

KEY FACTS ABOUT THIS RENTER'S CONTENTS POLICY

Renter's Insurance - Contents

Prepared on: 21 February 2018

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 you set the maximum level of cover and your payout is limited to that amount.

Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other relevant policy documentation for details of others)*
Theft or attempted theft	Yes	We do not cover theft by anyone who has consent to be in your home.
Legal liability	Yes	We will pay no more than \$20,000,000 inclusive of legal costs in relation to any one incident.
Contents while in storage	Yes	We provide cover if your contents have been removed from the address stated on your policy schedule and are in storage in Australia.
Accidental damage	Optional	For an additional premium you can purchase cover for accidental loss or damage to your contents.
Fire	Optional	For an additional premium you can purchase fire cover. There is no cover for bushfire for the first 48 hours after the start of this policy except in certain situations detailed in the PDS.

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

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example you set the maximum level of cover and your payment is limited to that amount as shown on your policy schedule.

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. You may be able to increase or decrease your excess which will change your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for personal injury to a third party or their property. It is limited to \$20,000,000. 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 the 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.

The examples above may not be applicable to this policy so make sure you read the PDS. You should consider which type of cover is best for you. When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could 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 at www.suresy.com.

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

The policy this KFS relates to is:

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