honey



Product Disclosure Statement (PDS)

Landlord 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?

This product provides cover for accidental loss or damage to *your* rental property and contents. 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're here to help

Honey Landlord Insurance is smarter insurance for the modern-day landlord. 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 Landlord 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.11-13

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. What your cover includes p.14-53

Your rental property and *your* contents, and what *you* are covered for.

The type of cover *you* have will depend on *your rental property* 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.

You can choose one or both of the following types of cover:

- Building Insurance, or
- Contents Insurance.

3. What your cover does not include p.54-59

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.

4. What you are responsible for p.60-65

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*.

5. What you need to know about claiming p.66-79

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.

6. Other information p.80-91

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 87-91.

You and your

Refers to the policyholders shown on the Certificate of Insurance.

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.
i	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:	Building	Contents

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

In the example below, the benefit is optional for Contents cover only and not available for Building 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, *rental property* 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



What your cover includes

This section explains what your rental property and your contents include, and what you are covered for.

The type of cover you have will depend on your rental property 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 rental property* and *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:

- Building Insurance
- Contents Insurance

Summary of cover under your policy

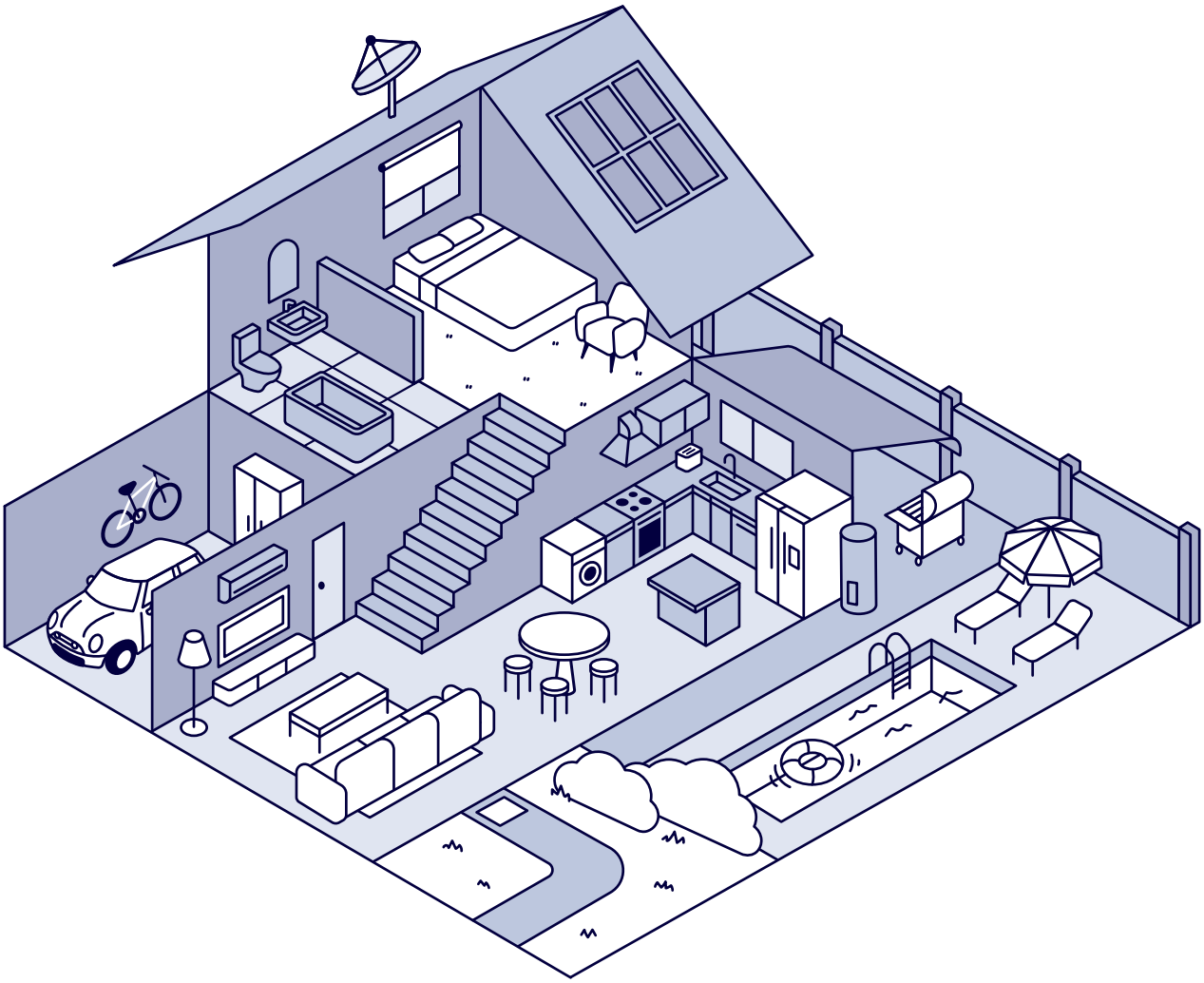
The table below summarises the cover *we* give *you* under the type of cover *you* have selected. For full details about *your* cover, read the sections that apply to *your policy* within this document.

Summary of cover under your policy	Building	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 cover *you* have chosen.	✓ Up to 13 benefits	✓ Up to 11 benefits
Optional benefits		
Benefits *you* can add to increase *your* cover. The options available to *you* will depend on the cover *you* have chosen. *You* need to pay more for these benefits.	✓ 1 benefit	✓ 1 benefit
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 for which *you* are liable.	✓	✓

What is your rental property

Your rental property 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 rental property* are shown in the graphic below and are shaded as blue. This is explained in greater detail in the following section '*Your rental property*' - see pages 17-19.



Your rental property

We cover *your rental property* located 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 what *we* don't cover as *your rental property* under *your policy*.

Building types

You are covered for:

- A detached house.
- A flat or *home unit* (including a duplex or semi-detached/attached home) which is not part of a strata title.

You are not covered for:

- A hotel, motel, boarding house or barracks.
- Temporary homes or structures.
- Transportable homes even if fixed to foundations set into the ground and connected to services on the site.
- A *home unit* which is part of a strata title.
- Any property *you* own which is not occupied by tenants under a residential *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:

- Buildings under *renovation* where there are changes to external walls, roof or flooring. *We* will only cover *you* for 7 of the insured events - see page 23.

You are not covered for:

- Buildings that are being built or rebuilt (but *we* do cover *your rental property* for some insured events during *renovations* – see page 23).

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 48.

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.
- Other *fixtures and fittings* not described above.

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 certain items

There are general limits that apply to certain items as shown in the table below.

Building	
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 include some items that *you* leave:

- for *your* tenants' use at *your rental property*, and
- where *your rental property* is a flat or unit, *your* contents include items that *you* leave in any lockable storage compartment that is solely for the use by *you* or *your* tenants, that are located in another section of the building or complex that *your* flat or unit is part of.

This is explained in greater detail in the following section '*Your* contents'.

Your contents

We cover *your* contents 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.
- Internal blinds and curtains.
- Fixed and unfixed carpets.
- Unfixed light fittings and hanging wall mirrors.
- General household items like crockery, cutlery, towels, bed sheets, blankets and quilts.
- Washing machines, refrigerators, freezers, microwaves, dryers and portable heaters.
- Home entertainment equipment like televisions and DVD players.
- Small domestic appliances like toasters and kettles.

You are not covered for:

- Any personal effects, clothing, shoes, leather jackets, furs, bags and wallets.
- Furniture and furnishings in a home office.
- Handwoven rugs and mats.
- Cameras, video cameras, and their accessories.
- Laptops, computers and tablet PCs.
- Computer game consoles and discs.
- Game software, music or other software.
- Mobile phones.
- Portable music systems.
- CDs, DVDs, Blu-ray discs, records.
- Drones.

Jewellery, watches and other valuables

You are not covered for:

- Jewellery, watches, gold and silver artefacts.
- Precious metals in the form of bars or bullion and precious or semi-precious uncut or loose gems.
- Works of art, figurines, moulded objects, vases or curios.
- Medals, memorabilia or collections of any kind including stamps and non-negotiable currency.
- Cash, gift cards, cheques and travellers cheques.
- Credit, debit or any other type of financial transaction card.
- *Stock*, property or materials used in a *business*.
- Tickets, coupons, lottery tickets, and competition entry forms.
- Registered securities.

Sporting and recreational items

You are not covered for:

- Firearms.
- Remote-controlled models or toys.
- Bicycles and their accessories.
- Sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surf skis or water skis.

Building, garden and tools

You are covered for:

- 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 rental property*.
- Equipment or appliances permanently fixed to gas, plumbing or electrical systems (*we* cover fixed items under Building Insurance).
- Household tools and *tools of trade*.

For home unit landlords

You are covered for:

- If *your rental property* is a *home unit*, *your* contents also include *fixtures and fittings* that are not required by law to be insured by a *body corporate*.

Pets and livestock

You are not covered for:

- Pets, livestock, fish or birds.

Vehicles, caravan contents & spare parts

You are not covered for:

- Motor vehicles, motorcycles, trail and motor bikes, motorised scooters, trailers and caravans, and their tools, parts, spare parts and accessories whether fitted or not.
- Any aircraft or watercraft, their tools, parts, spare parts and accessories whether fitted or not.
- Golf buggies whether registered or not.
- Motorised or unmotorised wheelchairs, whether registered or not.
- Anything that is in a caravan or mobile home.

Additional conditions

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

What we cover when you're renovating your rental property

If *you* are renovating *your rental property*, cover for any loss or damage to *your* home (and construction 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

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

If your rental property will be unoccupied for more than 60 days

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

If *your rental property* is *unoccupied*, the *Unoccupied Excess* (see page 75) 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, in an open entertainment area or shed which is not lockable.

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

- under the insured event 'Impact' on page 29, *we* don't cover them at all,
- under the insured event 'Theft' on page 34, *we* only pay up to 5% of *your* contents sum insured.

Insured events

We cover loss or damage to *your rental property* or *your* contents that is caused by certain events. These events are set out in the table 'Summary of cover – insured events' on page 25.

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 55-59 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 item will be reduced for age, wear and tear:

- floor carpets that are over 10 years old.

Your sum insured

Your sum insured is the amount *you* choose to cover *your rental property* 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 rental property* 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 rental property you* should look at:

- the cost to rebuild *your rental property* based on materials and labour, not just *your rental property*'s market value, and
- any additional costs to rebuild *your rental property* 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 at the *rental property*.

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* rental property 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	Building	Contents	Page
Animal damage	Up to the sum insured. General limits apply for certain items under *your* Building cover.	✓	✓	26
Earthquake		✓	✓	26
Explosion		✓	✓	27
Fire		✓	✓	27
Flood		✓	✓	28
Impact		✓	✓	29
Leaks		✓	✓	30
Lightning		✓	✓	31
Riots		✓	✓	31
Storm		✓	✓	32
Storm surge		✓	✓	33
Theft		✓	✓	34
Tsunami		✓	✓	35
Vandalism		✓	✓	35

Animal damage

Included for: Building, Contents

You are covered for:

Loss or damage to *your rental property* 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 Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by:

- pets or other animals that *your tenant* keeps at *your rental property*,
- pests or parasites,
- birds (but *we* do cover some bird damage under the included benefit 'Broken glass – Building' see page 40).

Earthquake

Included for: Building, Contents

You are covered for:

Loss or damage to *your rental property* or *your* contents caused by an earthquake. An earthquake *excess* applies on top of *your* basic *excess* – see page 75.

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

Explosion

Included for: Building, Contents

You are covered for:

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

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage to an item or device that explodes.

Fire

Included for: Building, Contents

You are covered for:

Loss or damage to *your rental property* or *your* contents caused by a *fire*, bushfire, or grassfire.

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by smoke or heat (e.g. melting or scorching) when *your rental property* 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 rental property*).

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

Flood

Included for: Building, Contents

You are covered for:

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

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by:

- water being absorbed through floors or external or internal walls of *your rental property* (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 rental property* including a swimming pool, spa, or tank,
- a power surge (but *we* may cover *you* if another insured event at *your rental property* 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 rental property* 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 rental property* or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your rental property* 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:	Building	Contents

You are covered for:

Loss or damage to *your rental property* 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 Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by tree lopping or felling by:

- *you* or *your tenant*,
- any person who has the consent of *you* or *your tenant*.

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: Building, Contents

You are covered for:

Loss or damage to *your rental property* 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 rental property*,
- 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 44.

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

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 rental property* 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 rental property*, that the loss or damage started after *you* took out Building 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 rental property* or *your* contents.

Loss or damage to the item or device which leaked.

The cost to replace the escaped liquid.

Lightning

Included for: Building Contents

You are covered for:

Loss or damage to *your rental property* or *your* contents caused by a lightning strike.

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

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: Building Contents

You are covered for:

Loss or damage to *your rental property* 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 Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

Storm

Included for: Building, Contents

You are covered for:

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

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by:

- a power surge (but *we* may cover *you* if another insured event at *your rental property* 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 rental property* or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your rental property* 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: Building, Contents

You are covered for:

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

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by:

- water being absorbed through floors or external or internal walls of *your rental property* (including rising damp) and any resulting loss or damage to contents, including carpets,
- hydrostatic pressure building up below or behind any part of *your rental property* including a swimming pool, spa or tank,
- a power surge (but *we* may cover *you* if another insured event at *your rental property* 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 rental property* or *your* contents (but *we* do cover *you* if *you* take out *your policy* when *you* sign a contract to buy *your rental property* or *we* replace another insurance *policy*).

Theft

Included for: Building, Contents

You are covered for:

Loss or damage to *your rental property* or *your* contents caused by a theft or attempted theft by someone other than *your tenant* or their guest.

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

The general limits for Building cover shown on page 19.

You are not covered for:

Loss or damage caused by someone who enters *your rental property* with the express or implied consent of:

- *you* or *your tenant*,
- anyone who permanently lives with *your tenant*.

Loss or damage caused by *your tenant*.
We cover theft by a *tenant* under the included benefit '*Accidental damage*, malicious damage or theft by a *tenant*' - see pages 38-39.

Loss or damage to:

- contents that are in common areas.

Tsunami

Included for: Building Contents

You are covered for:

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

Limit:

- Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.
- The general limits for Building cover shown on page 19.

Vandalism

Included for: Building Contents

You are covered for:

- Loss or damage to *your rental property* or *your* contents by someone, other than a *tenant* or their guest, who intentionally or maliciously damages them.

Limit:

- Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.
- The general limits for Building cover shown on page 19.

You are not covered for:

- Loss or damage caused by someone who enters *your rental property* with the express or implied consent of:
  - *you* or *your tenant*,
  - anyone who permanently lives with *your tenant*.
- Loss or damage caused by *your tenant*.
  We cover vandalism by a *tenant* under the included benefit '*Accidental damage*, malicious damage or theft by a *tenant*' - see pages 38-39.
- Loss or damage to:
  - contents that are in common areas.

Included benefits

We provide up to 15 included benefits as part of *your* cover for *your rental property* 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 rental property* or *your* contents. For example, if *you* make a claim under *your* Building cover for vandalism, *we* will also pay up to 10% of *your* building sum insured or *your* contents sum insured 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* under the included benefit 'Clean up costs'.

An included benefit is paid as part of *your* building or *your* contents sum insured unless otherwise stated.

The general exclusions shown on pages 55-59 apply to all included benefits.

Summary of cover – included 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	Building	Contents	Page
Accidental damage, malicious damage or theft by a *tenant*	Up to 15% of the sum insured	✓	✓	38
Broken glass	Up to the sum insured	✓	✓	40
Clean up costs	Up to 10% of the sum insured	✓	✓	42
Demolition and removal of debris	Up to 20% of the sum insured	✓	✓	42
Design	Up to 10% of the sum insured	✓	✗	43
Emergency services damage	Up to $1,000	✓	✗	43
Fixtures and fittings (except strata title)	Up to 5% of the sum insured	✓	✗	44
Fixtures and fittings (strata title only)	Up to the sum insured	✗	✓	44

Summary of cover – included benefits (continued)

Included benefits	Limit	Building	Contents	Page
Investigating leaks	Up to 10% of the sum insured	✓	✗	44
Lifetime guarantee on repairs	Up to the sum insured	✓	✓	45
Locks	Up to $1,000	✓	✓	45
Lost rent	Up to 12 months, up to a total of 10% of sum insured	✓	✓	46
Rent default	Up to $5,000 after any *bond* entitlement	✓	✓	46
Replacing trees, shrubs, plants & hedges	Up to $1,000	✓	✗	48
Security firm response	Up to $750	✗	✓	48
Storage costs after an event	Up to 10% of the sum insured	✗	✓	49

Accidental damage, malicious damage or theft by a tenant

Included for: Building | Contents

You are covered for:

Loss or damage to *your rental property* or *your* contents caused by *accidental damage*, malicious damage, or theft by a *tenant* as a result of:

- an event or *incident* which *you* did not intend or expect,
- theft by *your tenant* or a person *your tenant* invites to *your rental property*,
- *your tenant* or a person *your tenant* invites to *your rental property* intentionally or maliciously damaging *your rental property* or *your* contents.

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

Limit:

Up to 15% of the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance less any *bond* money that *you* are entitled to. This limit applies for each period of insurance regardless of the number of claims *you* may make.

The general limits for Building cover shown on page 19.

You are not covered for:

Accidental damage caused by:

- a power surge (but *we* do cover *you* if an insured event at *your rental property* 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 50).

Loss or damage caused by:

- pets or other animals that *your tenant* keeps at *your rental property*,
- tree lopping or felling by *your tenant* or anyone who has the consent of *your tenant*.

These types of damages to *your* property:

- if handheld glass, glassware or china items are cracked, chipped or broken while they are 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.

- Costs to re-key, recode or replace locks on external doors to *your rental property* if *your* keys are stolen by *your tenant*.
- Loss or damage caused by someone other than *your tenant* who enters *your rental property* with *your* express or implied consent.
- Loss or damage if *your rental property* was being *rented out* for holiday accommodation or short-term accommodation.

We will pay for loss or damage to *your* rental property or *your* contents, up to 15% of *your* building sum insured or *your* contents sum insured, less any *excess* that applies.

In determining the net value of *your* loss or damage that *you* can claim under *your policy*, *we* will deduct the value of any *bond* money *you* are entitled to from the overall value of *your* loss or damage. The following examples demonstrate the calculation:

Example 1		Example 2	
Sum insured	$80,000	Sum insured	$80,000
Loss amount	$20,000	Loss amount	$10,000
Bond	-$2,000	*Bond*	-$2,000
Your claim amount	$18,000	*Your* claim amount	$8,000
15% *policy* limit	$12,000	15% *policy* limit	$12,000
Excess	-$500	*Excess*	-$500
Claims settlement	$11,500	Claims settlement	$7,500

Broken glass - Building

Included for:



Building

You are covered for:

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

- 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 the sum insured for Building cover 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.

Broken glass - Contents

Included for:



Contents

You are covered for:

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

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 the sum insured for Contents cover shown on *your* Certificate of Insurance.

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:

- mirrors normally carried by hand,
- fish tanks,
- picture frames that are not normally hung on walls, radios, clocks, vases, ornaments or lamps.

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.

Clean up costs

Included for: Building, 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 the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

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

Demolition and removal of debris

Included for: Building, Contents

You are covered for:

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

Limit:

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

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

Design

Included for:



Building

You are covered for:

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

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

Limit:

Up to 10% of the sum insured for Building cover shown on *your* Certificate of Insurance.

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

Emergency services damage

Included for:



Building

You are covered for:

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

Limit:

Up to $1,000.

Fixtures and fittings

Included for: Building, Contents

You are covered for:

Loss or damage to the following items caused by an insured event at *your rental property*:

- *fixtures and fittings*,
- floor coverings and carpets, and
- blinds and curtains.

Limit:

Up to 5% of the sum insured for Building cover shown on *your* Certificate of Insurance if *your rental property* is not part of any strata title.

Up to the sum insured for Contents cover shown on *your* Certificate of Insurance if *your rental property* is part of any strata title.

You are not covered for:

Any loss or damage covered under another included benefit, including '*Accidental damage*, malicious damage or theft by a *tenant*'.

Investigating leaks

Included for: Building

You are covered for:

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

Limit:

Up to 10% of the sum insured for Building cover shown on *your* Certificate of Insurance.

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

You are not covered for:

The cost to fix the *leak*.

Lifetime guarantee on repairs

Included for: Building, 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* still own *your rental property* and/or contents.

You are not covered for:

The repairs to *your rental property* or *your* contents fail because of:

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

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

Locks

Included for: Building, Contents

You are covered for:

Costs to re-key, recode or replace locks on external doors to *your rental property* 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 the keys are stolen by *your tenant*.

No excess

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

Lost rent

Included for: Building, Contents

You are covered for:

The *net rental income you* lose while *your rental property* is being rebuilt or repaired, for up to 12 months from when the insured event happens until *your rental property* is fit to live in, as long as:

- *we* agree to pay *your* claim for the insured event, and
- *your rental property* was being *rented out* when the insured event happened.

Limit:

Up to 10% of the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance.

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

Rent default

Included for: Building, Contents

You are covered for:

The *net rental income you* lose if a *rent default* occurs. If *we* have agreed to pay a *rent default*, *we* also pay the legal costs *you* incur to:

- legally evict a *tenant*,
- recover amounts owed to *you* by a *tenant*.

Up to two weeks *net rental income you* lose if a sole *tenant* dies during the tenancy period of *your rental agreement*.

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

Rent default (continued)

Limit:

Up to $5,000 for the *net rental income you* lose, less any *bond* money *you* are entitled to. (For example, if the total amount of rental income *you* lose is $5,000, and *you* can recover $2,000 from *your* rental *bond*, then *we* will pay the net amount of $3,000, less any *excess* that applies).

You can only make one claim for *rent default* under each *rental agreement*.

When a *fixed term lease agreement* becomes a *periodic tenancy agreement*, *we* will only pay up to two weeks *net rental income you* lose if a *tenant* leaves *your rental property* without giving *you* or *your property manager* notice.

When *you* or *your property manager* issues a notice to leave to a *tenant*, *we* will only pay up to two weeks *net rental income you* lose after the *tenant* leaves *your rental property*.

Up to $1,000 for legal costs for each *rent default*.

Up to $1,000 for the *net rental income you* lose following the death of a sole *tenant* without any deduction for any *bond* money that *you* are entitled to.

You are not covered for:

If *you* have failed to rectify a 'Notice to remedy breach' issued by the *tenant* to *you*.

We will cease to pay this benefit if:

- a new *rental agreement* is entered into, or
- *your* new *tenant* commences to pay rent, or
- there is no longer a *rent default*, or
- the term of *your rental agreement* ends.

If there is a *rent default* before *your policy* started, *we* will not cover a *rent default* until that *rent default* has been remedied.

Your rental property is being *rented out* for holiday accommodation or short-term accommodation.

Replacing trees, shrubs, plants and hedges

Included for:



Building

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 rental property* 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 following costs if *your* undamaged contents cannot be kept at the *insured address* because an insured event makes *your rental property* unfit to live in:

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

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 the sum insured for Contents cover shown on *your* Certificate of Insurance.

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

You are not covered for:

Any storage costs:

- once *your* undamaged contents can be returned to the *insured address*.
- outside of Australia.

Optional benefit

You can choose to add the following optional benefit to *your policy* for *your rental property* and *your* contents. *You* will have to pay an additional *premium* if *you* select this optional benefit. *We* show any optional benefits *we*'ve agreed to cover on *your* Certificate of Insurance.

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

The general exclusions shown on pages 55-59 apply to all optional benefits.

Motor burnout

Optional for:



Building



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.

Limit:

Up to the sum insured for Building cover or Contents cover shown on *your* Certificate of Insurance, depending on which part of *your policy you* claim under.

The general limits for Building cover shown on page 19.

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.

The items *we* don't cover as *your rental property* or *your* contents shown on pages 20-22.

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, Building Insurance or Contents Insurance.

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 52-53 and the general exclusions shown on pages 55-59 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.

Building insurance

You are covered for:

Legal liability as an owner of the *rental property* 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 - Landlord of a home unit

You are covered for:

Legal liability if:

- *you* are the landlord of a *home unit* that is part of a community title scheme or strata scheme made up of subdivided lots or units and common property,
- *you* cover *your* contents in the *home unit*, and
- the *body corporate* has insured *your home unit* for legal liability to pay compensation for loss or damage resulting from an *accident* which causes death or injury or loss of or damage to property.

In that situation, if the *body corporate*'s insurance doesn't provide enough cover, then *we* cover the shortfall for *your* legal liability as landlord to pay compensation for loss or damage resulting from an *accident* that occurs or arises at the *insured address* or on common areas close to it and which causes:

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

Legal liability exclusions

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

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 *rental property* that is covered by *your policy*.

Owning a *home unit* other than as described above in the section 'Contents insurance - Landlord of a *home unit*' when the contents of that *home unit* are covered under Contents Insurance.

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 *rental property* that is being built.
- Alterations, additions, repairs or decorations to *your* current *rental property* 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.
- 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 55-59.



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* Landlord 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 rental property* 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 manufacturing, possessing, supplying or consuming alcohol, illegal substances or drugs.
- *Your* acts or omissions during any criminal or illegal act.
- The acts or omissions of *your tenant* (or anyone who permanently lives with *your tenant*) during any criminal or illegal act other than what *we* may cover under the included benefit '*Accidental damage*, malicious damage or theft by a *tenant*' on page 38.

Business

You are not covered for:

- Any *business* that *you* or *your tenant* operates at *your rental property* unless that *business* is listed under 'acceptable *business* uses' on *your* Certificate of Insurance.

Confiscation

You are not covered for:

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

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* or *your tenant* 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 *your tenant* (or anyone who permanently lives with *your tenant*).
  We cover deliberate or intentional acts by a *tenant* under the included benefit '*Accidental damage*, malicious damage or theft by a *tenant*' - see page 38.
- anyone who enters *your rental property* with the express or implied consent of *you* or *your tenant* (or anyone who permanently lives with *your tenant*), or a person *you* or *your tenant* told could invite people to *your rental property*.

The results of any reckless act or omission by *you* or *your tenant* (or anyone who permanently lives with *your tenant*).
We cover deliberate or intentional acts by a *tenant* under the included benefit '*Accidental damage*, malicious damage or theft by a *tenant*' - see page 38.

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 rental property* or *your* contents caused by *flood* or *water runoff* – see page 28).

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 rental property* 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:

- *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 rental property* or *your* contents which can't be linked to any identifiable insured event unless *we* state *you* can claim for a benefit when an insured event has not occurred.

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 – Building' – see page 40).

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

Rust and mould

You are not covered for:

- Rust, corrosion, rot, mould or gradual deterioration.
  (But *we* will cover mould damage to *your rental property* 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.

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 rental property* and contents in *good condition* or not keeping *your rental property* 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, or renewing or reinstating your policy

When *you* purchase, vary, or 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, review the '*Premium* guide' section of the PDS on pages 82-83.

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, then *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 12. If *you* want to cancel *your policy* (or cancel the cover under *your policy* for a *rental property* 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 *rental property* 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 *your* tenants and anyone else in *your* rental property are 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 invoice. • 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 72.

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.

Other responsibilities as a landlord

- *You* must have a *rental agreement* between *you* and the *tenant*.
- *You* must manage *your rental property* yourself as the landlord or have it managed by a *property manager*. Any notification, advice or discovery made to or by *your property manager* is deemed to have been made to or by *you*. *You* are responsible for any act or omission that should have been done by *your property manager*.

If something happens that leads to a claim under the included benefits '*Accidental damage*, malicious damage or theft by a *tenant*' or '*Rent default*', *you* must also:

- have taken all reasonable steps legally available to *you* under the Residential Tenancies and Rooming Accommodation Act, or other relevant legislation, to have the *tenant* remedy the breach and recover the loss suffered as a result of the breach.
- co-operate with *us* which *includes*:
  - producing a copy of the *rental agreement*,
  - arranging for *us* to access *your rental property* to assess the loss and damage,
  - providing *us* with any information and written statements needed to assess *your* claim.

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 rental property* 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.

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 rental property* 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 rental property* 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 rental property as new* – which means to repair, rebuild or restore *your rental property* 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 rental property* is destroyed, *we* may agree to let *you* rebuild it on another site.
- Demolish *your rental property* or any parts of it which are considered to be unsafe or unrepairable.
- Arrange services for the investigation of leaks or removal and storage costs of contents.
- Repair or restore *your* contents items – which means to repair 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

- *Rental property* – Pay *you* the cost to repair or replace *your rental property* up to the building sum insured as shown on *your* Certificate of Insurance.
- Contents – Pay *you* the replacement value of the items, up to the contents sum insured as 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 rental property* or *your* contents (as described in point 1 and 2 above), 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* building 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		Building	Contents
Basic *excess*	Shown on *your* Certificate of Insurance.	✓	✓
Additional *excess*		✓	✓
Earthquake *excess*		✓	✓
Unoccupied excess	$1,500	✓	✓

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 rental property* and *your* contents, then *you* only need to pay one *excess*. If different excesses apply to *your* Building 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 rental property* 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 excess

If *your rental property* 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.

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 floor carpets which are over 10 years old. Instead, *we* will pay *you* the cost to replace these items, less an amount that reflects the reduction for age, wear and tear.

Salvage value

If *your rental property* (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 *rental property* (or part of it) as if it had already been demolished.

Repairing or replacing for uniform appearance

If only part of *your rental property* 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, floor boards, 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 55 - 59.

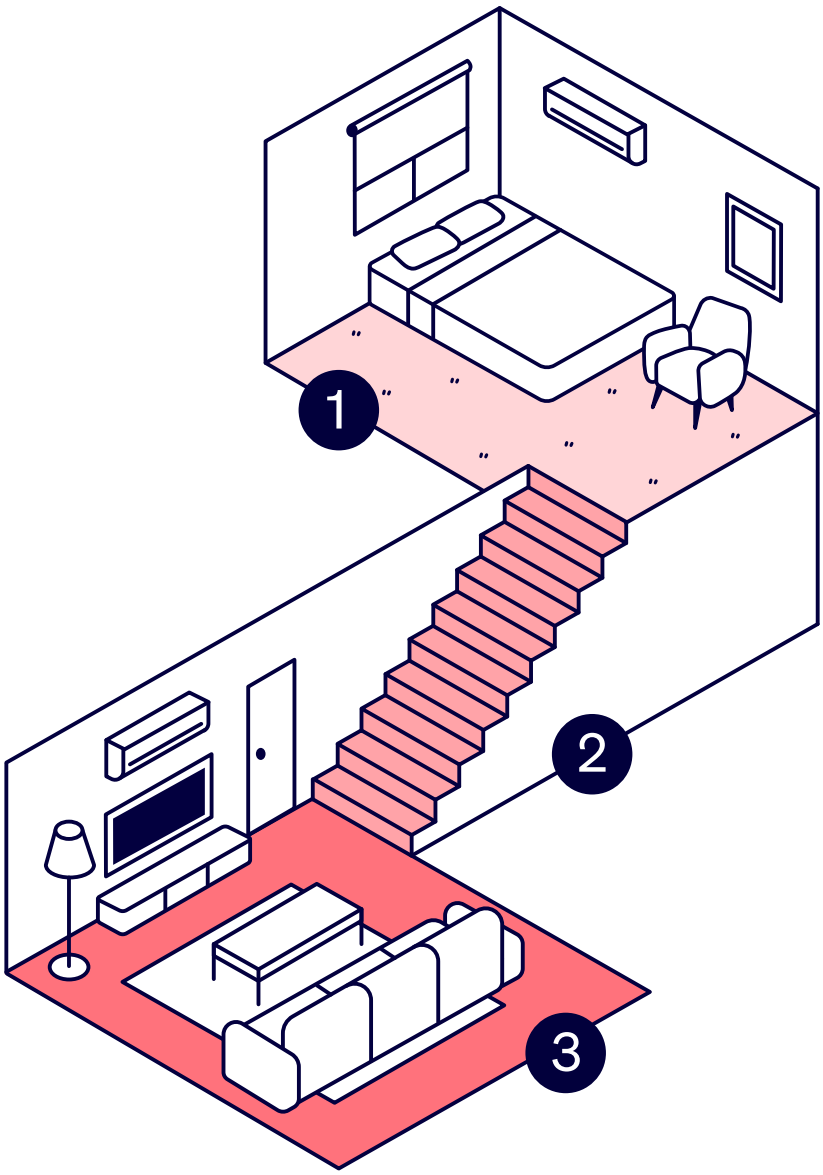
What is the affected area

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 building sum insured.

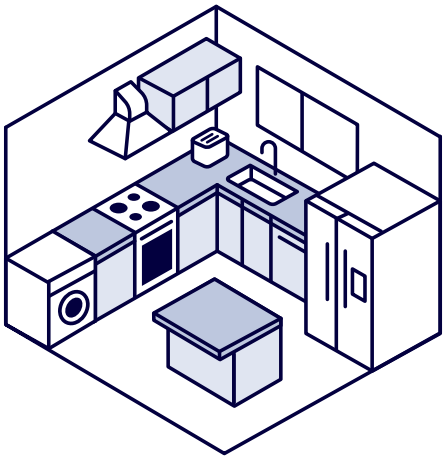


Example kitchen

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 and sets

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

- part of a pair or set, 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.

We won't pay:

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

Reduction of bond

We will reduce the amount *we* pay *you* by the amount of rental *bond* that *you* are entitled to receive following a *tenant*'s actions that result in a claim under the included benefits of '*Accidental damage*, malicious damage or theft by a *tenant*' or '*Rent default*' .

We will apply this reduction so that the total amount *you* receive as a result of a *tenant*'s actions through the combined effect of *your bond* refund plus *our* claim settlement is not more than *your* loss or damage.

For example:

- if a *tenant* caused $5,000 worth of damage, and
- *you* are entitled to a $1,000 *bond* refund, then
- the most *you* can claim under this *policy* is the remaining $4,000, less any *excess* that applies.

Increase to your sum insured

If *your* building sum insured doesn't fully cover the loss or damage to *your rental property*, then when *we* agree to pay *your* claim, *we* will increase *your* building sum insured. *We* increase *your* building 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* building 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* building 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're 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 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. The table on page 83 shows significant *premium* rating factors that might affect *your premium*.

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* 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 applicable government statutory charges, levies, duties, GST and other taxes.

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.

The table below shows significant *premium* rating factors that might affect *your premium*. This is not an exhaustive list of *our premium* rating factors.

Premium Factors	Building	Contents
Your rental property at the insured address		
Address and location	✓	✓
Sum insured	✓	✓
Physical characteristics of the rental property	✓	✓
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*.

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 rental property*, 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.
Bond	An amount paid by or for the *tenant* under the *rental agreement* and intended to be available for *your* financial protection against the *tenant* breaching the agreement.
Business	Any *business*, trade, profession or other activity *you* or *your tenant* earns income from.
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, unless it is secure and *you* and *your* tenants 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.
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.
Fixed term lease agreement	A written *fixed term lease agreement* for a minimum 3 month fixed term between *you* and a *tenant* that gives the *tenant* a right to exclusively occupy the whole of *your rental property*.
Fixtures and fittings	Any non-structural items, that are permanently fixed or fitted to part of the structure of the *rental property* and damage would be caused to the *rental property* if removed. For example: • light fittings, • built-in wardrobes, • inbuilt shelving units.
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.

Word or term	Special meaning
Good condition	*Good condition* means *your* insured *rental property* 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 *rental property* 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 *rental property*.
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 PDS. As well as the things actually named, other things can come within the same category or list.
Insured address	The address where *your rental property* is located as 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.
Net rental income	The amount of rent payable under a *rental agreement* less commission or other expenses that are or are likely to be payable to *your property manager* for renting out *your rental property*.
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	Two or more contents items that are similar or related items and belong together.

Word or term	Special meaning
Periodic tenancy agreement	A written lease agreement between *you* and a *tenant* that is not for a fixed term that gives the *tenant* a right to exclusively occupy the whole of *your rental property*.
Personal transportation devices	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.
Property manager	A licensed person engaged by *you* to manage the tenancy of *your rental property*.
Renovations	When any part of the roof, floor or external walls of *your rental property* are removed to allow additions, alterations, structural changes, repairs or decoration to be completed to *your rental property*.
Rent default	When *you* have entered into a *rental agreement* and *your tenant* has failed to pay the agreed rent and is in breach of the *rental agreement*.
Rental agreement	A *fixed term lease agreement* or *periodic tenancy agreement*.
Rental property	A residential building, as listed on page 17, located at the *insured address* which *you* rent out to tenants under a residential *rental agreement*. It *includes* any home improvements, fixtures and domestic structures/ buildings listed on page 17, as well as the yard and gardens at the *insured address* provided these areas are not subject to any common area conditions. It does not include anything listed on pages 17-19 under the headings '*You* are not covered for'.
Rented out	When *your rental property* is *rented out* under a *rental agreement*.
Retaining wall	A wall that is not part of the building *you* rent out and is designed to hold back and retain earth or water.

Word or term	Special meaning
Riot	Is a civil commotion or disturbance.
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*.
Temporary home or structure	A structure 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	Any person(s) named under the lease or *rental agreement* who has been given the right to occupy the insured property including anyone who permanently resides at the insured property 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 rental property* for more than 60 days. *Your rental property* 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* building or general contents sums insured when *we* offer to renew a *policy*, aimed at helping account for increasing costs.
Water runoff	Water which enters *your rental property* 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.

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.

Insurance issued by Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507 and distributed by Honey Insurance Pty Ltd ABN 52 643 672 628, AFSL 528244. Conditions, limits and exclusions apply. This is general advice only and does not take into account *your* personal objectives, financial situation or needs and may not be right for *you*. Always read the PDS, and any applicable SPDS, available at honeyinsurance.com before making any decision.



honey

Honey Insurance Pty Ltd
ABN 52 643 672 628
AFS Licence Number 528244
PO Box 129, Surry Hills, NSW, 2010

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