



Aussie

Insurance



**Top Home and
Contents Insurance**
Product Disclosure Statement

This Product Disclosure Statement (PDS), incorporating the policy wording, was prepared on 19 August 2010 and tells you about Aussie Top Home and Contents Insurance to help you decide if this cover is right for you. Any advice provided is general only and does not take into account your individual circumstances. You should

carefully read this and any other documentation we send you, such as your Insurance Certificate. Keep them in a safe place for future reference.

Aussie Top Home and Contents Insurance is issued by The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 of Level 38, 2 Park Street, Sydney NSW 2000. Aussie Top Home and Contents is promoted by AHL Investments Pty Ltd (Aussie), ABN 27 105 265 861. The Aussie name and logos are trademarks of Aussie, an Authorised Representative of The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436. From time to time, updates about Aussie Top Home and Contents Insurance which are not materially adverse to you may be found on the Aussie website at aussie.com.au/insurance and if you request a paper copy of any updated information, this will be provided to you free of charge.

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Welcome to Aussie Insurance

Since our establishment in 1992, Aussie has grown to become Australia's leading non-bank financial services group, with operations spanning all mainland capital cities and major regional centres across Australia.

With a national mortgage broking service, our own range of home loans, car and personal loans, a credit card and general and life insurance, we provide innovative financial solutions to more than 250,000 customers.

At Aussie, we understand the importance you place on protecting your most valuable assets like your family, your home and your car. We are always looking for the best solutions for our customers, so we're delighted to bring you Aussie Insurance. With comprehensive protection for your home, contents, car and investment property, Aussie Insurance policies can help you put yourself in a better place.

Aussie Insurance is focused on providing innovative, affordable and easy to understand insurance solutions.

Aussie Top Home and Contents Insurance is issued by the insurer, The Hollard Insurance Company Pty Ltd (Hollard). Hollard has sole responsibility for the PDS, the Policy and the assessment and payment of claims. Aussie have consented to being named in this PDS, in the form and context in which they appear and have not withdrawn this consent before the date of this PDS.

Overview

What this PDS is all about

Aussie Top Home and Contents Insurance is designed to give you affordable, easy to understand cover for your home and possessions to protect you in the event of a crisis such as fire, storm, flood, or theft or even if your property is damaged by an accident. Plus, Aussie Insurance gives you added benefits, which may not be covered by other insurers, to help you get back on your feet sooner. Full details of this cover is contained in this PDS.

We're trying really hard to reduce your premiums

Aussie is all about providing affordable, easy to understand insurance. Where we can save you money we will.

Here's a few more ideas to help you save with Aussie Insurance:

- If you take out Home and Contents, you may receive a discount
- Take out more than one type of insurance with Aussie and you may receive a discount
- Choose an excess to suit you
- Eligible customers can pay by the month at no extra charge
- Buy online and you will save straightaway

Guaranteed comfort

We offer a full 14-day money back guarantee. It's called your Cooling Off Period and it's as simple as this. If you decide that your Aussie Insurance cover isn't right for you and you have not made a claim, you can cancel your policy within 14 days of the start of your insurance to receive a full refund of any premiums paid (less any taxes or duties we cannot recover).

Aussie peace of mind

With this Aussie Insurance, your covered home and contents are protected against the following major threats:

- fire and explosion
- earthquake
- storm, rainwater and flood
- lightning
- malicious damage, including vandalism
- theft
- impact, such as from a falling tree or a motor vehicle
- riots, civil commotion or industrial unrest
- bursting, leaking, discharging or overflow of water or liquids

Aussie benefits

Depending on whether you insure your home or contents, we may also cover:

- accidental damage to your home or contents in your home
- contents in transit whilst you are moving
- your contents at both addresses while you are moving from one to the other
- contents temporarily removed from your home
- your contents whilst in approved storage
- damage to trees, plants and shrubs
- contents outside your home
- contents in your home office
- emergency accommodation, if you are unable to live in your home
- the replacement of your locks
- your legal liability if you need to pay compensation to another party
- additional benefits for Strata Title property owners

You also have the option to add cover for:

- accidental loss and damage to eligible contents anywhere in Australia
- motor burnout and food spoilage

What you pay

When you buy your insurance, we tell you the premium you must pay and note it in your Insurance Certificate. To determine it we consider factors such as the cover you want, the property you want to insure, the limits and excesses that will apply and your insurance history. It also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST, State Emergency Services Levy and Fire Services Levy) for your insurance. We set these out in your Insurance Certificate.

What our words really mean

Accident

means an event that you did not plan, intend or expect to happen.

Collection

means any pair, set or other group of objects (of common type, appearance or nature) that belong together or are displayed together.

Common property

means an area within a Strata Title complex which is used by many people, e.g. stairs, driveways, car parks, etc.

Event

means any single occurrence resulting in loss or damage.

Excess

means the amount you must contribute when a claim is accepted under this policy.

Fixtures

means items that are permanently attached to or fixed to your home or the site but not carpets, carpet tiles, internal blinds or curtains.

Flood

means the inundation of normally dry land by water which:

- overflows, is released from or escapes the normal confines of or
- because of water that has already overflowed, escaped or been released, is unable to enter

any lake, reservoir, dam, river, creek, stormwater channel, canal or any other watercourse, whether natural, altered or modified.

Insurance Certificate

is the latest Insurance Certificate we send you.

Insured events

means the nine events listed in this PDS under “All about the cover”.

Malicious damage

means damage caused by a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the property.

Period of insurance

means the period during which this policy is current. The period of insurance is stated on your Insurance Certificate. If this insurance policy is cancelled, the period of insurance ends on the date the cancellation became effective.

Site

means the land at the address on the Insurance Certificate on which your home is located and includes the yard or garden situated within the legal boundaries of that land. It does not include the nature strip outside your home or any area that is common property in a multi-residency property.

Storm

means a violent atmospheric disturbance producing strong winds. It can be accompanied by rain, lightning, hail or snow and it includes cyclones and tornados. Storm does not mean persistent bad weather, heavy or persistent rain by itself or heavy or persistent wind by itself.

Terrorism

means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Unoccupied

means that neither you, nor any other person (with your consent), is living and sleeping in your home.

We, us or our

means The Hollard Insurance Company Pty Ltd.

You, your

means

- the policy holder or policy holders named on the Insurance Certificate
- the policy holder's spouse (legal or de-facto)
- a person living at the insured address who lives with, and is a family member of, the policy holder or the policy holder's spouse

Must do's

Understand this insurance cover

Aussie Top Home and Contents Insurance is designed to protect your home and contents against the most common threats you may face such as theft, fire and storm (see pages 20-22). It also provides a broad range of additional benefits not offered by all insurers (see pages 23-27) and the option to add extra cover such as Australia-wide accidental loss and damage cover to eligible contents (see pages 28-31).

There are limits to the cover provided and whilst some of these are fixed, others may be extended by simply notifying us of the items you own and their value. There are also exclusions which apply to certain events (see pages 20-27), as well as general exclusions which apply to all cover under this insurance (see page 34). You should read this PDS in full to ensure you understand the insured events and benefits as well as the limits and exclusions to this cover.

Work out how much insurance you need

Many people do not have enough insurance cover for their home or contents. If you are under insured, you will have to cover any shortfall yourself. Details of what constitutes home and contents are on the following pages.

If the amount your home is insured for is not equal to the full cost of rebuilding it, including the cost of any structural improvements such as carports, fences and pools, the cost of any demolition work, removal of debris and any architectural or council fees, you may be under insured. The cost of land is not, however, included in determining your sum insured. If your contents sum insured is not enough to allow for the full replacement of all your contents, including your furniture, clothes, linen and personal valuables such as jewellery, you may be under insured. Remember, this insurance only provides cover up to the applicable limits specified in this PDS and on your Insurance Certificate. Any sum insured, market value or maximum amount in your insurance will be inclusive of GST. If you are having difficulties working out the replacement value of your home or contents, please seek the advice of a professional valuer.

Understand your Duty of Disclosure

We rely on the information you provide us with, to decide whether to insure you and the terms on which we will insure you. To comply with your Duty of Disclosure when first entering into an insurance contract with us, you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every insured under the policy. If you fail in your Duty of Disclosure we may reduce or deny any claim you make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may avoid your contract and treat your insurance as if it never existed. To comply with your Duty of Disclosure when you vary, renew, extend, reinstate or replace your policy, you must tell us everything that you know, and which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. You do not have to tell us anything that is common knowledge, that we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know.

Always protect your home and contents

You must make reasonable efforts to maintain your home and contents in a good state of repair and condition. Any loss or damage caused by poor maintenance is not covered under your insurance. You must also make reasonable efforts to protect your home and contents from any loss or damage. If you make a claim and knew about something that could cause loss or damage to your property and you did not make reasonable efforts to avoid it before the loss or damage occurred, then your claim may not be paid. If you do suffer loss or damage to your property, you must also make reasonable efforts to prevent any further loss or damage.

Keep proof of ownership of your property

When you make a claim for loss or damage to an item, we will require proof that you owned the item and of its value or your claim may not be paid. The easiest way to do this is by keeping receipts, manuals and warranties for any items you purchase. If you cannot find any of these, you can for example, take detailed photographs of your property and get valuations from an Australian registered valuer of your jewellery, art and other valuables.

Review the replacement value of your property regularly

Each year at your insurance renewal, we automatically adjust the amount you are insured for in accordance with the latest Consumer Price Index figures, to help your cover keep pace with inflation. However, it is likely that you will have bought some new contents items or you may have made some improvements to your home. If you do not review the replacement value of your home and contents annually, and increase your cover where appropriate, you may be under insured. Remember, any items you individually list on your Insurance Certificate will remain insured for the values you originally advised to us unless you specifically ask us to increase them.

Tell us if you plan to carry out building work or if your home is going to be unoccupied

If you notify us in advance, we may be able to provide you with cover during this period. If so, it will be confirmed in writing and noted on your Insurance Certificate.

Ensure your premiums are always paid

You are responsible for ensuring that your premiums are paid and kept up to date or your cover could be put at risk. If any monthly premium instalment remains unpaid for more than 14 days, any claim you make may not be paid. If you change your bank account or credit card details (including when your nominated credit card expires) you must contact us and tell us the new details. Please call us if you are ever unsure about your premiums.

Meeting your other obligations

You will need to meet other conditions of your insurance, such as the claims conditions or we may reduce or refuse to pay a claim and cancel your policy.

Building? Contents? Excess?

What is your 'home'?

Home means different things to different people, but for the purpose of this insurance, the Aussie definition of your home is a fully enclosed building with walls and a roof, used primarily for domestic purposes, that can be locked up. It includes any fixtures or home improvements at the site, secured outbuildings (such as your garage) and other domestic structural improvements on your site that comply with local government or other statutory requirements. It does not cover a new home being built. If your home is insured, it will be noted on your Insurance Certificate.

What are your 'contents'?

The Aussie definition of your contents is any household goods or personal belongings, usually kept in your home, that you own or are legally responsible for. Your Top Insurance covers your contents in your home only for the insured events set out in this PDS. Full cover is detailed in pages 20-22 of this PDS. You can choose our optional Personal Property Australia-wide benefit, for an additional premium, to cover certain items outside your home, anywhere in Australia. Details of our Personal Property Australia-wide option are contained later in this PDS. If your contents are insured, they will be noted on your Insurance Certificate.

What is an 'excess'?

An excess is the amount you agree to contribute at claim time and the higher the excess you select, the lower your premium will be. The excess you select for your home and contents cover will be clearly documented on your Insurance Certificate.

In the event of an earthquake or flood, a fixed excess of \$500 applies to each event. If you do have a claim for one of these events, the higher of your selected excess and the fixed excess will apply.

If you take optional cover for Motor Burnout or the Personal Property Australia-wide, a fixed excess of \$100 applies for any claim made under these covers. Your selected excess does not apply for these claims.

What's not included?

Your home does not include:

- carpets, carpet tiles, floor rugs, internal blinds or curtains (these are contents)
- temporary or mobile structures, including caravans and trailers
- above ground swimming pools or portable spas
- items within the home that are not fixed
- any wharf, jetty or pontoon
- trees, shrubs, hedges or other plant life including lawns and landscaping. Limited cover for these is included in our Home Benefits cover

Your contents do not include:

- gas and electrical appliances, underbench dishwashers, light fittings and alarm systems, that are permanently connected to the gas or electricity supply (these are part of your home)
- trees, shrubs, hedges or other plant life including lawns and landscaping
- unset precious and semi-precious stones;
- animals
- motorised vehicles (other than lawnmowers), go carts, motor cycles, mini bikes, caravans and trailers or any of the parts or accessories for these vehicles
- non-motorised watercraft greater than 3 metres, motorised watercraft, aircraft and hang gliders or their parts and accessories
- tools of trade, stock in trade or items used in connection with a business. Limited cover for some of these items is included in our Contents Benefits cover

Some items of contents have fixed limits

These include:

- cash and documents that are able to be cashed up to \$500 in total for each event
- bicycles up to \$2,000 each
- portable musical instruments up to \$2,000 each
- licensed and registered firearms up to \$2,000 in total for each event
- items other than outdoor furniture or BBQs outside your home, on the site in the open air, up to \$2,000 in total for each event

We will not pay a claim for these items above their limits.

Some items of contents have flexible limits

These include:

- valuables – items such as jewellery, watches and silver and gold items
- collectables – items such as loose carpets and rugs, artwork including paintings, pictures, sculptures, art objects, curios and collections of coins, stamps and other memorabilia
- media – items such as a collection of CDs, DVDs, records, tapes, game cartridges and computer software

Cover for items in each of these three groups is limited to \$5,000 per group for each event and \$1,000 per item/collection. You can increase these limits by advising us and having items individually listed, with their value, on your Insurance Certificate. You do not pay any extra to have these items individually listed where they are already included in your total contents sum insured. If you have an item or collection that is valued at more than \$1,000 or a number of items together worth more than \$5,000, that fall within one of the three groups above, you must tell us about them and ensure that they are correctly listed on your Insurance Certificate or you will not have full cover.

Making a claim

If an event occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to do, so that your claim can be assessed quickly. Not all items may be applicable to your claim.

First you should:

- do what you can to prevent any further loss, damage, cost or liability
- tell the police immediately if the claim involves theft, attempted theft, malicious acts, civil unrest or impact by a vehicle and get an event number
- call us on 1300 73 26 44

We will also require you to:

- provide us with the proof of value and ownership that we need regarding lost or damaged items
- help us manage the claim, which may include us inspecting your home or asking you questions, or you providing written statements to us under oath
- keep items that have been damaged and allow us to inspect them or assess repair costs
- allow us to take possession of damaged property that is the subject of a claim
- send us any communication you receive relating to the claim (including telling us of pending court proceedings or offers of settlement)
- help us as we work to negotiate, defend or settle any claim made under this insurance and to exercise for our benefit your legal right of recovery against any other party
- tell us about any other insurance that may be relevant to the claim

You must never, without our consent:

- admit guilt, fault or liability (except to the Police)
- offer or negotiate to pay a claim
- approve any repairs or arrange replacements (other than emergency repairs necessary to minimise or prevent further loss or damage)
- dispose of any damaged property

Claims for your home

If your home is insured and we agree to pay a claim, we will pay up to your home sum insured, or any lesser limit that applies, less any applicable excess. If your home is destroyed or damaged as a result of an insured event and we accept your claim which occurs during the period of insurance, we will rebuild or repair your home as new, or pay you the cost of rebuilding or replacing it, at our discretion.

However, if you decide not to proceed with the rebuild or repair of your home we will pay the lesser of:

- the rebuild or repair cost; or
- the difference in the value of your home and the land it is situated on before the damage occurred and the value of the home and land after the damage has been sustained.

We will only pay to repair or rebuild that part of your home that was damaged. We do not cover any additional expenses to replace undamaged parts of your home to create a uniform appearance. Where the original materials used to build your home are not readily available in Australia, we will pay for the cost of materials we believe to be of a similar kind or quality.

Claims for your contents

If your contents are insured and we agree to pay a claim, we will pay up to your contents sum insured, or any lesser limit that applies to the item, group of items or event, less any applicable excess.

If your contents are lost or damaged by an insured event which occurs during the period of insurance, we will at our discretion, repair or replace any lost or damaged item or pay you the cost of repairing or replacing the item (if unusual circumstances exist), based on the amount that it would have cost us to repair or replace it.

Where we can, we will match materials and contents or where this is not possible, use materials and contents that in our opinion match as near as reasonably possible.

If the lost or damaged item is part of a collection, we will only pay for the repair or replacement of the damaged or lost item. We will not pay for any resulting decrease in the value of the collection.

Claims for the replacement or repair of damaged fixed carpets will be limited to the passageway, room or stairwell where the damage occurred.

Replacement is on a new for old basis but does not apply to computers more than 4 years old, any clothing, shoes or household linen or items out of use, such as those stored away in cupboards. For these items we will pay the reasonable market value based on their age and condition at the time of loss.

How claims impact your policy

After we pay a claim under your policy, other than a claim for a total loss, the amount you are insured for will remain the same as the value shown on your Insurance Certificate at the date of loss. If a claim is paid for any item individually listed on your Insurance Certificate, that item will be removed from your policy and you will have to notify us to add the replacement item and pay any additional premium if required. If a claim is for the total loss of your home or contents, your insurance will cease as soon as we accept liability. No premium refund is due if you have paid your premium annually. If you are paying your premium monthly, we will deduct the balance of the yearly premium from the claim settlement. You will need to contact us if you want to apply for a new policy for the home or contents you replace.

Goods and Services Tax (GST)

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant sum insured, market or agreed value or maximum amount we pay. However, if you are or would be, entitled to claim any input tax credits for the repair or replacement of insured property or for other things covered, we will reduce any claim under the policy by the amount of such input tax credits.

If there is a mortgage over your property

If a mortgagee (usually your bank or credit provider) is noted on your Insurance Certificate and you have a claim and we agree to settle on a cash basis, we will, if legally obligated, make this payment to the mortgagee in full or part settlement of your claim. In this situation, we will pay the mortgagee the amount we agree to pay to settle the claim, up to the amount outstanding under your mortgage. We only cover your interest in the insured property, unless we specifically include cover for the interest of a third party.

All about the cover

Your Aussie Insurance covers loss or damage to your home or contents when the loss or damage is caused by one of the following nine 'Insured events':

Insured event – You are covered for loss or damage to your home or contents caused by	Our exclusions – You are not covered for
<p>Fire (where there is a flame) and Explosion</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▪ to a heat resistant item such as a cooking appliance, dryer, heater or iron, if it ignites ▪ caused by the ignition of any mineral spirit or dangerously flammable substance brought on to or kept at your site in quantities which are in breach of any statutory regulations
<p>Lightning</p>	
<p>Malicious damage (including vandalism)</p>	<p>Loss or damage caused by someone who lives in your home, or is at the site with your consent or the consent of someone who lives in your home (including your tenants)</p>
<p>Impact caused by a falling tree, branch, power or communication pole, a motor vehicle or trailer, an aircraft or watercraft, debris falling from space, or a satellite dish, television or radio aerial which breaks or collapses.</p>	<ul style="list-style-type: none"> ▪ loss or damage caused by tree roots, tree felling or tree lopping on the site ▪ the cost of removing any tree stump from the ground or trees which have fallen but not damaged your home

Insured event – You are covered for loss or damage to your home or contents caused by	Our exclusions – You are not covered for
<p>Storm, rainwater and flood</p> <p>For flood claims, we will pay:</p> <ul style="list-style-type: none"> ▪ for your home, to a maximum of \$15,000, and ▪ or your contents up to 25 per cent of the contents sum insured or \$15,000 (whichever is the lesser) 	<p>Loss or damage:</p> <ul style="list-style-type: none"> ▪ to swimming pool covers, spa covers or plastic or vinyl swimming pool liners ▪ to retaining walls, gates, fences, paths and driveways ▪ to external shade cloth, solar covers, textile awnings or blinds ▪ to the interior of your home or to your contents if the damage or loss has not occurred as a result of an opening made by the storm ▪ caused by water entering your home due to building alterations, renovations or additions; ▪ caused by water that has seeped or percolated into your home ▪ caused by gradual deterioration from rainwater ▪ caused to external paintwork if that is the only damage to that part of your home
<p>Theft</p>	<p>Theft:</p> <ul style="list-style-type: none"> ▪ by someone who lives in your home, or is at the site with your consent or the consent of someone who lives in your home (including your tenants) ▪ that occurred when your home was not sufficiently furnished for normal living purposes ▪ from any common property or from any similar common or public area in a building

All about the cover...continued

Insured event – You are covered for loss or damage to your home or contents caused by	Our exclusions – You are not covered for
Riot, civil commotion or industrial unrest	Loss or damage sustained after the first 72 hours of any riot, civil commotion or industrial unrest.
Earthquake	Subsequent damage sustained after 72 consecutive hours of the initial earthquake.
<p>Bursting, leaking, discharge or overflow of water or liquids from pipes, taps, dishwashers, washing machines, baths, spas, sinks, toilets, basins, hot water systems, water tanks, refrigerators, air conditioners, roof gutters, rainwater down pipes, drainage and sewerage systems or aquariums at your home.</p> <p>We will pay the costs of searching for the unknown source of a leaking pipe, up to \$500, but only if the water or liquid from the leaking pipe is causing permanent damage to your home or contents.</p>	<p>The cost to repair the item from which the water leaked or escaped or loss or damage caused by:</p> <ul style="list-style-type: none"> ▪ the gradual seepage of water or other liquids ▪ a leaking or faulty shower recess or base ▪ escape of water from a storm water channel or canal ▪ an inadequate drainage system

Home and contents benefits

The following additional benefits are included in your Aussie Insurance. These benefits are available for both home and contents cover

Aussie additional benefits to your home and contents cover	Our exclusions - You are not covered for	Home cover limit	Contents cover limit
<p>Accidental damage</p> <p>When your home is insured, we will cover you against damage caused unintentionally to your home.</p> <p>When your contents are insured, we will cover you against damage caused unintentionally to your contents.</p> <p>This cover is in addition to the cover for insured events on pages 20-22.</p>	<p>This benefit does not cover damage specifically excluded on pages 20-22 and 34.</p> <p>For claims involving the breakage of glass, you are not covered for breakage of:</p> <ul style="list-style-type: none"> ▪ glass forming part of a stove top, cooking surface, heater or oven door ▪ glass in a glasshouse or conservatory 	Replacement cost	Replacement cost
<p>Legal liability</p> <p>Legal liability cover insures you against the substantial costs you may face if you are sued by another party for negligence.</p> <p>When your home is insured, you are covered for your homeowners liability. When your contents are insured, you are covered for your personal liability.</p>	<p>Legal liability cover is complex and full terms of cover are contained later in this PDS.</p> <p>If both your home and contents are insured, the legal liability benefit is limited to \$10 million in any one event.</p>	\$10 million	\$10 million

Home benefits

The following additional benefits are included in your Aussie Insurance. These benefits are available for home cover only.

Aussie additional benefits to your home cover	Our exclusions – You are not covered for	Home cover limit
<p>Emergency accommodation When your home is insured and we accept a claim, and agree that you cannot safely reside in your home because of damage caused, we will pay for equivalent temporary accommodation that we believe is reasonable for you and any family living with you at your home at the time of the event, while your home is being repaired or rebuilt.</p> <p>This benefit is in addition to the total sum insured of your home.</p>	<p>the cost of any temporary accommodation costs</p> <ul style="list-style-type: none"> ▪ beyond the period it should have reasonably taken to repair or rebuild your home ▪ if you do not intend to repair or rebuild your home ▪ if you do not actually pay for your temporary accommodation ▪ if you were not permanently living at the home at the time of the loss or damage 	<p>The lesser of:</p> <ul style="list-style-type: none"> ▪ 12 months rent; or ▪ 10% of your home sum insured
<p>Replacement of locks When your home is insured and we accept a claim for theft and, as part of that theft, the key(s) to an external door are stolen, we will pay the reasonable cost of replacing the related lock(s).</p>		<p>\$600</p>
<p>Damage to trees, plants or shrubs When your home is insured, we will pay to replace any trees, plants or shrubs, planted in the ground, which are stolen, burnt, maliciously damaged or damaged by a vehicle.</p>		<p>\$1,500</p>

Contents benefits

The following additional benefits are included in your Aussie Insurance. These benefits are available for contents cover only.

Aussie additional benefits to your Contents cover	Our exclusions – You are not covered for	Contents cover limit
<p>Contents temporarily removed from your home</p> <p>We will cover your contents for loss or damage caused by theft, storm, rainwater or impact while they are temporarily removed from your home to another building within Australia, e.g. another home, hotel, motel, nursing home or hospital.</p> <p>The cover provided by this benefit only applies if you are temporarily residing in the building in which your contents are contained and the contents must be in your possession and under your direct control.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> ▪ by theft or attempted theft unless a part of the building was damaged as a result of violent forceful entry having been used ▪ by storm or rainwater unless your contents were within a building at the time that the loss or damage occurred ▪ to contents in storage unless the additional benefit “cover for contents in storage,” is applicable 	<p>20% of your contents sum insured</p>
<p>Moving to a new address in Australia</p> <p>We will cover your contents in the home at both your new and old addresses for up to 14 days from the day you start moving.</p>	<p>Loss or damage caused to contents at your new address after 14 days from the day you start moving, unless you tell us and we agree to cover your contents at the new address.</p> <p>Your contents are not covered while being moved from the old to the new address.</p>	<p>Your contents sum insured</p>

Contents benefits...continued

Aussie additional benefits to your Contents cover	Our exclusions – You are not covered for	Contents cover limit
<p>Contents outside your home When your contents are insured, we will pay to replace any items left outside your home, such as garden furniture and BBQs.</p> <p>Outside your home means any place at the site that is not fully enclosed by walls and a roof and is not able to be secured, such as a carport, a vehicle, a caravan, a pergola or similar.</p>	<p>Theft of:</p> <ul style="list-style-type: none"> ▪ photographic equipment, mobile phones, pagers, computers and any accessories for these items ▪ cash, travel or other tickets, coupons or gift vouchers ▪ tools of trade, instruments and equipment 	<p>Garden furniture – \$4,000 BBQ – \$2,000 All other contents are limited to \$2,000</p>
<p>Contents in your home office When your contents are insured, you are covered for any loss or damage caused by the Insured events covered by this policy.</p>	<p>Any items not owned by you, including items owned by a company of which you are a director.</p>	<p>\$5,000</p>
<p>Contents in storage When your contents are insured and you need to store them away from the home, you need to advise us before your contents are put into storage. If we have approved your proposed storage facility and the type and value of contents being stored we will provide cover for the Insured events listed on pages 20-22 of this PDS.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> ▪ cash or documents that are able to be cashed ▪ valuables, collectables and media (see “Insuring your home and contents” for an explanation of these terms) ▪ items for sale, on display, on exhibition or being held on consignment. 	<p>The amount appearing on your Insurance Certificate. Special Conditions of your policy</p>

Aussie additional benefits to your Contents cover	Our exclusions – You are not covered for	Contents cover limit
<p>Contents whilst in transit When your contents are insured and you are moving to a new address in Australia, we will cover your contents whilst they are being moved for loss or damage caused by fire, or collision or overturning of the vehicle carrying them.</p>		20% of your contents sum insured
<p>Cover for Strata Title Property owners When your contents are insured, we will also cover the following items, usually covered under a home policy:</p> <ul style="list-style-type: none"> ▪ fixtures that are owned by you and are not insurable by the body corporate ▪ replacement of locks as outlined on page 24 ▪ emergency accommodation to a standard equivalent to your current home. This operates in addition to your contents sum insured 		Replacement of locks limited to \$600. Emergency accommodation limited to the lesser of: <ul style="list-style-type: none"> ▪ 12 months rent; or ▪ 10% of your contents sum insured

Add these options

The following optional benefits can be added to your Aussie Insurance for an additional premium. If taken, these benefits will be shown on your Insurance Certificate with your home or contents cover.

Aussie optional benefits for your home and contents cover - You can add to your cover	Our exclusions – You are not covered for	Home/Contents cover limit
<p>Motor Burnout Motor Burnout is the fusion or burning out of the actual wiring of a domestic motor by an electrical current.</p> <p>When your home is insured, and you take the Motor Burnout cover, we will pay for the cost of repairing or replacing any motor which forms part of your home.</p> <p>When your contents are insured, and you take the Motor Burnout cover, we will pay for the cost of repairing or replacing any motor which forms part of your contents.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> ▪ fuses, switches, electrical contacts or protective devices ▪ an electrical motor that is more than 10 years old, from the date of manufacture ▪ motors under any form of warranty ▪ the cost of any part, such as (but not limited to) a bearing, filter or dryer, which does not form part of an electrical motor, and was fitted during the repair or replacement of the motor. 	<p>Home and contents - up to a limit of \$2,000</p>

Aussie optional benefits for your home and contents cover - You can add to your cover	Our exclusions – You are not covered for	Home/Contents cover limit
<p>Food spoilage When your contents are insured, and you take the Motor Burnout cover, we will also cover you for loss or spoilage to frozen or refrigerated food, caused by:</p> <ul style="list-style-type: none"> ▪ your freezer or refrigerator accidentally breaking down ▪ the failure of public electricity supply to your home 	<p>Food spoilage if: your freezer or refrigerator was more than 10 years old.</p>	<p>Food spoilage – up to a limit of \$1,000.</p>

Add these options...continued

Aussie optional benefits for your contents cover - You can add to your cover	Our exclusions – You are not covered for	Contents cover limit
<p>Personal Property Australia-wide The optional Personal Property Australia-wide benefit is available if your contents are insured and covers you for accidental loss or damage, to your eligible contents, occurring during the period of insurance anywhere in Australia.</p> <p>Your Insurance Certificate confirms if you have this cover. Any claim under this extension will be settled in the same way as claims for your contents.</p> <p>Only certain items are eligible for Personal Property Australia-wide and these include:</p> <ul style="list-style-type: none"> ▪ clothing and personal effects usually worn or carried, including, jewellery and watches ▪ prescription spectacles, contact lenses and sunglasses ▪ sporting equipment and portable musical instruments ▪ binoculars and telescopes ▪ pocket computers, calculators, electronic diaries ▪ portable radios, walkmans and discmans ▪ cameras, photographic equipment and video cameras 	<p>Loss or damage caused by or arising out of:</p> <ul style="list-style-type: none"> ▪ any process of cleaning, repairing, altering, restoring or renovating ▪ overwinding, electrical or mechanical breakdown, failure or derangement ▪ scratching or denting, if that is the only damage sustained. <p>Loss or damage to:</p> <ul style="list-style-type: none"> ▪ sporting equipment or musical instruments whilst in use ▪ photographic equipment, whilst in use under water ▪ items for sale, on display, exhibition or on consignment. <p>The following items:</p> <ul style="list-style-type: none"> ▪ cash, credit or debit cards, negotiable instruments or documents ▪ CDs, DVDs, films, audio or video tapes 	

Aussie optional benefits for your contents cover - You can add to your cover	Our exclusions – You are not covered for	Contents cover limit
<p>Personal Property Australia-wide...continued</p> <ul style="list-style-type: none"> ▪ wheelchairs and mobility devices such as motorised mobility scooters or gophers ▪ hearing aids <p>Two ways to purchase a Personal Property Australia-wide benefit:</p> <p>Group cover You can choose a Group cover amount to cover any number of eligible items up to a maximum limit per item. The Group cover limit will be stated on your Insurance Certificate. Group cover has fixed limits and if this does not suit your needs you should choose the Itemised cover option.</p> <p>Itemised cover If you have items worth more than \$1,000 individually you can cover these by advising us and having them individually listed, with their value, on your Insurance Certificate. Itemised cover item limits will be as agreed with us and listed on your Insurance Certificate. If you choose to cover items individually, you are responsible for advising us of each item and ensuring it is listed on your Insurance Certificate, with its correct value.</p>	<ul style="list-style-type: none"> ▪ mobile phones or portable car phones ▪ bicycles, skateboards, scooters, surfboards or other watercraft ▪ tents or camping equipment or their accessories ▪ hand-held computer games, toys or hobby equipment ▪ portable laptop computers, fax machines or printers ▪ musical instruments which are used professionally and musical accessories such as amplifiers; ▪ stamp or coin collections ▪ tools of trade and professional instruments ▪ personal items used in a business, trade or profession ▪ artificial limbs, dentures or dental appliances. <p>The following events:</p> <ul style="list-style-type: none"> ▪ the disappearance of an item when the cause cannot be established ▪ the breakage of any item of a brittle nature, except jewellery. 	<p>Group cover any number of eligible items up to the per-item limit and the total Group cover limit shown on your Insurance Certificate.</p> <p>Itemised cover limits on eligible items will be as pre-agreed with us.</p>

Legal liability

We will cover you for legal liability

to pay compensation as a result of an accident caused by your negligence, which occurs during the period of insurance, and causes death, bodily injury or loss or damage to others' property:

- **if your home is insured**, which arises from your occupancy and ownership of your home and its land or occurs within the home or the site on which it stands;
- **if your contents are insured**, which occurs within Australia. Liability cover under your contents insurance does not extend to liability arising out of your ownership or occupancy of any residence, land or home unless you rent or lease your home or your home is a Strata Title property.

The most we will pay for any event(s) arising directly or indirectly from the one original accident, source or cause, is \$10 million in total under this and all other policies issued by us, including a separate home or contents insurance policy. This amount includes all legal costs and expenses incurred with our consent or which you have a legal liability to pay. If we agree to pay your claim we will pay the costs of compensation awarded by an Australian court or a settlement agreed to by us and your reasonable legal fees and expenses that we incur on your behalf or that you incur with our written consent. You can only claim for legal fees and expenses if we have agreed to them in writing before you incur them.

We will not pay for legal liability that arises

- from the death or illness of, or bodily injury to, you or your family, or to your employees arising out of their employment by you
- from loss or damage to any property that is owned or controlled by you, your family or your employees
- while your home is in the course of construction or from building work, including demolition, being carried out on your home or site costing more than \$25,000
- because of vibration or interference with any land, building or property
- due to any erosion, subsidence or landslide

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- from any animal other than a domestic dog or cat that is kept at the site, unless the dog has been declared a dangerous breed by a competent Australian authority
 - from asbestos or any product containing asbestos
 - as a result of any actual, alleged or threatened contamination or pollution of any property, land, the atmosphere or any watercourse or body of water (including groundwater) other than arising from an occurrence which is neither reasonably expected or intended by you and is a consequence of a sudden cause which takes place at a clearly identifiable time and place during the period of insurance
 - from the transmission of any disease
 - from the supply of any alcohol or drugs
 - from participation in any professional sport
 - because you own or occupy any land or buildings other than the site listed on the Insurance Certificate, except if you are a tenant
 - because you own or are legally responsible for any wharf, jetty or pontoon
 - out of or in connection with, any business, profession or occupation carried on by you, other than the renting or leasing out of the home at the site
 - out of your employment of any workers
 - in connection with the common property where the home is a strata title property
 - from negligent mis-statement, advice or treatment;
 - out of your ownership or use of motorised vehicles (except wheelchairs, golf buggies and lawn mowers), go carts, mini bikes, caravans or trailers, or motorised watercraft or other watercraft more than 3 metres in length, or aircraft, aircraft landing areas or hovercraft
 - for any penalties, fines, punitive, exemplary or aggravated damages for which you are liable
 - for actions brought against you in a court outside Australia or a court that applies law that is not Australian law
 - for claims made against you because your body corporate failed to insure (or adequately insure) against property damage as required by relevant State or Territory, Strata Title or unit legislation

What you are not covered for

Like most insurance policies, there are general exclusions that apply to all covers.

You are not covered for any loss or damage caused by or resulting from, or the costs incurred from or of:

- bushfire, storm, rainwater or flood which occurs within the first 72 hours of the start of this policy unless you transferred a home and/or contents insurance policy, with equivalent cover, to us from another insurance company without an interruption in cover. We will not cover any increase in sums insured for these events in the first 72 hours
- your home being unoccupied for longer than 60 consecutive days, unless you have told us and we have agreed to provide cover
- actions of the sea, including tidal waves, tsunamis and high tides
- gradual deterioration, including wear and tear, rust, corrosion, depreciation, fading or deterioration from exposure to light
- mould or mildew, wet or dry rot, rising damp or dampness
- inherent defects, structural faults, faulty workmanship or faulty design
- poor maintenance and failure to maintain the property in good repair
- insects, birds, wildlife or vermin
- any earth movement not caused by earthquake, including erosion, subsidence, landslide, mudslide, collapse, earth shrinkage and expansion
- tree roots, tree felling or tree lopping on the site
- removing any tree stump from the ground or trees which have fallen but not damaged your home
- any deliberate action by you, others living at the site, or other people who have entered your site with the consent of you or others living at the site, including visitors and tenants

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- a process necessarily involving the application of heat or the use of chemicals
 - corruption (whether by virus or other means) to any electronic data, files or software damaged or lost including any photographs and visual images stored electronically on any medium including computers and any costs associated with the reinstalling or replacing of the data, file or software that are corrupted, damaged or lost
 - mechanical, electrical or electronic failure of an item, unless covered by one of the insured events listed in this PDS and/or you have elected and paid the premium for the Optional Motor Burnout section of this policy
 - power surge, unless directly caused by one of the insured events
 - accidental damage caused by or as a consequence of, building work, including any extensions or renovations;
 - damage to swimming pools, spas, septic tanks, water tanks (and other in ground structures or their surrounds) caused by hydrostatic pressure
 - any consequential loss or loss of profit
 - any event or liability for which you or your family are required by law to hold an insurance policy
 - your liability under any contract, or if you have agreed to or accepted liability without our agreement first
 - scratching, chewing, tearing or soiling by any animal kept in your home or at the site
 - acts or omissions by you or someone with your consent, if the acts are unlawful or are intended to be done with reckless disregard for the consequences
 - loss of or damage to unlicensed or unregistered firearms, knives which have a blade longer than five centimetres (other than kitchen knives in your home) or unlicensed or unregistered computer software

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- confiscation or damage caused by the lawful seizure, confiscation, nationalisation or requisition of, or damage to, the insured property by a government, public, local or legal authority
 - war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism
 - direct or indirect exposure to radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear material.

Goods and Services Tax (GST)

This policy does not cover any amount of GST or any fine, penalty or charge that you are liable for because of a failure to disclose or a mis-statement made by you, in relation to your entitlement to an input tax credit for the premium. You must tell us if you become aware that the extent of your entitlement to an input tax credit for your premium, disclosed to us, is incorrect.

What we need to do for you

Renewing your insurance

Unless you are otherwise notified by us, we will automatically continue your cover on the terms contained in the renewal offer we send you. At least 14 days before your insurance expires, we will send you a renewal notice, outlining our renewing terms for your insurance. Unless you notify us to the contrary, your cover will be automatically renewed each year.

Cancelling your insurance

You can cancel your insurance at any time by calling us. We will explain the cancellation process to you. If you have paid an annual premium, we will refund any premium you have paid, less an amount that covers the period for which you were insured. There is no refund if you have been paying monthly.

We can cancel your insurance to the extent permitted by law, for example, if you do not comply with the policy terms and conditions, fail to pay your premium, make a fraudulent claim or if you did not comply with your Duty of Disclosure or misrepresented information when you entered into this insurance contract. If we cancel your policy, we will send you a cancellation letter.

How we resolve your complaints

If you have concerns about our products or services, we will do our best to work with you to resolve them using the following process:

Step 1: You should tell us about your concerns by contacting a trained Customer Care Specialist (CCS) on 1300 73 26 44.

Step 2: If, after speaking to our CCS team, you remain dissatisfied with our products or service, you can ask to speak to a CCS manager to further discuss your concerns. They can also be reached on 1300 73 26 44.

Step 3: If, after speaking to a CCS manager, you are still not happy, you can take the matter further by writing to our Internal Dispute Resolution Committee at: Aussie Insurance, PO Box R1785, Royal Exchange, NSW, 1225. Your concerns will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within fifteen working days of receiving your letter.

Step 4: If the Internal Dispute Resolution Committee does not resolve your concerns to your satisfaction please contact the Financial Ombudsman Service (FOS) via one of the following methods:

Financial Ombudsman Service

Mail:	GPO Box 3, Melbourne VIC 3001
Telephone:	1300 780 808 (local fee applies)
Fax:	(03) 9613 6399
Website:	www.fos.org.au
Email:	info@fos.org.au

How we protect your privacy

We value your privacy. Our Privacy Policy, available at aussie.com.au/insurance or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about, insurance and insurance-related services. To do this, we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation. If you wish to stop receiving information about new insurance and insurance-related services, you can call us or email us at customercare@insurance.aussie.com.au. You also have a right to access and correct your personal information held by us. If you would like to do this please call us.

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this:

the protection provided under the Financial Claims Scheme legislation applies in relation to us and the policy. If we were to fail and were unable to meet our obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

Contact details

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please call us on: 1300 73 26 44

If you've got questions, we've got answers

After reading this PDS, you may have some questions - no matter how clear and simple we try to make it. Please contact us any of these four ways to help clear things up.

- Call 1300 732 644 between 8am - 7pm weekdays (Sydney time)
- Email customercare@insurance.aussie.com.au and you'll find we're just as helpful in writing
- Visit aussie.com.au/insurance
- Write to us the old-fashioned way. Send mail to Aussie Insurance, Locked Bag 9042, Castle Hill NSW 1765

CONTACT US

Aussie Insurance

Locked Bag 9042

Castle Hill NSW 1765

1300 73 26 44

customercare@insurance.aussie.com.au

aussie.com.au/insurance