

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Policy Name Home & Contents Insurance

As at: 09 November 2014

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

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

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

Under this policy's Home Contents Cover you set the maximum level of cover and your payout is limited to that amount (sum insured). Any amounts you claim include GST less any input tax credit you would have been entitled to.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Excludes loss or damage 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.
Flood	Yes	Excludes loss or damage to swimming pool covers, spa covers or plastic or vinyl swimming pool liners.
Storm	Yes	Excludes loss or damage caused by water entering your home due to building alterations, renovations or additions.
Accidental breakage	Yes	Excludes breakage of glass vases, ornaments or hand held mirrors
Earthquake	Yes	All claims for earthquake have a minimum fixed excess of \$500 for each event.
Lightning	Yes	We do not cover unlicensed or unregistered computer software and illegally downloaded media and files.
Theft and Burglary	Yes	Excludes theft from any common property or from any similar common or public area in a building.
Actions of the sea	No	
Malicious Damage	Yes	Excludes 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).
Impacts	Yes	Excludes loss or damage caused by tree roots, tree felling or tree lopping on the site.
Escape of liquids	Yes	Excludes the cost to repair the item from which the water leaked or escaped.

Cover for valuable, collections and items away from the insured address

High value items and collections	Yes	While in your home there is no cover for any item of jewellery insured for more than \$20,000 while it is not being worn unless it is kept in a locked safe installed in your home in accordance with the safe manufacturer's specifications.
Items away from insured address	Optional	Excludes loss or damage to or of cash, credit or debit cards, negotiable instruments or documents.

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



STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example there is a cover limit of 20% of your contents sum insured for any one claim under the additional benefit 'Contents temporarily removed from your home'. The Top Cover policy provides higher limits and also offers accidental damage cover. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example you can select an excess but in certain cases a fixed excess may apply instead under specific covers, such as the \$100 excess that applies for any claim made under the optional covers for Electrical Motor Burnout or Portable valuables. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other relevant policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$10 million for any event(s) arising directly or indirectly from the one original accident/event, source or cause in total under this and any other policies issued by us that cover you. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 14 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of loss or destruction of your contents including where:

- You set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- You set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

* the insurer may provide some cover above this amount

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you can start by listing all your contents and working out how much it would cost to replace them

A failure to adequately insure your contents for their replacement value may result in underinsurance.

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

STEP 4 Seek more information

If you want more information on this policy contact us on 13 19 48

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

The policy this KFS relates to is:

Distributed by: Real Insurance a trading name of the Underwriter

Underwritten by: The Hollard Insurance Company Pty Ltd,
ABN 78 090 584 473 AFSL no. 241436