receipts for the counselling sessions.

Limit:

Up to 6 sessions, $1,500 in total.

We pay this benefit on top of *your* home sum insured, or *your* contents sum insured or both sums insured depending on which part of *your policy you* claim under.

Credit card misuse

Included for:



Contents

You are covered for:

The costs that *you* are liable for if *your* credit card or other financial transaction card is lost or stolen if:

- *your* card is lost or stolen anywhere in Australia, and
- someone uses *your* card without *your* consent to withdraw money from *your* account or buy items.

You can claim for this benefit even when an insured event has not occurred.

Limit:

Up to $1,500 in total for each lost or stolen card.

You are not covered for:

A person misusing *your* card because they found or had access to *your* Personal Identification Number (PIN) or other details.

Any loss *you* suffered if *you* did not notify the financial institution or credit provider within 24 hours after *you* found out that *your* card was lost or stolen.

Any loss if the financial institution or credit provider covers *your* loss.

Any loss if *you* break the terms and conditions that apply to the card.

Demolition and removal of debris

Included for: Home, Contents

You are covered for:

Demolishing *your* home and removing any debris that is caused by an insured event, and associated demolition work.

Limit:

Up to 20% of *your* home or *your* contents sum insured shown on *your* Certificate of Insurance.

We pay this benefit on top of *your* home sum insured, or *your* contents sum insured or both sums insured depending on which part of *your policy you* claim under.

Design

Included for: Home

You are covered for:

Redesign work that needs to be completed to repair or rebuild *your* home after an insured event:

- survey work,
- design work, and
- related legal work.

Limit:

Up to 10% of *your* home sum insured shown on *your* Certificate of Insurance.

We pay this benefit on top of *your* home sum insured.

Emergency services damage

Included for:



Home

You are covered for:

The costs to repair any damage caused by emergency services when they enter *your* home, if *we* have agreed to pay *your* claim for an insured event.

Limit:

Up to $1,000.

Extra living expenses

Included for:



Contents

You are covered for:

The costs for extra living expenses while the home that *your* contents are kept in is being rebuilt or repaired after an insured event, for example:

- connection fees for electricity, gas, telephone services,
- temporary fencing for pets/animals.

Limit:

Up to 10% of *your* contents sum insured shown on *your* Certificate of Insurance.

We pay this benefit on top of *your* contents sum insured.

You are not covered for:

Rent or other direct accommodation costs to live in *your temporary home* (but if *you* have Home Insurance, then *we* may cover those costs under the included benefit 'Temporary accommodation' – see page 61).

Food spoilage

Included for:



Contents

You are covered for:

The costs to replace spoiled frozen or refrigerated food, goods, and medicines at *your* home if the loss or damage is caused by:

- an insured event,
- refrigerant fumes that suddenly escape,
- *your* refrigerator or freezer breaking down,
- the public electricity supply failing at *your* home.

You can claim for this benefit even when an insured event has not occurred.

Limit:

Up to $1,000 for each claim.

No excess

You don't need to pay an *excess* if *you* make a claim for 'Food spoilage'.

Funeral costs

Included for:



Home



Contents

You are covered for:

Funeral costs *you* incur if:

- *we* agree to pay *your* claim for an insured event which happened at the *insured address*, and
- the insured event caused *you* or a member of *your family* to die within 90 days.

Limit:

Up to $5,000 for each claim.

Gifts

Included for:



Contents

You are covered for:

The cost to replace gifts *you* bought for a special occasion due to loss or damage if *we* agree to pay the contents sum insured for *your* claim for an insured event.

Limit:

Up to $1,000 for each claim, or

The general limits for *your* contents shown on page 28.

We pay this benefit on top of *your* contents sum insured.

You are not covered for:

Loss or damage to cash, gift cards, cheques, and travellers cheques.

Home modifications after a serious injury

Included for:



Home

You are covered for:

The additional costs to make required modifications to *your* home after an insured event if:

- *we* agree to pay *your* claim for that insured event, and
- the event caused *you* to become *quadriplegic* or *paraplegic*.

Limit:

Up to $25,000 for each claim.

We pay this benefit on top of *your* home sum insured.

You are not covered for:

If the injury is suffered by someone who is not permanently living in *your* home.

Investigating leaks

Included for:



Home

You are covered for:

The costs to locate where a *leak* is coming from if that *leak* has caused loss or damage to *your* home.

Limit:

Up to 10% of *your* home sum insured shown on *your* Certificate of Insurance.

We pay this benefit on top of *your* home sum insured.

You are not covered for:

The cost to fix the *leak*.

Lifetime guarantee on repairs

Included for:



Home



Contents

You are covered for:

The cost to fix any faulty workmanship resulting from repairs if:

- *you* made a claim with *us*,
- if the repairs were completed by a repairer authorised by *us*, and
- *you* or *your family* still own *your* home or *your* contents.

You are not covered for:

The repairs to *your* home or *your* contents fail because of:

- wear, tear, and gradual deterioration,
- movement of *your* home.

Damage that is caused by *your* or someone else's negligence after the repairs were completed.

Locks

Included for: Home, Contents

You are covered for:

- Costs to re-key, recode or replace locks on external doors to *your* home if *your* keys are stolen, as long as *you* report the theft to the police.

Limit:

- Up to $1,000 for each claim.

You are not covered for:

- These costs if *you* are a *tenant* of the home.
- Theft of keys outside of the *insured address*.

No excess

You don't need to pay an *excess* if *you* make a claim for 'Locks'.

Replacing documents

Included for:



Contents

You are covered for:

The costs to replace, restore or reproduce personal documents that are lost or damaged by an insured event. Personal documents include:

- marriage certificates,
- passports,
- birth certificates,
- licences,
- qualification certificates.

Limit:

Up to $1,000 for each claim.

Replacing trees, shrubs, plants and hedges

Included for:



Home

You are covered for:

The costs to replace *your* trees, shrubs, plants, and hedges that are lost or damaged by an insured event at the *insured address* with ones that *we* consider are reasonably similar.

Limit:

Up to $1,000 for each claim.

You are not covered for:

Loss or damage to lawns and grass.

Security firm response

Included for:



Contents

You are covered for:

The costs towards a security firm's fee to respond to the monitored alarm signal at *your* home if *your* alarm goes off because of an insured event.

Limit:

Up to $750 for each claim.

Storage costs after an event

Included for:



Contents

You are covered for:

The costs to store *your* contents if *you* need to move out of *your* home because an insured event makes the home unfit to live in. These costs include:

- removal and storage of *your* contents until *you* find another place to live in permanently or *your* home is fit to live in (whichever happens first) and,
- return of *your* contents from storage to *your* home.

We continue to cover *your* contents while *we* are paying for them to be stored for the remaining balance of *your* contents sum insured if an insured event causes loss or damage to them.

Limit:

Up to 10% of *your* contents sum insured shown on *your* Certificate of Insurance.

We pay this benefit on top of *your* contents sum insured.

You are not covered for:

Loss or damage to these items while in storage:

- cash, gift cards, cheques, and travellers cheques,
- jewellery and watches,
- gems and precious metals in any form.

Temporary accommodation

Included for:



Home

You are covered for:

The costs of temporary accommodation after an insured event happens that makes *your* home unfit to live in. These costs include:

- short term accommodation costs (such as a hotel, motel or serviced apartment) for up to 14 days from when the insured event happened,
- ongoing accommodation costs while *your* home is being rebuilt or repaired for up to 12 months from when the insured event happened until *your* home is fit to live in.
- up to $3,500 for temporary accommodation at a commercial boarding establishment for pets normally kept at the *insured address*, if *your* pet is unable to stay with *you*.
- reasonable and necessary costs to redirect *your* mail from the *insured address* to *your* temporary address for up to 52 weeks from the date of the insured event, while *your* home is being repaired or rebuilt

Limit:

Up to 10% of *your* home sum insured shown on *your* Certificate of Insurance.

Accommodation costs up to the market rental value of *your* home prior to the insured event happening.

This benefit is paid on top of *your* home sum insured.

You are not covered for:

Temporary accommodation if *you* are not living in *your* home when the insured event happens.

Any costs that *you* incurred after the completion of the necessary repairs to *your* home to make it fit for *you* to live in.

Temporary removal of contents

Included for:



Contents

You are covered for:

Loss or damage to *your* contents items caused by an insured event when *you* are travelling away from *your* home, as long as:

- *your* contents are in a secure and lockable dwelling that *you* are temporarily staying in within Australia, and
- *you* are temporarily staying away from *your* home no more than 30 consecutive days.

Limit:

Up to 20% of *your* contents sum insured shown on *your* Certificate of Insurance.

The general limits for *your* contents shown on page 28.

You are not covered for:

Loss or damage caused by these insured events while *your* contents are on *you* and are not in a secure and lockable dwelling:

- *flood* (or *water runoff*),
- impact,
- *storm*,
- theft,
- tsunami,
- vandalism.

Loss or damage to cash, gift cards, cheques, and travellers cheques.

Visitor's contents

Included for:



Contents

You are covered for:

Loss or damage to *your* visitor's contents caused by an insured event while they are visiting *your* home.

Limit:

Up to $500 for each claim.

The general limits for *your* contents shown on page 28.

You are not covered for:

Loss or damage to these items:

- cash, gift cards, cheques, and travellers cheques,
- jewellery and watches,
- laptops, computers, tablet PCs, and their accessories,
- mobile phones.

Optional benefits

You can choose to add up to 7 optional benefits to *your policy* for *your* home and *your* contents. *You* will have to pay an additional *premium* for any optional benefit that *you* select. *We* show any optional benefits *we* have agreed to cover on *your* Certificate of Insurance.

For *us* to cover *you* for loss or damage under these benefits, the event must happen during the period of insurance.

The general exclusions shown on pages 79-84 apply to all optional benefits.

Summary of cover – optional benefits

The table below provides a brief summary of the cover *we* give *you*. For full details about *your* cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

The limits stated in the table apply to claims under the listed optional benefits, and these limits are in addition to the sum insured.

Optional benefits	Limit	Home	Contents	Page
Advanced cover	Up to the sum insured	✓	✓	65
Mobile phones	Up to nominated amount on *your* Certificate of Insurance	✗	✓	66
Motor burnout	Up to the sum insured	✓	✓	67
Small *business* contents	Up to $20,000	✗	✓	68
Individual items at home	Up to nominated amount on *your* Certificate of Insurance	✗	✓	69
Items that can be insured away from home	Up to nominated amount on *your* Certificate of Insurance	✗	✓	70
Individual or grouped *items away from home*	Up to nominated amount on *your* Certificate of Insurance	✗	✓	71

Advanced cover – accidental damage & motor burnout

Optional for: Home, Contents

You are covered for:

Loss or damage caused by *accidental damage* or motor burnout to *your* home or *your* contents, for the below:

- Under Home Insurance, *we* cover *accidental damage* to fully enclosed and lockable parts of *your* home. For example, inside *your* home building or garage.
- Under Contents Insurance, *we* cover *accidental damage* to these contents items at *your* home:
  - Furniture, furnishings, household decorative items, works of art.
  - Wall hangings and household ornaments.
  - Television or visual display unit.
  - Kitchen, dining room, lounge room, bedroom and bathroom ware and floor carpets.
  - Household and domestic electrical and electronic goods, personal computer equipment and associated hardware.
- Loss or damage to *your* electrical items as described under the optional benefit 'Motor burnout', which can be found on page 67 of this PDS.

Limit:

Up to 5% of *your* contents sum insured for contents in the *open air*.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Accidental damage to *your* home or *your* contents if *you* rent out *your* home.

Any specific exclusions that applies to an insured event that causes the *accidental damage*.

Accidental damage to *your* mobile phone.

Accidental damage caused by:

- a power surge (but *we* do cover *you* if an insured event at *your* home causes the power surge),
- mechanical, electrical or electronic breakdown or failure of an item (but *we* do cover *you* if the breakdown or failure is covered under the optional benefit 'Motor burnout' – see page 67).

Advanced cover – accidental damage & motor burnout (continued)

You are not covered for:

The following types of *accidental damage* to *your* property:

- handheld glass, glassware or china items cracking, chipping or breaking while being used,
- minor dents, minor scratches or minor chips to things like walls, floors and furniture,
- scorching, burning or melting where it is caused by a process that involves heat or *fire* or a cigarette, cigar, pipe, tobacco, ash or other substance designed to be burned or heated up,
- *accidental damage* to swimming pools, outdoor spas and equipment including covers and liners,
- *accidental damage* to fish tanks.

Mobile phones

Optional for:



Contents

You are covered for:

Accidental loss or damage to *your* mobile phone anywhere in Australia or New Zealand.

Limit:

The sum insured shown on *your* Certificate of Insurance for *your* mobile phone less any *excess* that applies.

You are not covered for:

Wear and tear, gradual deterioration or ongoing problems including software related problems.

Accidental loss or damage if the mobile phone has a warranty that covers the same problem.

Any cost for lost data or to restore electronic records.

Motor burnout

Optional for: Home, Contents

You are covered for:

Loss or damage to *your* electric motors or sealed units that are up to 10 years old caused by motor burnout. *We* cover the costs:

- to re-gas an item if the electric motor is inside a sealed refrigeration or air-conditioning unit,
- to replace a swimming pool water pump if it's joined to an electric motor and a replacement pump motor can't be bought on its own,
- for the relevant tradesperson's labour, installation, and call out fees.

Under Contents Insurance, *we* also cover the cost to replace *your* frozen or refrigerated food, goods and medicines that spoil because:

- the motor in *your* refrigerator or freezer burns out or fuses,
- the public electricity supply fails at *your* home.

Limit:

Up to the sum insured for *your* home or *your* contents shown on *your* Certificate of Insurance.

The general limits for *your* home and *your* contents shown on pages 23 and 28 respectively.

You are not covered for:

Loss or damage to an electric motor that:

- is covered by a guarantee or warranty,
- *you* use in any *business*.

Costs to remove and refit a submersible pump.

A printed circuit board.

Loss or damage caused to *your* refrigerator or freezer by spoiled food or other refrigerated or frozen goods.

The items *we* don't cover as *your* home or *your* contents shown on pages 21-27.

Small business contents

Optional for:



Contents

You are covered for:

- Loss or damage to equipment or *stock* associated with running *your* small *business* caused by an insured event.

Limit:

- Up to $20,000 for each claim.
- This benefit is paid on top of *your* contents sum insured.

You are not covered for:

- Liability arising out of any *business*.

Individual items at home

Optional for:



Contents

You are covered for:

Loss or damage caused to *your* valuable contents items by an insured event if *you* have specified a value greater than the general contents limits and the items are listed on *your* Certificate of Insurance.

See the general limits for contents on page 28.

Limit:

The sum insured *you* nominate for an individual item shown on *your* Certificate of Insurance.

You are not covered for:

Loss or damage to contents items that occurred away from the *insured address*.

Don't cover the same items twice

If *you* cover items under the optional benefit 'Individual and grouped *items away from home*' *we* cover them inside the home, as well as anywhere in Australia or New Zealand.

You don't need to cover those same items under the optional benefit '*Individual items at home*' to cover them inside *your* home.

Items that can be insured away from home

We cover the below contents items away from *your* home for loss or damage if *you* have 'Individual or grouped *items away from home*' cover shown on *your* Certificate of Insurance.

You are covered for:

CDs and DVDs

- CDs, DVDs, Blu-ray discs, records, computer game consoles and discs.
- Game software, music or other software that has been purchased or downloaded legally.

Coats, clothing and bags

- Coats, leather jackets, clothing, shoes and furs.
- Handbags, briefcases, purses, wallets, suitcases, knapsacks, and other travel bags.

Electronic and photographic equipment

- Laptops, computers, and tablet PCs.
- Cameras and video cameras and their accessories.
- Drones.
- Portable music systems.
- Headphones.
- GPSs.

Jewellery and watches

- Jewellery and watches.
- Gold and silver artefacts.
- Smart watches and personal fitness trackers.

Medical and mobility items

- Hearing aids, medical aids, dentures, non-motorised wheelchairs, walking sticks, and crutches.
- Prescription sunglasses and spectacles.

Sporting and recreational items

- Bicycles and scooters, including their accessories (except for *personal transportation devices*).
- *Sporting equipment* (except for sports clothes) and saddles.
- Registered firearms.
- Musical instruments.
- Binoculars and telescopes.

Toiletries

- Cosmetics, toiletries, hairdryers, and shavers.

Other items

- Prams, strollers, and other baby carriers.
- Sewing machines.
- Blankets, travel rugs, and towels.

Individual or grouped items away from home

Under this optional benefit, *we* cover *your items away from home* for loss or damage, up to the sum insured *you* nominate, if they are lost or accidentally damaged or an insured event causes loss or damage to them anywhere in Australia or New Zealand (and while *you* are travelling between those places).

You can cover *your items away from home* in 2 different ways:

- Individual *items away from home* – *You* choose any items *you* want to cover that are shown in the table on the previous page 'Items that can be insured away from home', and *you* nominate a sum insured for each item.
- Grouped *items away from home* – *You* choose one of the 'grouped' items options below to cover a range of items without specifically listing each individual item.

Cover options for grouped items away from home

Grouped items away from home options	Maximum amount *we* pay for <u>one item</u>	Maximum amount *we* pay for <u>all items</u>
Option 1	$500	$2,000
Option 2	$1,000	$4,000
Option 3	$1,500	$6,000
Option 4	$2,000	$8,000

How grouped items away from home works

For example, *you* choose grouped *items away from home* option 3. If *your* suitcase is stolen while *you* are on holidays in Tasmania, then *we* pay up to $1,500 for any *item away from home* that was in *your* suitcase and up to $6,000 in total for all *items away from home*.

Items away from home

Optional for:



Contents

You are covered for:

Loss or damage to *your items away from home* which was accidental or caused by an insured event:

- in Australia or New Zealand, or
- while *you* are travelling between Australia and New Zealand.

Your items away from home that are:

- individual items that *you* choose to cover that are shown on *your* Certificate of Insurance,
- grouped *items away from home* shown on *your* Certificate of Insurance.

You can claim for this benefit even when an insured event has not occurred.

Limit:

The sum insured of the specified individual items that *you* choose to cover as shown on *your* Certificate of Insurance.

The sum insured of the grouped *items away from home* option that is shown on *your* Certificate of Insurance.

You are not covered for:

Loss or damage to these items:

- musical instruments, firearms, bicycles and scooters, *sporting equipment*, drones and fishing gear while they are being used,
- *personal transportation devices*,
- unregistered firearms,
- watercraft and their spare parts and accessories,
- glass in camera lenses, watches, clocks or scientific instruments (but *we* do cover those items if other parts of the item are damaged in the same *accident* or insured event).

Items away from home (continued)

You are not covered for:

Loss or damage to items or equipment that:

- *you* use for *business* purposes (but *we* do cover laptops, computers and tablet PCs used for *business* purposes),
- are being cleaned or repaired,
- someone hires from *you*,
- *you* let a person who doesn't permanently live with *you* use or keep at their home (but *we* do cover those items at that person's home if loss or damage is caused by *fire* or theft with signs of *forced entry*).

Loss or damage caused:

- by an item breaking down or failing because of a mechanical, electronic or electrical fault, or it has been overwound, doesn't work properly or has an inherent defect that *you* knew about or could reasonably have been expected to know about,
- by the action of light or variations or extremes of temperature,
- to firearms if a barrel bursts or the firearms rust, explode or don't work properly.

The items *we* don't cover as *your* contents shown on pages 25-27.

Legal liability

We provide legal liability cover as part of *your policy*. It covers:

- *you* if someone makes a claim against *you* or sues *you* for something which *you* may be liable for – this is known as *your* legal liability,
- *your* legal costs to deal with the claim.

The legal liability cover *we* provide depends on:

- the type of *policy you* have with *us* – that is, Home Insurance or Contents Insurance, and
- whether *you* are an owner-occupier or *tenant* at the *insured address*.

For *us* to cover *you*, *your* liability must arise from something that happens during the period of insurance.

We don't cover liability arising out of or in connection with some situations, events and types of loss or damage. Those exclusions are set out in this section under each of the types of cover *we* provide.

The legal liability exclusions shown on pages 76-77 and the general exclusions shown on pages 79-84 apply to all legal liability cover.

Limit:

Up to $20,000,000 for each *accident* (less any relevant *excess*) to include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by *us*, and
- other legal costs *you* incur (as long as *you* get *our* approval before *you* incur them). *We* will approve all reasonable costs in a timely way.

The limit applies for each *accident* regardless of the number of claims which may result from that *accident*.

When your legal liability stops

If *we* pay the maximum legal liability amount for the claims against *you* arising out of a single *accident*, then *your* cover for legal liability ends on the date *we* make *our* last payment.

Your legal liability cover also ends if *your policy* ends because *we* pay the maximum amount for loss or damage to *your* home or contents.

Home insurance

You are covered for:

Legal liability as an owner-occupier of the home to pay compensation for loss or damage resulting from an *accident* that occurs or arises at the *insured address*, and which causes:

- death or injury, or
- loss of or damage to property.

Contents Insurance

You are covered for:

Your legal liability and the legal liability of anyone who permanently lives with *you* at the home (except for a boarder or housemate) to pay compensation for loss or damage resulting from an *accident* that occurs in Australia and which causes:

- death or injury, or
- loss of or damage to property.

You are not covered for:

Your legal liability as landlord or owner-occupier of the home, unless *you* are covered as the landlord or owner-occupier of a *home unit* as set out below. *We* cover liability as a landlord or owner-occupier under Home Insurance.

Your legal liability as a *tenant* for damage to the home (but *we* do cover *your* liability for loss or damage caused by the insured events '*Fire*' or '*Leaks*').

Legal liability exclusions

This section outlines the exclusions that apply to the legal liability cover under *our* Home Insurance or Contents Insurance.

Owner-occupier

You are not covered for:

- *Your* legal liability as an owner-occupier, or the legal liability of anyone who lives with *you* at *your* home, arising out of or in connection with any of the following:
  - death or injury to anyone who lives at *your* home,
  - loss of or damage to property owned by anyone who lives at *your* home,
  - damage to property in the physical or legal control of anyone who lives at *your* home.

Anyone

You are not covered for:

Anyone's legal liability arising out of or in connection with any of the following:

- Owning or occupying any building or land other than the home (and its domestic land) that is covered by *your policy*.
- Owning or occupying a *home unit*. *We* cover liability as an owner-occupier under Home Insurance if there is no strata title on the *home unit*.
- Using, owning or controlling a vehicle, except for:
  - a bicycle or wheelchair, or
  - any, golf buggy, ride-on mower or other garden appliance which doesn't need to be registered by law).
- Using, owning or controlling a *personal transportation device*.
- An aircraft (except for a model aircraft), a drone or aircraft landing areas.
- A *business* they are engaged in or associated with.
- A new home that is being built.
- Alterations, additions, repairs or decorations to *your* current home that cost more than $50,000 in total.
- Fines, penalties, costs or punitive, exemplary or aggravated damages including those associated with any law or regulation that relates to any kind of emission, effluent or pollution.

Anyone (continued)

You are not covered for:

Anyone's legal liability arising out of or in connection with any of the following:

- Defamation, libel or slander.
- Any law relating to workers compensation.
- Any law relating to employment practices including discrimination, equal opportunity and unfair or wrongful dismissal.
- Any industrial award or agreement or determination where legal liability would not have been imposed if the industrial award or agreement or determination did not exist.
- Any contract of employment or workplace agreement.
- Injury or death of any person when anyone covered by *your policy* is entitled to indemnity under any fund, scheme, *policy* of insurance or self-insurance arrangement required by any law about workers compensation (or would have been entitled to indemnity if they had complied with their obligations under the law).
- Any agreement including a *rental agreement* or building contract (but *we* do cover *you* if *you* would have been legally liable even if there was no agreement).
- Any disease or infection.
- Illness, disease or death caused by asbestos.
- Owning or controlling a pet, domestic animal or livestock (but *we* do cover *you* if *you* took reasonable steps to comply with relevant legislation).
- The general exclusions shown on pages 79-84.



What your cover does not include

This section explains the general things *we* do not cover under *your policy*. These are known as general exclusions and they apply to all parts of *your* cover, and all types of cover. *You* should read these carefully to understand what *we* will not cover as a part of *your policy*.

These general exclusions apply in addition to the specific exclusions found within the ‘What *your* cover includes’ section.

General exclusions

There are some things *we* do not cover as a part of *your* Household Insurance *policy*, these are known as general exclusions. The following section outlines what *we* will not cover under *your policy*. It is important that *you* and anyone to be covered under this *policy* are aware of these general exclusions.

We will not cover *you* for any loss or damage to *your* home or *your* contents or for legal liability which is caused by or arises out of or in connection with any of the following:

Actions of the sea

You are not covered for:

- Loss or damage caused by the actions of the sea which include erosion and king tides (but *we* do cover *flood* or *water runoff*, tsunami, and *storm surge*).

Breaking the law

You are not covered for:

- Not complying with relevant laws and regulations.
- Not complying with firearms laws including not registering or storing *your* firearms in line with those laws.
- Not complying with the laws about supplying or consuming alcohol or drugs.
- *Your* acts or omissions during any criminal or illegal act.
- The acts or omissions of anyone who permanently lives with *you* during any criminal or illegal act.

Business

You are not covered for:

- Any *business* that *you* operate at *your* home without telling *us* (but *we* do cover *tools of trade* and equipment and furnishings used in a home office or, if *you* have the Optional benefit 'Small *business* contents', *we* will cover *office equipment* and *stock* that *you* keep at *your* home).

Confiscation

You are not covered for:

- Loss or damage if a government or local authority confiscates, nationalises or requisitions *your* property.

Computers and data

You are not covered for:

- Loss or damage if a computer program or electronic system fails to process any form of data including date functions properly and accurately.
- Loss or damage if *you* lose data or information that *you* keep or store in any way.
- A computer virus.
- Computer hacking.

Defective or faulty workmanship

You are not covered for:

- Loss or damage caused by any inherent or built-in or defective or faulty workmanship, design or manufacture. (But *we* do cover *you* if *you* can show that *you* did not know or could not reasonably have been expected to know about the defect or defective or faulty workmanship, design or manufacture).

Deliberate acts

You are not covered for:

- Any deliberate or intentional acts by:
  - *you* or anyone who permanently lives with *you*.
  - anyone who enters *your* home with the express or implied consent of *you* or anyone who permanently lives with *you*, or a person *you* told could invite people to *your* home.
- The results of any reckless act or omission by *you* or anyone who permanently lives with *you*.

Disease

You are not covered for:

Any disease, or fear or threat of any disease, that can be transmitted between living things:

- by any substance or agent, including any virus, bacteria, parasite or other organism; and
- by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid or gas.

Erosion and landslide

You are not covered for:

Loss or damage caused by erosion, landslide, subsidence, vibration, earth shrinkage or expansion or any other earth movement no matter how it is caused (but *we* do cover earthquake and *we* cover some landslide or subsidence that happens within 72 hours of the first loss or damage to *your* home or *your* contents caused by *flood* or *water runoff* – see page 34).

Fraud

You are not covered for:

Fraud or attempted fraud which *includes*:

- passing valueless cheques or travellers' cheques,
- telling lies to make a financial gain.

Further loss or damage

You are not covered for:

Loss or damage if *you* don't do everything *you* reasonably can do to limit and prevent further loss or damage to *your* home or contents.

Loss or damage if *you* don't do everything *you* reasonably can do to prevent legal liability occurring.

Indirect loss

You are not covered for:

Any indirect loss. Any loss or extra expense which indirectly results from an event *we* cover under *your policy*. For example:

- any lost productivity from the loss or damage to *your* mobile phone,
- *you* purchased an extended warranty for a television or DVD player which is destroyed by an insured event – *we* will replace the item but *we* won't give *you* a new extended warranty,
- the drop in an item's value after it has been repaired or replaced,
- lost pay because *you* are unable to get to work because of an insured event.

Loss not linked to event

You are not covered for:

Loss or damage to *your* home or *your* contents which cannot be linked to any identifiable insured event unless *we* state *you* can claim for a benefit when an insured event has not occurred.

Items which *you* have misplaced (but *we* do cover *you* if *you* have the optional benefit 'Items that can be insured away from home' – see page 70).

Period of insurance

You are not covered for:

Any event or *accident* that starts or happens outside the period of insurance shown on *your* Certificate of Insurance.

Pests and parasites

You are not covered for:

Loss or damage caused by pest or parasites which *includes* rats, mice, cockroaches, termites, fleas, lice, and bedbugs.

Loss or damage caused by birds (but *we* do cover some bird damage under the included benefit 'Broken glass – Home' – see page 46).

Radioactivity

You are not covered for:

- The use, existence or escape of nuclear weapons material.
- Radiation or radioactive contamination from nuclear fuel, nuclear waste or the action of nuclear fission.

Roots and trees

You are not covered for:

- Loss or damage caused by roots from trees, shrubs or plants.
- Loss or damage caused by tree lopping or felling by:
  - *you* or anyone who permanently lives with *you*,
  - any person who has *your* consent or the consent of a person who permanently lives with *you*.

Rust and mould

You are not covered for:

- Rust, corrosion, rot, mould or gradual deterioration.

  (But *we* will cover mould damage to *your* home or *your* contents caused by the insured events of *storm*, *storm surge*, *flood/water runoff*, tsunami, or *leaks*).

Seepage, pollution or contamination

You are not covered for:

- Loss or damage caused by seepage, pollution or contamination by any substance no matter how it is caused.

War or terrorism

You are not covered for:

- *Acts of war or terrorism*.

Watercraft

You are not covered for:

- Using or owning a watercraft (but *we* do cover *you* using or owning a sailboard, windsurfer, surfboard, canoe, kayak, non-motorised surf ski, water ski or remote-controlled model watercraft).

Wear and tear

You are not covered for:

- Loss or damage caused by wear and tear through normal use.

Your responsibility

You are not covered for:

- Loss or damage caused by *you* not maintaining *your* home and contents in *good condition* or not keeping *your* home and *your* contents safe and secure.



What you are responsible for

This section explains the responsibilities *you* have, and conditions that apply to *your policy*.

There are some things *you* must do under this *policy*.

Your duty to take reasonable care when purchasing, varying, renewing or reinstating your policy

When *you* purchase, vary, renew or reinstate *your policy*, *we* ask questions to determine if *we* can provide cover and on what terms. If *you* have received a renewal offer, *you* need to check that *your* information in the renewal offer is complete and accurate, including *your* previous answers to *our* questions, and tell *us* about any changes to those answers, before the start date of *your* next *policy* period, including any changes during the *policy* period that *you* haven't told *us* about yet.

You have a legal duty to take reasonable care not to make a misrepresentation when answering *our* questions. This duty applies when *you* purchase, vary, renew or reinstate *your* insurance *policy*. This means *you* need to provide honest, accurate, and complete answers.

It is important that *you* understand that *you* are answering *our* questions in this way for yourself and any other person that is covered by the *policy*.

If *you* fail to meet this duty, *we* may:

- Reduce or refuse to pay a claim
- Cancel *your policy*
- Treat *your policy* as if it never existed, if *your* misrepresentation was fraudulent

You are responsible for making sure *your* email, mobile and postal addresses *you* have given *us* are up to date and correct.

Tell us about any changes to your circumstances

After *you* take out *your policy*, if there are any changes to *your* details or what *you* told *us*, or if *you* become aware of incomplete or inaccurate information on *your* Certificate of Insurance, *you* need to tell *us* as soon as *you* reasonably can. This could include if *you* move home, changes to *your* home such as *renovations*, changes to who occupies *your* home, for example if it will be *unoccupied* for more than 60 days or rented out or changes to *your* contact details.

If *your* details change, the *premium*, *excess* and terms and conditions of the *policy* may also change. *We* may no longer be able to insure *your* home or *your* contents.

If that happens, *we* will refund the *premium* owed to *you* for the remainder of the *policy* period, except in the case of fraud.

If *you* fail to meet this duty, *we* may:

- Reduce or refuse to pay a claim
- Cancel *your policy*
- Treat *your policy* as if it never existed, if *your* misrepresentation was fraudulent

If *you* make any changes to *your* contract during *your policy* period, *we* will send *you* a new Certificate of Insurance to confirm those changes.

Your premium

Your premium is the amount *you* pay for the cover *we* give *you* under *your policy*. It *includes* any government statutory charges, levies, duties, GST or other taxes that may apply.

For more information about how *your premium* is calculated and discounts which may apply, review the 'Smart Home Program' section of the PDS on page 16 and the '*Premium* & discount guide' section of the PDS on page 106.

Paying your premium

You need to make sure *your* payments are up to date to stay covered. *We* will deduct the *premium* owing from *your* nominated credit card or bank account.

You can pay your premium	
Annually	One payment for the full 12 months
In monthly instalments	This option may cost more than paying annually

If *you* choose to pay by monthly instalments:

- *You* need to make sure *your premium* payments are always up to date
- If a payment is more than 14 days overdue, *we* may refuse to pay *your* claims
- If a payment is more than 1 month overdue, *we* may cancel *your policy*
- If an instalment payment is not paid, *we* will send *you* a notification of the missed payment which will inform *you* of the date *we* will cancel *your policy* if the instalment payment remains unpaid

For payments by direct debit, *you* must have the authority as the account holder of the direct debit bank account and agree to the Direct Debit Request Service Agreement.

For payments by credit card, if the credit card is not yours, *you* must confirm *you* have the authority of the credit card account holder to use it and that they've agreed to these terms.

Changing your premium in our renewal offer

If *you* make a claim after *we* send *you* an offer to renew *your policy* but before the renewal date, then *we* may need to increase the *premium* in *our* renewal offer or *we* may decide not to renew *your policy*.

Managing or changing your policy

Changes that you ask for

You may ask *us* to make a change to *your policy*. If *you* do that, and *we* agree to make the change, *we* may charge *you* an additional *premium*. The change or addition only takes place once *you* have agreed to the change and *we* will confirm the changes in writing to *you* with a new Certificate of Insurance.

You will be required to pay additional *premium* as follows:

- Where *you* pay *your premium* monthly, any charge will be equally spread across remaining monthly payments in line with *your* existing direct debit agreement with *us*.
- Where *you* pay *your premium* annually, *we* will immediately charge the bank account or credit/debit card used when initially taking out the *policy*. *You* may update this at the time of the change.

Waiver

A waiver is where *we* agree to forgo or relinquish a condition in *your* contract. If *we* agree to alter a condition of *your policy* the waiver will be provided to *you* in writing.

Offering you a renewal

We may offer to renew *your* current *policy*. If *we* do, *we* will send *you* a renewal Certificate of Insurance before *your policy* expires. *You* are responsible for checking the details that apply for the new insurance period and advise *us* of any changes. Please ensure *you* check the amount of *your* sum insured on *your* renewal to see if *your* level of cover is still right for *you*. If *we* do not offer to renew *your policy*, *we* will provide *you* with notice of this decision prior to *your* current *policy* expiring.

Automatic policy renewal

Your policy will automatically renew at the end of the *policy* period unless:

- *You* tell *us* not to
- *You* opt out of automatic renewals
- *We* elect not to offer *you* a renewal

You can choose to turn off automatic renewals anytime by contacting *us*. If *you* have opted out and want to keep *your* cover, *you* will need to accept *our* renewal offer on or before the renewal date.

If *you* only contact *us* after that date, *we* may set *you* up with a new *policy* starting from when *you* contact *us*. Keep in mind that the *premium* might then differ from *your* renewal offer, or *we* might not be able to insure *you*. New exclusions may apply to *policies* that start after the renewal date.

Receiving your documents and notices

If *you* agree, *we* may send *you your policy* documents and notices electronically. *We* will continue to provide these documents and notices electronically until *you* tell *us* otherwise. Each electronic communication will be deemed to be received by *you* at the time it leaves *our* information system, unless *we* receive a failure to deliver notification. *You* are responsible for making sure *your* email address is up to date.

Please contact *us* if *you* need to update *your* email address.



Call
137 137



Email
contact@honeyinsurance.com



Visit
honeyinsurance.com

Cancelling your policy

Cancellation by you

You may cancel *your policy* at any time, including during the cooling off period – see page 13. If *you* want to cancel *your policy* (or cancel the cover under *your policy* for a home or *your* contents shown on *your* Certificate of Insurance) *you* need to call *us* or tell *us* in writing. The cancellation will take effect from:

- the date *we* receive *your* request, or
- another date *you* request, if *we* agree to that date.

Cancellation by us

We can only cancel *your policy* when *we* are legally allowed to. *We* will provide *you* notice in writing with *our* reasoning prior to the cancellation.

Premium refunds when a policy is cancelled outside the cooling off period

Annual Premiums

If a *policy* (or cover under *your policy* for a home or contents shown on *your* Certificate of Insurance) is cancelled, *we* will refund the portion of *your* annual *premium* which relates to the remaining period of insurance.

Monthly Instalment Premiums

If *you* are paying *your premium* by monthly instalments, *we* will refund the portion of *your* most recent monthly instalment which relates to the period between *your* cancellation date, and the date on which cover related to *your* most recent instalment was due to expire. If *your* most recent instalment does not cover the entire period up to *your* cancellation date, *we* will deduct an amount from *your* nominated account to reflect the period up to *your* cancellation date.



What you need to know about claiming

This section explains what happens when *you* need to claim on *your policy* and the process that *we* will follow with *your* claim.

This *includes* how to make a claim under *your policy*, *your* responsibilities when making a claim, how *we* will settle *your* claim, and what *excesses* may apply to *your* claim.

The law restricts *us* from refusing a claim because of something that was done (or not done) by *you* or some other person after *you* entered into the *policy*, unless it caused or contributed to the loss or damage covered. Applying that law, *we* can only reduce the claim by an amount that fairly represents *our* prejudice as a result. This means that this law may impact a claim *you* make under this *policy*. If *you* think it does, ask *us* about this.

Making a claim

If *you* need to make a claim on *your policy*, there are certain steps *you* are required to take and responsibilities that *you* have so *we* can manage *your* claim and make a stressful time as easy as *we* can for *you*.

How to lodge your claim



Online at
honeyinsurance.com



Call the dedicated claims line
137 138



Email
contact@honeyinsurance.com

Incident >>	Lodge >>	Assess >>	Settle
• Check if *you* and anyone in *your* home is safe. • Notify emergency services if needed. • Do everything *you* reasonably can to limit further loss or damage.	• Contact *us* as soon as *you* can. • Put together a list of and keep proof of any out-of-pocket expenses along with all supporting documents such as receipts and invoices. • Send *us* any documents *we* require.	• *We* will explain the process. • Keep damaged property so *we* can inspect it. • *We* will assess any damage and quotes for repair. • *We* will accept *your* claim if it fits within the terms and conditions of *your policy*. • If *we* decline *your* claim, *we* will provide a clear explanation of why *your* claim isn't covered.	• *We* will let *you* know the outcome of *our* assessment. • *You* will need to pay any *excesses* that may apply. • *We* will settle *your* claim in one or more of the ways explained in 'Settling *your* claim' on page 96.

Claim responsibilities

You must co-operate with *us* fully, even if *we* have already paid *your* claim.

This *includes*:

- if *we* ask *you*, provide proof that *you* owned the lost or damaged property. For example, receipts, invoices, photographs, valuations or warranties,
- immediately send *us* any communications *you* receive about the *incident*. This *includes* telling *us* about any pending court proceedings or offers of settlement.
- giving *us* any information, written statements, evidence and help *we* may need to defend, prosecute and investigate the claim. This may include:
  - asserting rights against any person nominated by *us*,
  - attending interviews with *our* assessors and/or investigators,
  - assisting any agents *we* appoint (e.g. solicitors),
  - attending court to give evidence,
  - telling *us* about any impending prosecutions or inquest,
- keeping damaged property so *we* can inspect it (but if the damaged property is a health or safety hazard, then *you* should dispose of it immediately),
- if required, allow *us* reasonable access to *your* property to assess *your* claim,
- immediately tell *us* if there is another insurance *policy* that covers the loss or damage,
- any other responsibility highlighted in the "When an *incident* occurs", "Lodging and assessing *your* claim", or "Settling *your* claim" sections.

Our rights

What we may do

If something happens that causes loss or damage or that *you* may be legally liable for, *we* may:

- take over the matter and defend or settle any claim in *your* name or the name of any person that is entitled to be covered under *your policy*. *We* can appoint a lawyer to advise or represent *you*, and *we* decide how to defend or settle the claim,
- represent *you* or any person that is entitled to be covered under *your policy*, at an inquest, official enquiry and in court proceedings about any event covered by *your policy*.

What can affect your claim

- *You* don't cooperate with *us*.
- *You* don't comply with any condition of *your policy* or Certificate of Insurance.
- *You* don't keep *your* home and *your* contents in *good condition* and don't take reasonable care to protect them from loss or damage.
- *You* don't provide adequate proof of ownership or value of an item.

Proof of ownership/value

When *you* make a claim, *we* may ask *you* to provide proof that *you* owned an item. For example, receipts, invoices, photographs or valuations.

You should get and keep regular written valuations from a qualified and experienced valuer in Australia for *your* unique and valuable items including jewellery, paintings, works of art or watches. A valuation should include a full detailed description of the item and its value.

Our property

If *we* replace or pay for an item, then the damaged item becomes *our* property.

If we pay the sum insured for your claim

If *we* pay *you* the maximum amount for loss or damage to *your* home or *your* contents then:

- *your policy* ends,
- *you* are not entitled to a *premium* refund,
- if *you* were paying by monthly direct debit instalments, then *we* will deduct from *your* final payment the monthly instalments to cover the rest of *your policy's* period of insurance.

When an incident occurs

What you need to do

You must:

- immediately contact the police if a criminal act may have caused the loss or damage, and tell *us* where *you* made the report, the police officer's name and the incident number,
- do everything *you* reasonably can to limit the loss or damage and stop more loss or damage,
- keep damaged property so *we* can inspect it (but if the damaged property is a health or safety hazard, then *you* should dispose of it immediately).

What we will do

We will:

- assist with arranging help to ensure *your* home is safe from additional damage caused by the insured events.

What you must not do

You must not:

- do any repairs or throw out damaged property (unless it is a health or safety hazard or *we* agree),
- admit liability to anyone,
- negotiate, pay or settle a claim with anyone.

Lodging and assessing your claim

What you need to do

You must:

- tell *us* about the *incident* and make a claim as soon as possible,
- if a police report has been completed, tell *us* the incident number, where *you* made the report and the officer's name,
- tell *us* about and send *us* a copy of any notice, letter, claim writ or summons against *you* relating to the *incident* as soon as possible after *you* receive it,
- provide any additional information *we* request in a timely manner.

What we will do

We will:

- tell *you* what *you* need to do to help *us* process *your* claim,
- arrange for assessment of damaged property,
- review who is at fault and make any further enquiries to determine who is at fault if required,
- assess the damage and any repair or replacement quotes,
- accept *your* claim if it meets the terms and conditions of *your policy*, or decline *your* claim and provide *you* with a clear explanation for *our* decision.

What you must not do

You must not:

- give false or misleading information.
- If *you* make a false or fraudulent claim under *your policy*, *we* can reduce the amount *we* pay *you*, refuse to pay *your* claim, and *your policy* may also be cancelled as allowed by law.
- If any other person who is entitled to benefit under this *policy* makes a false or fraudulent claim under *your policy*, *we* may reduce the amount *we* pay them or refuse to pay their claim.

Settling your claim

To determine the most appropriate way to settle *your* claim, *we* consider a number of factors such as the terms and conditions of *your policy*, safety, timeliness, cost, and any legal obligations *we* may have relating to the method of repair or replacement, as well as the availability of suppliers.

Your claim will be settled in one or more of the following ways:

1. Repair, rebuild, restore, demolish or arrange services.
2. Replace *your* items with new ones.
3. Cash settlement to repair or replace.
4. Reimburse costs *you* have already paid.

We will tell *you* when *we* decide that *we* can only settle *your* claim in one of these ways. Where *you* have options to settle *your* claim, *we* will give *you* details about those options so *you* can make an informed decision about which option *you* want to take.

1. Repair, rebuild, restore, demolish or arrange services

- Repair or rebuild *your* home *as new* – which means to repair, rebuild or restore *your* home using:
  - the same materials if they are readily available in Australia, or
  - equivalent materials in terms of quality, purpose and specifications.
- Redesign work, including survey, design and related legal work, which is needed for the repair or rebuild of *your* home.
- If *your* home is destroyed, *we* may agree to let *you* rebuild it on another site.
- Demolish *your* home or any parts of it which are considered to be unsafe or unrepairable.
- Arrange services for the investigation of *leaks*, temporary accommodation, or removal and storage costs of contents.
- Repair or restore *your* contents items – which means to repair, rebuild or restore them as far as reasonably possible to their original condition using materials that are readily available in Australia.

2. Replace your items with new ones

When *we* settle *your* claim this way, *we* will engage one of *our* providers to replace *your* contents items *as new* – which means to replace them with new items which are:

- readily available in Australia, and
- which are their current equivalent in terms of quality and specifications, regardless of brand or supplier.

3. Cash settlement to repair or replace

- Home – Pay *you* the cost to repair or replace *your* home up to the:
  - home sum insured
- Contents – Pay *you* the replacement value of the items, including through the use of gift cards, or store credits, up to the:
  - contents sum insured,
  - sum insured that applies under the optional benefit '*Individual items at home*' or 'Individual or grouped *items away from home*' shown on *your* Certificate of Insurance.
- Under other benefits where *we* agree to provide or arrange services or goods for *you* - pay *you* the costs of those services or goods.

If *we* agree to cash settle *your* claim, *we* will pay *you* the amount it would cost *you* to repair, rebuild or restore *your* home, or repair, restore or replace *your* contents (as described in settlement options 1 and 2 on page 96), based on the reasonable market cost to do this.

We may be required to first pay the mortgagee or credit provider shown on *your* Certificate of Insurance the outstanding debt amount *you* owe under the mortgage, up to *your* home sum insured. The terms and conditions of this *policy* apply to a mortgagee or other credit provider the same way they apply to *you*.

If *we* pay the mortgagee or credit provider, *we* will then pay *you* any remaining balance.

We may also pay *you* a cash settlement because *we* are unable to settle *your* claim as described in the settlement options 1 and 2 above in circumstances where issues such as, but not limited to, geographical or supply chain constraints are present.

4. Reimburse costs you have already paid

Where *you* have already incurred costs as part of *your* claim, *we* will reimburse *you* up to the applicable benefit limit under *your policy*. *You* will need to provide *us* with a copy of the receipt for these costs.

Types of excesses

Your excess is the amount *you* pay towards the cost of each claim *you* make. *Your* Certificate of Insurance shows the type, and amount of *excesses* that applies to *your policy*. More than one *excess* may apply to a single claim.

Paying your excess

If *you* make a claim, *we* will let *you* know:

- which *excesses* apply and how much they are,
- when and how to pay any *excesses*, and
- who to pay any *excesses* to – *we* may ask *you* to pay an *excess* to *us* or a third party on *our* behalf. For example, a repairer or supplier.

In some cases, *we* may deduct any *excess* from the amount *we* pay *you*.

Types of excesses that may apply		Home	Contents
Basic *excess*	Shown on *your* Certificate of Insurance.	✓	✓
Additional *excess*		✓	✓
Earthquake *excess*		✓	✓
Unoccupied home *excess*	$1,500	✓	✓
Items away from home excess	Shown on *your* Certificate of Insurance.	✗	✓
Mobile phone *excess*		✗	✓

Types of excesses that may apply

Basic excess

Your basic *excess* is the amount that *you* pay towards *your* claim. It may only apply to certain claims and situations.

If the same insured event causes loss or damage to both *your* home and *your* contents, then *you* only need to pay one *excess*. If different *excesses* apply to *your* Home Insurance and Contents Insurance *policies*, then *you* must pay the higher *excess*.

You can reduce *your premium* if *you* choose a higher *excess* amount. Contact Honey Insurance if *you* want to do that.

Additional excess

An additional *excess* may apply in some situations. *You* pay the additional *excess* on top of *your* basic *excess*.

Earthquake excess

If an earthquake causes loss or damage to *your* home or *your* contents, then the earthquake *excess* shown on *your* Certificate of Insurance applies during each consecutive 48-hour period. *You* pay the earthquake *excess* on top of *your* basic *excess*.

Unoccupied home excess

If *your* home is *unoccupied* for more than 60 days and suffers loss or damage from an insured event, then *you* need to pay a $1,500 *excess* for each claim *you* make.

Items away from home excess

If *you* have the optional benefit '*Items away from home*', then *you* need to pay a $300 *excess* for each claim *you* make.

Mobile phone excess

If *you* have the optional benefit 'Mobile phones', then *you* need to pay a $200 *excess* for each phone *you* claim for.

Depending on *your* claim history, an additional mobile phone *excess* may also apply if shown on *your* Certificate of Insurance.

Reimbursing your excess

If *you* have paid *your excess* and *we* later determine someone else is responsible for the *incident*, and *we* can recover *our* claims costs from them, *we* will reimburse *your excess*.

Claims that are less than your excess

We won't proceed with *your* claim if the total amount *you* are claiming is less than the *excesses* that apply to *your* claim.

Claims we decline or you withdraw

If *we* decline *your* claim due to fraud, *you* must reimburse *us* for any costs *we* have already incurred or paid towards *your* claim. This *includes* costs such as assessment costs, investigative costs, and costs to make *your* property safe.

If *we* decline *your* claim for a reason other than fraud, or *you* decide to withdraw *your* claim, *you* must reimburse *us* for any amount *we* have already paid towards any benefits under *your* claim. However, *you* do not need to reimburse *our* costs such as assessment costs, investigative costs, and costs to make *your* property safe in emergency situations.

Other claim considerations

Reductions we may apply

We will not replace these items listed below. Instead, *we* will pay *you* the cost to replace those items less an amount that reflects the reduction for age, wear and tear:

- floor carpets that are over 10 years old,
- clothing.

Salvage value

If *your* home (or part of it) was going to be demolished before the loss or damage happened, then *we* will only pay the salvage value of the home (or part of it) as if it had already been demolished.

Repairing or replacing for uniform appearance

If only part of *your* home is damaged or destroyed, then *we* pay to repair or replace the damaged items or parts within the affected area. With any repair or replacement, *we* will attempt to match the damaged to the undamaged items or parts within the affected area to make a uniform appearance or to create a complementary look.

We pay to repair or replace up to the value of 5% of the sum insured listed on *your* Certificate of Insurance for the undamaged items or parts as long as they are within the affected area.

If *we* are unable to find the same materials to match undamaged items or parts:

- *we* will use new materials, items or parts of a similar type, standard and specification that are reasonably and commercially available in Australia, and
- *we* will utilise building and repair techniques to ensure the closest match.

What we do cover

- floor covering (carpets, floorboards, floating floors, vinyl, tiles),
- wall coverings (wallpaper, paintwork, tiles),
- internal window coverings (blinds, curtains, drapes, shutters),
- kitchen, bathroom and laundry cabinetry and benchtops,
- external roof.

What we don't cover

- extra expenses to replace or match undamaged items or parts to create a uniform appearance to any part outside of the affected area,
- extra costs to rebuild or repair *your* home to a better condition than it was in before it was damaged or destroyed (unless *we* need to meet current building standards),
- anything listed under general exclusions shown on pages 79-84.

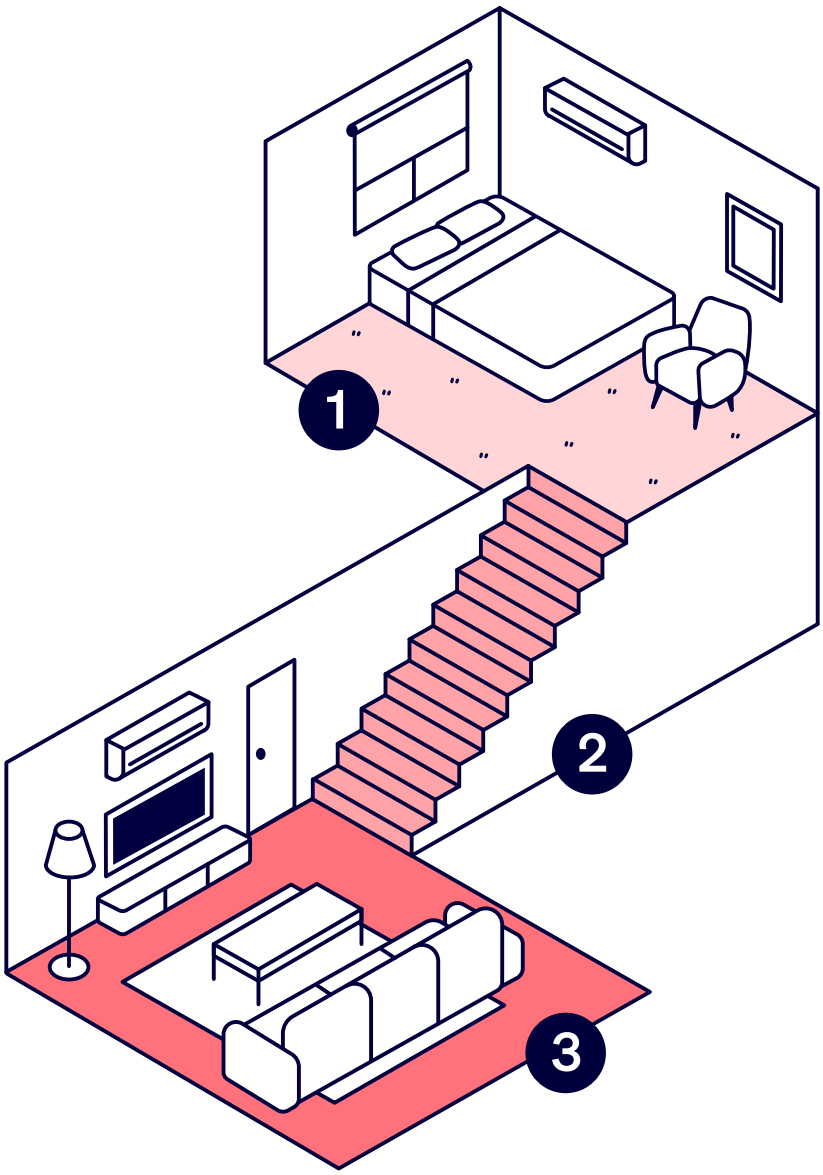
What is the affected area

We consider the affected area to be that of the same room, hallway or passageway to the:

- nearest wall,
- doorway,
- archway, or
- break, elevation or change in flooring.

Example changing of flooring elevations

If there is a change to the flooring elevation *we* will repair or replace the flooring for the affected area up to where there is a change in the elevation of the floor covering. In the example there are 3 changes in the elevation of the flooring shown highlighted in light red, medium red and dark red.



Example open floor

If the items or parts are floor covering, the affected area means a continuous joined floor of the same material and up to a doorway, elevation, wall or break in the continuous flooring. For the below example, the red area is carpeted and the blue area is tiled.

If part of the red carpeted area is damaged and *we* are unable to repair or replace to make a uniform appearance or complementary look then *we* will replace the entire red carpeted area, up until where the blue tiled area begins. However, if the red carpeted area was continuous through the bathroom (blue tiled area) then *we* will replace the entire area up to the value of 5% of the home sum insured.

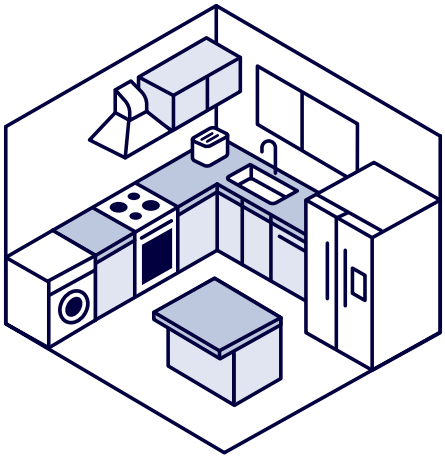


Example kitchen

If *we* are unable to repair or replace the damaged items or parts that make up *your* kitchen, then *we* will pay extra to ensure all the cabinetry is of uniform appearance or complementary look.

With the example, if the corner cabinet is damaged and *we* are unable to match the repairs to the remainder of the kitchen, then *we* will repair or replace all the cabinets that make up *your* kitchen (highlighted in light blue). If *your* bench top is damaged and *we* are unable to repair or replace the damaged part, then *we* will replace all the bench tops of *your* kitchen including a separate island if within the kitchen (as shown highlighted in dark blue).

We will not replace the entire cabinet units to get a uniform appearance if it can be achieved by replacing, repairing or altering the visual aspects such as the cabinetry doors.



Pairs, sets and collections

We provide cover for loss or damage to *pairs*, *sets* or *collections*, but this cover is limited in some circumstances. If the item is:

- part of a *pair*, *set* or *collection*, and
- the remaining items still function as manufactured,

then *we* only pay to repair or replace the lost or damaged part. *We* will pay the proportional replacement value of that part only. For example:

- if a *pair* of earrings is worth $500, and only one earring suffers loss or damage, *we* will pay up to $250 to repair or replace that item, or pay *you* $250 if it can't be repaired or replaced (i.e. 50% the total value of the *pair*), or
- if a *collection* of 10 books is worth $1,000 and 1 book suffers loss or damage, *we* will pay up to $100 to repair or replace that item, or pay *you* $100 if it can't be repaired or replaced (i.e. 10% the total value of the *collection*), or
- if one hearing aid out of a *pair* suffers loss or damage, and a repaired or replaced hearing aid will not function with the remaining one, then *we* will replace both hearing aids to create a fully functioning *pair*.

We won't pay:

- to repair or replace an undamaged item in order to achieve a match with a repaired or replaced item,
- for any decrease in the overall value of any *pair*, *set*, or *collection*.

Increase to your sum insured

If *your* home sum insured doesn't fully cover the loss or damage to *your* home, then when *we* agree to pay *your* claim, *we* will increase *your* home sum insured.

We increase *your* home sum insured by a proportion of the *uplift rate* that applies when *you* make *your* claim.

For example, *you* make a claim halfway through *your* period of insurance. If the *uplift rate* at the time is 5%, then *we* will increase *your* home sum insured by 2.5% – that is, half of the *uplift rate*, as *you* made the claim halfway through the period of insurance.

The increase *we* make to *your* home sum insured in this way may not be enough to cover all of *your* loss or damage. *You* should monitor *your* sum insured to make sure it provides the right amount of cover.

If you are registered or required to be registered for GST

Each time *you* make a claim *you* must tell *us* the percentage of Input Tax Credits (ITC) *you* are entitled to claim on *your premium* for the period of insurance during which the *incident* happened. If *you* do not tell *us* the correct percentage of ITCs, *you* may have to pay GST, penalties and interest. *We* will not cover *you* for these amounts.

You must also tell *us* whether *you* would be entitled to claim ITCs if *you* repaired or replaced the item *you* are making a claim for. *We* will reduce any payment *we* make to *you* by an amount equal to the ITC *you* would be entitled to, if any.



Other information

This section explains other important information *you* should know such as how *we* calculate *your premium*, how *your* personal information is handled, management of disputes or complaints, and definitions for words that have special meanings.

Dispute resolution process

We provide a free and impartial dispute resolution process, established to address any complaint *you* may have in relation to *our* products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and *we* recommend *you* let *us* know about *your* circumstances so *we* can do *our* best to support *you*. *You* can find further information on how *we* can support *you* on honeyinsurance.com/supporting-vulnerability.

It is important *we* know about *your* concern as soon as possible so *we* can work with *you* to resolve the issue using the following steps:

1. Let us know about your complaint

Please refer *your* complaint to *us* by:



Visiting
honeyinsurance.com/feedback



Emailing
feedback@honeyinsurance.com



Calling
137 137

2. Reviewing your complaint

When *you* lodge *your* complaint with *us*, *we* would appreciate *you* providing *us* with *your* contact details and preferred contact time. This will enable *us* to acknowledge *your* complaint, provide *you* with updates on the progress of the review, and contact *you* with a decision in line with *our* complaints management policy. *You* can find further information on *our* complaints management *policy* by visiting honeyinsurance.com/complaints-and-feedback.

3. Refer to external dispute resolution

We expect that together; *we* can find a fair and balanced outcome. However, if *you* are not happy with *our* decision or the handling of *your* complaint, *you* can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (*you*) with free, fair and independent dispute resolution for complaints relating to financial service providers.

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider *your* complaint after *we* have first had the opportunity to resolve *your* complaint through *our* internal dispute resolution process.

To find out whether *your* complaint qualifies for the AFCA, *you* can contact AFCA by:

Writing	Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001,
Calling	1800 931 678,
Visiting	afca.org.au, or
Email	info@afca.org.au.

Premium & discount guide

How we calculate your premium

To calculate *your premium*, *we* assess the likelihood of *you* making a claim according to various items of information about *your policy* which *we* call *premium* rating factors. *We* may also take into account commercial considerations that affect how *we* price and manage *our* insurance products. The importance of the *premium* rating factors *we* use, and the way in which *we* combine them to determine *your premium* varies by type of cover and from person to person and may change over time. All premium rating factors and discounts are subject to *us* applying a minimum *premium* amount that *we* require for the *policy*. *We* apply minimum *premium* requirements that may limit or influence how other *premium* rating factors and discounts are applied.

We also pass on, as part of *your premium*, the cost of *us* taking out reinsurance with the Australian Reinsurance Pool Corporation (in this *Premium* & discount guide section, called the 'ARPC Charge'). The amount of this ARPC Charge will depend on the Australian Reinsurance Pool Corporation's assessment of the cyclone and cyclone-related flooding risk of *your policy*.

Your premium also *includes* any discounts to which *you* may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes.

Discounts do not apply to the portion of *your premium* which relates to the ARPC Charge nor to any government statutory charges, levies, duties, GST and other taxes. Rounding may also be applied in calculating *premiums*.

When *you* change or renew *your policy*, *we* review *your premium* and increase or decrease it in line with any relevant changes to *your* circumstances. Even if *you* do not make any changes to *your policy*, *your* renewal *premium* may change. *We* may choose to limit the amount of any *premium* increase or decrease *you* experience on renewal. *Your* renewal *premium* may change because the *premium* is affected by other factors including:

- the cost of claims which have been paid and which are expected to be paid in the future,
- new data *we* have collected on *premium* rating factors,
- changes to the cost of running *our* business,
- the ARPC charge, or
- changes in government statutory charges.

Premium Factors	Home	Contents
You and your		
Age	✓	✓
Your home at the insured address		
Address and location	✓	✓
Sum insured	✓	✓
Physical characteristics of the home	✓	✓
Occupancy	✓	✓
Your policy choices		
Excess amount	✓	✓
Optional benefits	✓	✓
Your claims		
Cost and number of claims	✓	✓

The factors above do not represent an exhaustive list and factors may be introduced or changed from time to time. Additionally, the way they apply may change from time to time. When *you* change or renew *your policy*, *we* review *your premium* and may change it and the terms and conditions of the *policy*.

What discounts can be applied to your premium

You may be entitled to the *premium* discount shown in the table below. When *you* apply for insurance or *we* send *you* an offer to renew *your policy*, *we* calculate *your premium* and then reduce the *premium* by applying the discount that *you* are entitled to. *We* will show the types of discount applied to *your premium* on *your* Certificate of Insurance.

We don't apply any *premium* discounts to additional *premiums* arising from any government statutory charges such as GST and Stamp Duty that are included in the cost of *your* insurance. *We* also don't apply *premium* discounts to the ARPC Charge (see page 106).

Premium Discount	Home	Contents
Smart Home Program discount If the Smart Home Program applies to *your policy* and *you* comply with the terms and conditions of the Smart Home Program section (see page 15 to 17) the discount is based on *your* cover as follows.		
Home and contents	✓	✓
Home only	✓	✗
Contents only	✗	✗

Personal information

The personal information *you* give *us* is used to set up and administer *your policy*. It is used to determine the extent of insurance risk that *you* have proposed and plays a role in determining *your premium*.

The personal information *you* give to *us* when *you* make a claim enables determination of *your* entitlement.

If *you* do not provide information that *we* request, this can delay or prevent *us* from providing the insurance *you* want or having *your* claim allowed.

Our Privacy Statement

ZAIL and Honey Insurance are committed to protecting *your* privacy in accordance with the Privacy Act 1988 (Cth) (the "Act") and the Australian Privacy Principles (APPs).

In this section dealing with Privacy, "*we*", "*our*" and "*us*" refers to both ZAIL and Honey Insurance.

This Privacy Statement outlines why, how *we* collect, disclose and handle *your* personal information (including sensitive information) as defined in the Act about:

- *You*, if an individual, and
- Other individuals *you* provide information about.

ZAIL and Honey Insurance are bound by the Privacy Act 1988. *We* collect, disclose and handle information, and in some cases personal or sensitive (e.g. health) information, about *you* ('*Your* details') to assess applications, administer *policies*, contact *you*, enhance *our* products and services and manage claims ('Purposes'). If *you* do not provide *your* information, *we* may not be able to do those things. By providing *us* or *our* representatives with information, *you* consent to *us* using, disclosing to third parties and collecting from third parties *your* details for the Purposes.

We may disclose *your* details, including *your* sensitive information, to relevant third parties, including each other, affiliates of Zurich Insurance Group Ltd, insurers, reinsurers, *our* banking gateway providers and credit card transactions processors, *our* service providers, *our business* partners, parties involved in providing goods or carrying out repairs or assessments in response to a claim or organising those goods or services, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas. *We* may obtain *your* details from relevant third parties, including those listed above.

Before giving *us* information about another person, please give them a copy of this document. Laws authorising or requiring *us* to collect information include the Insurance Contracts Act 1984, Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

ZAIL's Privacy Policy, available at zurich.com.au or by telephoning *us* on 132 687, provides further information and lists service providers, business partners and countries in which recipients of *your* details are likely to be located. It also sets out how *we* handle complaints and how *you* can access or correct *your* details or make a complaint.

The Honey Insurance Privacy Statement is available at honeyinsurance.com/privacy or by contacting Honey at privacy@honeyinsurance.com or on 137 137.

Goods and Services Tax (GST)

All monetary limits in *your policy* are inclusive of GST. Any claim settlement amount *we* pay *you* will include GST.

We support the General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code) and *we* support the Code.

The objectives of the Code are to:

- Commit *us* to high standards of service
- Promote better, more informed relations between *us* and *you*
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes *you* make about *us*
- Promote continuous improvement of the general insurance industry through education and training

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code.

To learn more about the Code Governance Committee, and *your* rights under it, contact *us* or visit insurancecouncil.com.au/cop

Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. *You* may be entitled to a payment under the Financial Claims Scheme if *you* meet their eligibility criteria. If *you* want more information about the scheme, *you* can:

Call 1300 558 849

Visit the Financial Claims Scheme website at fcs.gov.au

Conduct of Others

We understand that there may be circumstances where *you* are unable to meet certain obligations due to factors beyond *your* control. Examples include mental illness, an act of violence, or intimidation or coercion. In such cases, *you* can contact *us* for assistance.

When a claim is not covered due to *your* actions under this *policy*, *we* may consider circumstances such as those identified above and provide assistance at *our* discretion. This assistance may include making a payment, even though there is no legal obligation to do so and subject to the conditions and limits of the *policy*.

This clause does not form part of the terms and conditions and does not confer any contractual or other rights. *We* aim to approach each situation with sensitivity and fairness, and to act reasonably in the circumstances.

Respect and protect

ZAIL policyholders and customers must not use the products or services *we* offer, to perpetrate financial abuse or engage in conduct that is illegal or harmful towards any person.

Laws to which *our* product terms are subject to may apply in such situations. *We* may report details of a person's dealing in *our* products to a law enforcement body conducting enforcement related activities.

ZAIL is committed to supporting customers who are impacted by the conduct of others. Information on the support that is available is on *our* Supporting customers experiencing vulnerability website: zurich.com.au/contact/supporting-customers-experiencing-vulnerability

We won't provide cover that would violate sanctions

Notwithstanding any other terms and conditions under this *policy*, *we* shall not be deemed to provide coverage and will not make any payments nor provide any service or benefit to *you* or any other party to the extent that such cover, payment, service, benefit and/or any *business* use of activity of yours would violate any applicable trade or economic sanctions, law or regulation

Words with special meanings

In this PDS the following words have the meanings shown below. The use of the singular also includes the use of the plural and vice versa.

Word or term	Special meaning
Accident	An event or *incident* which *you* did not intend or expect.
Accidental damage	Damage caused by an *accident*.
Acts of war or terrorism	Invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or civil strife following any of these, and also means any act by a person, alone or with an organisation or foreign government, that: • Uses or threatens force or violence • Aims to create public fear • Aims to resist or influence a government, or has ideological, religious, ethnic or similar aims
As new	For *your* home, rebuild or repair it using the same materials if they are readily available in Australia or equivalent materials in terms of quality, purpose, and specifications. For *your* contents, replace them with new items which are readily available in Australia and which are their current equivalent in terms of quality and price, regardless of brand or supplier.
Body corporate	A *body corporate* or owner's corporation under any law relating to the management of subdivided lots or units and common property.
Business	Any *business*, trade, profession or other activity *you* earn income from. It doesn't include: • casual baby sitting or child minding, • domestic garage sales, • renting out *your* home (as long as *you* previously told *us* about it).
Coatings	A covering that is applied to external surfaces. This includes treated surfaces.
Collection	A number of items that are brought together or collected as part of an interest or hobby. It includes *collections* of coins, stamps, models, toys, badges, spoons or wine.

Word or term	Special meaning
Common area	Any area of a community title scheme, strata title scheme or flats which is not part of *your* lot or tenancy, unless it is secure and *you* have exclusive access to it under the by-laws of *your body corporate* or tenancy agreement. It *includes* garages, storage areas, parking areas, walkways and stairwells.
Excess	The amount *you* pay towards the cost of *your* claim. *Your* Certificate of Insurance shows the type and amount of *excess* that applies to *your policy*. More than one *excess* may apply.
Family or your family	*Your family* who permanently live with *you* at *your* home which *includes your* legal or de facto spouse and any member of *your family* or *your* spouse's *family*.
Fire	Burning or heat caused by an actual flame.
Fixed swimming pool	*Includes* an in ground or an above ground pool which involved completing excavations or installing permanent structures like decks, ladders and fences. A *fixed swimming pool* also *includes* its fixed accessories like a pump, motor and filters.
Fixtures and fittings	Any non-structural items, that are permanently fixed or fitted to part of the structure of the home, and damage would be caused to the home if removed. For example: • light fittings, • built-in appliances, wardrobes, cupboards, • fixed awnings and, shutters, • hot water systems, solar panels, • shower screens.
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: • a lake, river, creek or other natural watercourse (whether or not it has been altered or modified), • a reservoir, canal or dam.
Forced entry	Illegal entry into *your* home or where *you* are staying which *includes* illegally using keys or picking locks. It does not include entering *your* home through an unlocked door, window or skylight.

Word or term	Special meaning
Good condition	*Good condition* means *your* insured home and contents are well maintained, free from material damage, decay, and defects that could reasonably be expected to increase the risk of loss or damage that contributes to or is caused by an insured event. This *includes* but is not limited to the home having: • a sound and solid structure with no *leaks*, holes, or rot, • roof and gutters that are securely attached to the building with no damage, rust, signs of deterioration or excess debris, • exterior walls, windows, paths, paving and outdoor structures that have no peeling or damaged paintwork, settlement cracks, shifting or subsidence, deteriorating timber or cladding, missing / broken glass, or missing grout or cement in brickwork, • stairs, railings and fences that are intact with no missing panels, deteriorating timber or visible damage, • no damage from or infestation of termites, ants, birds, or vermin, • no squatters or unauthorised persons living in the home.
Home unit	A home which shares a wall with any other structure that is not part of the home (e.g. an apartment or townhouse).
Incident	An event which a person would not reasonably expect or intend that happens during the period of insurance.
Includes	This has a non-exhaustive meaning in this Product Disclosure Statement. As well as the things actually named, other things can come within the same category or list.
Individual items at home	Items that *you* ask *us* to cover inside *your* home for more than the general limits *we* pay for them as shown on page 69. *You* select the sum insured for the item and *you* pay an extra *premium* to cover it for that amount. *Your Individual items at home* will be shown on *your* Certificate of Insurance.
Insured address	The address or addresses shown on *your* Certificate of Insurance.
Items away from home	The *items away from home* that *you* ask *us* to cover anywhere in Australia or New Zealand. This is an optional benefit which *you* need to pay an extra *premium* for. The Individual *items away from home*, or the Grouped *items away from home* option *you* choose, will be shown on *your* Certificate of Insurance.
Leak	Liquids that are leaking, bursting, discharging or overflowing from household domestic appliances and furniture, pipes, gutters, tanks, drains, bathroom and toilet fixtures.

Word or term	Special meaning
Office equipment	Computer equipment including associated hardware and accessories, bought software (except for custom written software), furniture and furnishings in *your* home office.
Open air	Anywhere at the *insured address* that is not fully lockable and enclosed by weatherproof walls, flooring, and roof. For example, on *your* uncovered balcony or deck at *your* home.
Pair/set	Contents items that are regarded as a unit. It *includes* earrings, golf clubs, candle holders, dinner sets and ornaments.
Paraplegic	A person who suffers complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.
Personal transportation device	An e-bicycle, e-scooter, unicycle, hoverboard, scooter, skateboard or segway which are all used for personal transportation that has an electric or combustible engine, or is a battery driven device. This does not include devices that are only powered by manual means.
Policy	*Your policy includes*: • the Certificate of Insurance • this Product Disclosure Statement • any issued Supplementary Product Disclosure Statements.
Premium	The amount *you* pay for the cover *we* give *you* under *your policy*. It *includes* any compulsory government statutory charges, levies, duties, GST or other taxes that may apply.
Quadriplegic	A person who suffers complete paralysis of the body from the neck down.
Renovations	When any part of the roof, floor or external walls of *your* home are removed to allow additions, alterations, structural changes, repairs or decoration to be completed to *your* home.
Rental agreement	A fixed term lease agreement or periodic tenancy agreement.
Retaining wall	A wall that is not part of the building *you* live in and is designed to hold back and retain earth or water.
Riot	Is a civil commotion or disturbance.

Word or term	Special meaning
Sporting equipment	Equipment *you* use for sporting activities (including competitions), leisure and recreational activities. It does not include: • camping equipment, diving equipment, parachute, model craft, hang glider, aircraft, motor vehicle, motorcycle, trail bike, minibike, motorised go-cart, or • any spare part or accessory for that equipment (including any helmet, gloves, boots, goggles or over-suit).
Stock	Goods or merchandise *you* buy to sell or distribute.
Storm	Strong winds that may also involve heavy rain, hail, or snow. For example, a cyclone.
Storm surge	An increase in the sea level that is caused by a tropical cyclone or other intense *storm*.
Strata Owner	The owner of an apartment, unit, townhouse or other lot within a strata complex, with a share in the common property.
Temporary home or structure	A structure *you* live in which is not fixed to foundations set into the ground and is not connected to services on the site.
Temporary/unfixed swimming pool	A swimming pool that is not a *fixed swimming pool* which *includes* an inflatable or above ground swimming pool or spa that is mounted on its own accessories or on a temporary site.
Tenant	The person(s) named on the *rental agreement* and including anyone who permanently lives with them.
Tools of trade	Tools, devices and equipment that are necessary for *your* particular occupation or *business*. This does not include computers, laptops, mobile phones, tablets or home *office equipment*.
Unoccupied	No one has been living in *your* home for more than 60 days. *Your* home is also *unoccupied* if someone stays there on average for less than one night a week during the 60-day period.
Uplift rate	The percentage increase used by *us* to increase *your* home or general contents (excluding *individual items at home*) sums insured when *we* offer to renew a *policy*, aimed at helping account for increasing costs.

Word or term	Special meaning
Water runoff	Water which enters *your* home as a result of it running off or overflowing from any origin or cause.
We, our, us	Zurich Australian Insurance Limited ABN 13 000 296 640, unless stated otherwise.
You, your	The persons shown as the policyholders on the Certificate of Insurance and their *family* who permanently live with them at the *insured address*.

Contact us

For more information or if *you* want to chat about *your* cover with Honey Insurance, contact *us* on 137 137 or visit *our* website at honeyinsurance.com.

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honey

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