



# ANZ Home Insurance

PRODUCT DISCLOSURE STATEMENT  
AND POLICY DOCUMENT | 20 NOVEMBER 2010

This is an important document. If you cannot read and understand English, please use an interpreter to explain it to you before entering into this contract of insurance.

Questo è un documento importante. Se non avete una buona conoscenza dell'Inglese, per favore fatevelo spiegare da un interprete prima di concludere un contratto di assicurazione.

Αυτό είναι πολύ σπουδαίο έγγραφο. Αν έχετε δυσκολία με τα Αγγλικά, παρακαλείστε να μεταχειρισθείτε διερμηνέα να σας το εξηγήσει προτού συνάψετε μια ασφαλιστική συμφωνία.

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

ان هذه الوثيقة هامة. إذا كنت لا تفهم الإنكليزية، يرجى استعمال مترجم لكي يشرحها لك قبل أن تدخل طرفاً في عقد تأمين.

Dies ist ein wichtiges Dokument. Falls Sie die englische Sprache nicht beherrschen, lassen Sie es sich von einem Dolmetscher erklären, bevor Sie einen Versicherungsvertrag eingehen.

Đây là một văn kiện quan trọng. Nếu quý vị không thông thạo tiếng Anh, xin vui lòng nhờ thông dịch viên giải thích để quý vị hiểu rõ trước khi ký tên vào hợp đồng bảo hiểm.

Este es un documento importante. Si Ud. No tiene conocimientos sólidos de inglés, pída a un intérprete que le explique el documento antes de contratar el seguro.

இது ஒரு முக்கியமான ஆவண ஆகும். உங்களுக்கு ஆங்கிலம் தெரியாமலிருந்தால், உங்களுக்கு இதை விளக்க உதவுகிற ஒரு மொழிபெயர்ப்பாளரை அழைக்கவும். உங்களுக்கு இதை விளக்க உதவுகிறது.



Canstar Cannex has recognised ANZ's quality home insurance (buildings cover) with an Outstanding Value Australia award, for 2009/2010

## ANZ Home Insurance PDS and Policy document

### The purpose of this PDS and Policy document

This combined Product Disclosure Statement (PDS) and Policy document has been designed to help you understand ANZ Home Insurance so you can get the most out of your Policy.

This PDS contains detailed information about ANZ Home Insurance, including when you are covered, when you are not covered, and maximum cover limits. We have also included a glossary on pages 61–63 to describe words with a special meaning. To the extent that the content of this PDS could be construed as general advice, it does not take into account your personal objectives, financial situation or needs (“personal circumstances”). You should consider the appropriateness of the information, having regard to your personal circumstances.

When you take out ANZ Home Insurance, we agree to provide the cover described in your current Schedule and in this PDS, as well as in any Supplementary PDS we may issue. Together, these documents make up the terms and conditions of your Home Insurance policy with us. We recommend that you read them carefully and store them together in a safe place.

Each insurer takes full responsibility for this combined PDS and Policy document which has been prepared and is provided in accordance with Australian laws only.

### Issuers of this PDS

ANZ Home Insurance is co-issued by OnePath General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) (‘OnePath General Insurance’) – phone 132 062, and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (‘QBE’) – phone 133 723. Australia and New Zealand Banking Group Limited (ANZ) is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath General Insurance is owned by ANZ – it is the issuer of the product but it is not a Bank. This product is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer.

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## Simple application process

If you are taking out a Policy with us for the first time, simply:

**Talk** to staff at any ANZ branch

**Call** 13 16 14 weekdays from 8am to 8pm (Sydney time)

**Visit** [anz.com](http://anz.com)

If we agree to insure you, you will be provided with a Schedule setting out the details of your Policy.

## For 24 hour claims service

**Call** 13 16 14

## Why choose ANZ Home Insurance?

ANZ Home Insurance provides comprehensive protection for your home and belongings, containing a unique range of benefits including:

- **full buildings replacement cover** – this means instead of asking you to estimate your buildings sum insured, we will automatically calculate the replacement value of your buildings at today's prices and we will rebuild the buildings no matter what the subsequent costs, if they are totally destroyed in an insurable event and we accept your claim. In addition, we will automatically cover:
  - alternative temporary accommodation costs
  - architects and surveyors and legal fees
  - demolition and removal of debris costs
- **cover against natural events** (including flood)
- **accidental glass breakage and impact damage**
- **electrical motor burn out and power surge**
- **contents cover away from home world-wide**
- **new for old replacement regardless of age**
- **accidental damage and loss for your contents**
- **theft of cash and belongings**
- **24 hour, 7 days claims assistance service**
- **pay by the month at no extra cost**
- **choice of excess to suit your needs.**

In addition, we will also reward you with rebates once you have multiple policies with us, and for remaining our customer over time. For more information refer to page 59.

Discover these benefits and more in this PDS.

## Choice of cover

With ANZ Home Insurance you can tailor your insurance and select a Policy for buildings only, contents only, or for combined buildings and contents. Your choice of buildings and/or contents cover, and any optional Specified Valuables cover you select, will be listed on your current Schedule.

### Buildings cover

Buildings cover provides cover for loss or damage to your buildings resulting from the events listed on pages 9–14. For example, your building will be covered for storm damage.

### Contents cover

Contents cover provides cover for loss or damage to your contents resulting from the events listed on pages 26–31. For example, if you accidentally damage your television the replacement of your television will be covered.

Contents cover also provides cover for your valuable possessions.

ANZ Home Insurance provides an optional cover at extra cost for Specified Valuables over the item limit specified under contents cover. Refer to page 24 for further details.



# Buildings cover

## What buildings we protect

We will cover residential buildings located at the insured property address listed on your Schedule, their fixtures and fittings and any structural improvements at your home.

Buildings cover includes	Buildings cover does not include
Residential buildings that you live in, including any professional offices or surgeries in those buildings.	<ul style="list-style-type: none"><li>• A hotel, motel, nursing home, boarding house, display homes, buildings of flats or units (strata title or company title) or buildings subject to community title</li><li>• A building or structure in the course of construction, substantial alteration or repair, or being demolished</li><li>• Building materials to be installed.</li></ul>
Domestic outbuildings, e.g. garden shed.	A caravan, trailer or their accessories.
Fixed coverings to walls, floors and ceilings.	Carpets, floating floorboards, curtains or internal blinds (refer to page 20 for contents cover).
Infrastructure for the supply of services, including electricity, gas, water, internet and telephone.	
Items built-in, fixed to, or on the buildings, e.g. an in-built air conditioner, light fittings.	
Blinds or awnings on the outside of the buildings.	
Retaining walls, pathways or driveways.	Pathways or driveways made of earth or gravel.
Trees, plants or shrubs growing outdoors in the ground (refer to page 19 for benefits and conditions).	<ul style="list-style-type: none"><li>• Lawn</li><li>• Plants or trees growing in pots and tubs</li><li>• Landscaping.</li></ul>
Anything permanently built, constructed or installed on your property for domestic purposes, including in-ground swimming pools and spas.	

## How much we will pay

When you take out buildings cover, based upon the information you give us when taking out this Policy, we automatically calculate the replacement value of your buildings at today's price. This is called the sum insured and is listed on your Schedule.

If your buildings are damaged or are a total loss, the amount we will pay will be the total amount required to repair or rebuild your home to the condition it was in just before the loss or damage occurred, but not better, and this will not be limited to the sum insured.

If you make a claim, you must pay any excesses that apply.

## When your buildings are protected

The specific events that your buildings will be covered for are listed in the table below. This cover is subject to the exclusions outlined on pages 43–44.

Event	We will cover	We won't cover
<b>Accidental glass breakage</b>	<p>Fixed glass in your buildings, including any window tinting or shatter proofing material attached to the glass.</p> <p>Fixed shower bases, basins, sinks, spas, baths and toilets.</p>	
<b>Burglary, break-in or theft</b>	<p>Any loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft. The burglary, break-in or theft or an attempted burglary, break-in or theft, must be reported to the Police.</p>	<p>Loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft:</p> <ul style="list-style-type: none"> <li>• by you</li> <li>• by a tenant</li> <li>• by somebody who resides in the home</li> <li>• by someone else acting on your behalf</li> <li>• where you share your home with more than one other unrelated person who is not named under this Policy.</li> </ul>

## When your buildings are protected (continued)

Event	We will cover	We won't cover
<b>Burning out (fusion) of an electric motor</b>	Cost to repair or replace an electric motor that forms part of your buildings if it burns out or fuses.	Cost to repair or replace an electric motor if it is older than 15 years old.
<b>Deliberate or intentional acts</b>	Loss or damage as a result of a deliberate or intentional act.	Loss or damage as result of a deliberate or intentional act by: <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides in the home</li> <li>• someone else acting on your behalf.</li> </ul>
<b>Earthquake or tsunami</b>	Loss or damage as a result of an earthquake or tsunami. You must pay an additional excess of \$250 for a claim for this event.	Loss or damage as a result of an earthquake or tsunami if the loss or damage occurs later than 72 hours after the earthquake or tsunami occurring.
<b>Fire or explosion</b>	Loss or damage as a result of a fire or an explosion.	Loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after: <ul style="list-style-type: none"> <li>• another insurance policy covering the same buildings expired, without a break in cover, or</li> <li>• the risk passed to you as purchaser of your buildings.</li> </ul>

Event	We will cover	We won't cover
<p><b>Impact damage</b></p>	<p>Loss or damage as a result of an impact caused by:</p> <ul style="list-style-type: none"> <li>• an aircraft, spacecraft or satellite, or anything dropped from them</li> <li>• a falling television or radio antenna mast or dish</li> <li>• vehicles or watercraft</li> <li>• an animal or bird that is not kept at your home</li> <li>• a falling tree or part of a tree.</li> </ul> <p>Cost of removing and disposing of the fallen tree or parts.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	<p>Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.</p>
<p><b>Landslide or subsidence</b></p>	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an event being:</p> <ul style="list-style-type: none"> <li>• an earthquake or tsunami</li> <li>• explosion</li> <li>• storm, rainwater, flood or wind</li> <li>• liquid escaping from: <ul style="list-style-type: none"> <li>– a fixed pipe</li> <li>– an object attached to a pipe, fixed gutter, fixed tank or a drain, or</li> <li>– a standalone swimming pool or a standalone water tank.</li> </ul> </li> </ul>	<p>Any other erosion, subsidence, landslide or earth movement event.</p>

## When your buildings are protected (continued)

Event	We will cover	We won't cover
<b>Lightning or thunderbolt</b>	Loss or damage as a result of a lightning strike or thunderbolt.	
<b>Power surge</b>	Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your home including a lightning strike, an object contacting power lines, the resumption of power following a blackout caused by a storm or unexpected interference with a power company transformer by an animal.	Any power surges caused at the site.
<b>Riots or civil commotion</b>	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
<b>Storm, rainwater, flood or wind</b>	Loss or damage as a result of: <ul style="list-style-type: none"> <li>• storm (including named cyclone)</li> <li>• rainwater</li> <li>• flood, or</li> <li>• wind.</li> </ul>	Water entering your buildings: <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship.</li> </ul> Action by the sea. High tide. Storm surge except where it happens at the same time as flood.

Event	We will cover	We won't cover
<p><b>Storm, rainwater, flood or wind</b> (continued)</p>	<p>Free-standing gates and fences, but only if they have been installed and constructed according to the manufacturer's specifications.</p>	<p>Loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance policy covering the same buildings expired, without a break in cover, or</li> <li>• the risk passed to you as purchaser of your buildings.</li> </ul> <p>Swimming pool covers, including solar covers and plastic liners.</p> <p>Free-standing gates and fences that are made of timber and are more than 15 years old.</p> <p>Trees, plants and shrubs except for the cost of removal of storm (including named cyclone), rainwater, flood or wind damaged trees, plants and shrubs.</p>
<p><b>Vandalism or a malicious act</b></p>	<p>Loss or damage as a result of vandalism or a malicious act.</p>	<p>Loss or damage as a result of vandalism or a malicious act by:</p> <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides in the home</li> <li>• someone else acting on your behalf.</li> </ul>

## When your buildings are protected (continued)

Event	We will cover	We won't cover
<b>Water or liquid damage</b>	<p>Loss or damage caused by water or liquid escaping from:</p> <ul style="list-style-type: none"><li>• a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li><li>• a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes</li><li>• a washing machine or dishwasher</li><li>• an aquarium</li><li>• a waterbed</li><li>• a swimming pool</li><li>• a standalone water tank.</li></ul> <p>Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.</p>	<p>Your buildings for loss or damage caused by water or liquid entering your buildings:</p> <ul style="list-style-type: none"><li>• through an opening made for any building, renovation or repair work</li><li>• because of a structural defect, faulty design or faulty workmanship.</li></ul> <p>Cost of repairing the item from which the water or liquid escaped.</p>

## Additional buildings benefits

ANZ Home Insurance includes a range of additional buildings benefits which are automatically included in your Policy when you obtain buildings cover. The amount we will pay is in addition to the sum insured.

If you make a claim under your buildings cover for additional buildings benefits, you cannot claim the same loss or damage under additional contents benefits if you also hold contents cover.

This cover is subject to the exclusions set out on pages 43–44.

If you make a claim for an additional buildings benefit, you will not need to pay an excess. The amounts we will pay and any limits that apply are listed in the table below and are inclusive of GST.

Additional Benefits	We will cover	We won't cover
<p><b>Alternative temporary accommodation (including for pets)</b></p>	<p>Costs of alternative accommodation for up to 12 months if your buildings suffer loss or damage and you are unable to live in your home as a result.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p> <p>We will pay:</p> <ul style="list-style-type: none"> <li>• up to an amount that is equal to the weekly rental value of your buildings before the event occurred, and</li> <li>• the reasonable costs of alternative accommodation for your pets.</li> </ul> <p>The maximum amount we will pay is up to 10% of the buildings sum insured, as shown in your Schedule.</p>	<p>We will not cover this, if you do not need to pay for alternative accommodation.</p>

### Additional buildings benefits (continued)

Additional Benefits	We will cover	We won't cover
<p><b>Architects, surveyors and legal fees</b></p>	<p>Reasonable costs of employing an architect or surveyor, and also paying any legal fees that arise from the rebuilding, if your buildings suffer total loss or damage as a result of an event we have agreed to cover, and need to be rebuilt as a result.</p>	
<p><b>Demolition and removal of debris costs</b></p>	<p>Reasonable costs to demolish and remove any debris resulting from loss or damage to your buildings from an event that we have agreed to cover.</p>	
<p><b>Domestic Workers' Compensation (available in the Australian Capital Territory, Tasmania, Western Australia and the Northern Territory)</b></p>	<p>If you employ a person to do domestic work around your home, such as cleaning or gardening, you are covered for the amount you are liable for if they are injured while working for you, subject to the relevant legislation in your State or Territory.</p> <p>The cover only applies to employees as defined by the respective state legislation doing domestic work for your household insured by this Policy.</p>	<p>We will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord.</p>

Additional Benefits	We will cover	We won't cover
<b>Fracture to limbs (if you are over 50 years of age)</b>	<p>If you fracture an arm or leg as a result of an accident that occurs at your home and you are admitted to a hospital as an inpatient.</p> <p>We will pay \$500 per incident causing the fracture.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	<p>Fractures that result directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• you participating in any professional sporting activity</li> <li>• a motor vehicle or motor bike accident</li> <li>• intentional self injury, suicide or attempted suicide</li> <li>• any illness or disease.</li> </ul>
<b>Funeral expenses</b>	<p>The funeral costs if you, or any member of your family dies:</p> <ul style="list-style-type: none"> <li>• as a result of an event that occurred at your home that we have agreed to cover, and</li> <li>• within 12 months of the event.</li> </ul> <p>We will pay up to \$10,000.</p> <p>We will pay up to \$20,000 if you are over 50 years of age.</p>	
<b>Modifications to your buildings</b>	<p>Costs of modifications to your buildings so you can live in them, if you are injured as a result of an event that occurred at your home that we have agreed to cover, and the injuries lead to permanent paraplegia or quadriplegia.</p> <p>We will pay up to \$10,000</p> <p>We will pay up to \$20,000 if you are over 50 years of age.</p>	

### Additional buildings benefits (continued)

Additional Benefits	We will cover	We won't cover
<b>Mortgagee discharge costs</b>	Reasonable legal costs associated with the discharge of any mortgage you have left owing on your home if you make a claim for the total loss of your buildings as a result of an event we have agreed to cover and the mortgage is discharged.	
<b>Replacing keys and repairs to, and/or recoding of locks and barrels</b>	Reasonable costs of replacing keys and repairs to, and/ or recoding of locks and barrels if a key to an external door or window lock of your buildings is stolen or lost as a result of an event we have agreed to cover. Any theft must be reported to the Police.	

Additional Benefits	We will cover	We won't cover
<b>Travel cancellation</b>	<p>Costs you have paid in advance for domestic and/or international travel arrangements that you are unable to recover when you cancel your travel arrangements. You must cancel as a result of loss or damage occurring to your buildings caused by:</p> <ul style="list-style-type: none"> <li>• fire or explosion</li> <li>• storm (including named cyclone) or flood</li> <li>• burglary, break-in or theft</li> </ul> <p>which occurs within 14 days prior to your scheduled departure date.</p> <p>We will pay up to \$1,000.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	
<b>Trees, plants and shrubs replacement</b>	<p>Cost to replace any trees, plants or shrubs that are damaged or lost as a result of:</p> <ul style="list-style-type: none"> <li>• burglary, break-in or theft</li> <li>• fire or explosion</li> <li>• vandalism or a malicious act</li> <li>• impact damage.</li> </ul> <p>We will pay up to \$1,500.</p>	<p>Loss or damage to lawn.</p>

## Contents cover

### What contents we protect and how much will be paid

We will cover the following household goods or personal effects that:

- are not fixed or fitted to buildings, and
- you own or are legally responsible for.

When you take out contents cover, you must nominate the replacement value of your contents at today's prices. This is called the sum insured and is listed on your Schedule.

Your contents Policy covers you for three categories of contents:

1. General contents
2. Contents with a specific limit
3. Valuables.

#### 1. General contents

For any one item, pair, set, collection or system of general contents items, we will pay up to the sum insured. The general contents covered by your Policy are listed in the table below:

General contents include	General contents do not include
Battery powered items as listed below: <ul style="list-style-type: none"><li>• audio-visual equipment</li><li>• camera equipment, including accessories and unprocessed film</li><li>• electronic diaries or PDAs</li><li>• GPS (Global Positioning System device)</li><li>• CD or DVD players and media players, e.g. MP3s</li><li>• mobile, satellite or smart phones</li><li>• portable computers.</li></ul>	Camera equipment, including accessories and unprocessed film, that is being used underwater or to earn your income.
	Animals, including birds and fish.
Building materials to be installed.	

General contents include	General contents do not include
Carpets, floating floorboards, curtains or internal blinds.	
Clothing and personal effects.	
Computer software	Cost of re-creating computer data.
Film, slides and prints and equipment for developing and enlarging photographs.	Costs of recreating any event featured on films, slides or prints.
Fixtures and fittings that you have installed for your own use if you are a tenant, or the owner of a strata title unit.	Fixtures and fittings you have installed for your own use if you are a tenant, or the owner of a strata title unit, if the body corporate or similar body has insured them.
Furs	
Furniture and furnishings that are not built in.	
Hearing aids	
Household goods that are not used for earning an income.	
Internal ceiling, floors, walls, doors and windows if you own a strata title unit and the body corporate or similar body has not insured them.	Internal ceiling, floors, walls, doors and windows if you own a strata title unit and the body corporate or similar body has insured them.
Items thinly covered with gold or silver that are not jewellery or watches.	Unset precious/semi-precious stones (whether or not thinly covered with gold or silver).
Landlords' fixtures and fittings that you are liable for under the terms of a rental agreement.	Landlords' fixtures and fittings that you are liable for under the terms of a rental agreement if the landlord, body corporate or similar body has insured them.
Media purchased online, e.g. music, software, and videos.	

## 1. General contents (continued)

General contents include	General contents do not include
Model or toy aircraft.	
Paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art.	
Pedal cycles	Pedal cycles while they are being used for racing or pacemaking.
Plants or trees growing in pots or tubs.	Plants and trees growing outdoors in the ground.
Portable domestic appliances that are not built-in.	
Sporting equipment	
Surfboards, sailboards, surf skis, kayaks and canoes.	
Swimming pools, saunas and spas that are not built-in and their accessories.	
Tapes, cassettes, cartridges and discs.	Costs of recording or recreating any event or information featured on the tapes, cassettes, cartridges and discs.
Unregistered motorcycles or mini-bikes up to 125cc that do not require registration by law.	<ul style="list-style-type: none"> <li>• Registered motorcycles or mini-bikes.</li> <li>• Unregistered motorcycles or mini-bikes up to 125cc (that do not require registration by law) when they are being used for racing or pacemaking.</li> <li>• Unregistered motorcycles or mini-bikes over 125cc.</li> </ul>
Unregistered motorised golf buggies, ride-on mowers and wheelchairs.	

## 2. Contents with a specific limit

Under this category of contents there are set maximum amounts that we will pay when you make a claim. The amounts we will pay and the limits that apply are listed in the table below and are inclusive of GST.

Contents with a specific limit include	Contents with a specific limit does not include
<p>Accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft that are not in or on them</p> <ul style="list-style-type: none"> <li>• the most we will pay is \$1,000.</li> </ul>	
<p>Money and negotiable documents</p> <ul style="list-style-type: none"> <li>• the most we will pay is \$1,200.</li> </ul>	
<p>Watercraft less than four metres long and not powered by a motor or powered by a motor less than 10hp</p> <ul style="list-style-type: none"> <li>• the most we will pay is \$5,000 in total.</li> </ul>	<ul style="list-style-type: none"> <li>• Watercraft less than four metres long that are powered by a motor of 10hp or more.</li> <li>• Jet skis.</li> </ul>

### 3. Valuables

The valuables we will protect under your contents cover are set out below:

- jewellery and watches
- items containing gold or silver (this does not include items thinly covered with gold or silver or unset precious/semi precious stones)
- collections of stamps, money, medals or other collectibles.

There are set maximum amounts that we will pay for each of the types of valuables listed above when you make a claim. For any one item, pair, set, collection or system of valuables, the most we will pay is \$3,000 (inclusive of GST).

#### Specified Valuables optional cover

You can increase the maximum amount we will pay for any one item, pair, set, collection or system of valuables by listing it on your Schedule as a specified valuable. Any amount of cover for specified valuables is in addition to your contents sum insured.

You will need to apply for this option, and if we agree to add this optional cover to your Policy, you will need to pay an additional premium and it will be listed on your current Schedule.

With this option, you can nominate an individual amount above \$3,000 for any loss or damage, to any one item, pair, set, collection or system of valuables. This option is only available as addition to your contents cover.

#### What you are covered for

You are covered for loss or damage set out in the tables on pages 26–31.

#### Where you are covered

You are covered anywhere in:

- Australia and New Zealand
- the world for up to 120 consecutive days from the time you leave Australia.

#### What we will pay

The total we will pay under this option for any one item, pair, set, collection or system of valuables is the amount listed on your Schedule under 'Specified Valuables'.

No excesses apply to this option.

## Where we will cover you

Outlined below are the locations and conditions when we will cover your contents for damage or loss.

We will cover	We won't cover
<p>Your contents at your home, including when in the open air.</p>	
<p>Your contents away from your home, anywhere in Australia and New Zealand, for up to 120 consecutive days if the damage or loss occurs as a result of an event we have agreed to cover.</p>	<p>The following contents when they are away from your home:</p> <ul style="list-style-type: none"> <li>accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft.</li> </ul>
<p>Your contents away from home, outside Australia and New Zealand, are covered for up to 120 consecutive days and up to 25% of the sum insured or \$15,000 whichever the lesser.</p>	
<p>Your valuables away from home are covered up to a total of 25% of the contents sum insured. Specified valuables are covered up to their specified sum insured.</p>	
<p>If you are permanently moving your contents to a new home, we will cover your contents at your existing home and your new home for up to 14 days from the date you first start to permanently move your contents.</p>	
<p>Your sporting equipment stored within a club room for over 120 consecutive days, within Australia or New Zealand, if the damage or loss occurs as a result of an event we have agreed to cover.</p>	

## When your contents are protected

The specific events that your contents will be covered for are listed in the table below. This cover is subject to the exclusions set out on pages 43–44.

Event	We will cover	We won't cover
Accidental damage	Any accidental damage or loss.	Loss or damage to sporting equipment while it is being used.
Accidental glass breakage	<p>Loss or damage to:</p> <ul style="list-style-type: none"><li>• mirrors</li><li>• glassware</li><li>• crystal</li><li>• glass in furniture.</li></ul> <p>Accidental breakage of fixed shower bases, basins, sinks, spas, baths and toilets if you have insured your contents and live in a rented premises and you are responsible for these items.</p> <p>An item when it is chipped or fractured through its entire thickness including glass that is part of the television, computer screen or monitor.</p>	

Event	We will cover	We won't cover
<b>Burglary, break-in or theft</b>	Any loss or damage as a result of a burglary, break-in, theft or an attempted burglary, break-in or theft. The burglary, break-in, theft or an attempted burglary, break-in or theft, must be reported to the Police.	Loss or damage as a result of a burglary, break-in, theft or an attempted burglary, break-in or theft: <ul style="list-style-type: none"> <li>• by you</li> <li>• by a tenant</li> <li>• by somebody who resides in the home</li> <li>• by someone else acting on your behalf</li> <li>• where you share your home with more than one other unrelated person who is not named under this Policy.</li> </ul>
<b>Burning out (fusion) of an electric motor</b>	Cost to repair or replace an electric motor if it burns out or fuses.	Cost to repair or replace an electric motor if it is 15 years old or older.
<b>Deliberate or intentional acts</b>	Loss or damage as a result of a deliberate and intentional act.	Loss or damage as result of a deliberate or intentional act by: <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides in the home</li> <li>• someone else acting on your behalf.</li> </ul>
<b>Earthquake or tsunami</b>	Loss or damage as a result of an earthquake or tsunami. You must pay an additional excess of \$250 for a claim for this event.	Loss or damage as a result of an earthquake or tsunami if the loss or damage occurs later than 72 hours after the earthquake or tsunami.

## When your contents are protected (continued)

Event	We will cover	We won't cover
<p><b>Fire or explosion</b></p>	<p>Loss or damage as a result of a fire or an explosion.</p>	<p>Loss or damage caused by a bushfire or grassfire that occurs within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance policy covering the same contents expired, without a break in cover</li> <li>• the risk passed to you as purchaser of your buildings</li> <li>• you signed a lease contract for your buildings.</li> </ul>
<p><b>Impact damage</b></p>	<p>Loss or damage as a result of an impact caused by:</p> <ul style="list-style-type: none"> <li>• an aircraft, spacecraft or satellite, or anything dropped from them</li> <li>• a falling television or radio antenna mast or dish</li> <li>• vehicles or watercraft</li> <li>• an animal or bird that is not kept at your home</li> <li>• a falling tree or part of a tree.</li> </ul> <p>Cost of removing and disposing of the fallen tree or parts.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	<p>Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.</p>

Event	We will cover	We won't cover
<b>Landslide or subsidence</b>	Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an event being: <ul style="list-style-type: none"> <li>• an earthquake or tsunami</li> <li>• explosion</li> <li>• storm, rainwater, flood or wind</li> <li>• liquid escaping from:               <ul style="list-style-type: none"> <li>– a fixed pipe</li> <li>– an object attached to a pipe, fixed gutter, fixed tank or a drain, or</li> <li>– a standalone swimming pool or a standalone water tank.</li> </ul> </li> </ul>	Any other erosion, subsidence, landslide or earth movement event.
<b>Lightning or thunderbolt</b>	Loss or damage as a result of a lightning strike or thunderbolt.	
<b>Power surge</b>	Power surge to domestic equipment.	
<b>Riots or civil commotion</b>	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	

## When your contents are protected (continued)

Event	We will cover	We won't cover
<p><b>Storm, rainwater, flood or wind</b></p>	<p>Loss or damage as a result of,</p> <ul style="list-style-type: none"> <li>• storm (including named cyclone)</li> <li>• rainwater</li> <li>• flood, or</li> <li>• wind.</li> </ul>	<p>Water entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship.</li> </ul> <p>Action by the sea.</p> <p>High tide.</p> <p>Storm surge except where it happens at the same time as flood.</p> <p>Swimming pool covers, including solar covers and plastic liners.</p> <p>Loss or damage caused by a flood or named cyclone within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance policy covering the same contents expired, without a break in cover</li> <li>• the risk passed to you as purchaser of your buildings, or</li> <li>• you signed a lease contract for your buildings.</li> </ul>

Event	We will cover	We won't cover
<b>Vandalism or a malicious act</b>	Loss or damage as a result of vandalism or a malicious act.	Loss or damage as a result of vandalism or a malicious act by: <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides at the home</li> <li>• someone else acting on your behalf.</li> </ul>
<b>Water or liquid damage</b>	<p>Loss or damage caused by water or liquid escaping from:</p> <ul style="list-style-type: none"> <li>• a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li> <li>• a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes</li> <li>• a washing machine or dishwasher</li> <li>• an aquarium</li> <li>• a waterbed</li> <li>• a swimming pool</li> <li>• a standalone water tank.</li> </ul> <p>Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.</p>	<p>Your contents for loss or damage caused by water or liquid entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship.</li> </ul> <p>Cost of repairing the item from which the liquid or water escaped.</p>

## Additional contents benefits

ANZ Home Insurance includes a range of additional contents benefits which are automatically included in your Policy when you obtain contents cover. The amount we will pay is in addition to the sum insured.

If you make a claim under your contents cover for additional contents benefits, you cannot claim the same loss or damage under additional buildings benefits if you also hold buildings cover.

This cover is subject to the exclusions set out on pages 43–44.

If you make a claim for an additional contents benefit, you will not need to pay an excess. The amounts we will pay and any limits that apply are listed in the table below and are inclusive of GST.

Additional Benefits	We will cover	We won't cover
<b>Alternative temporary accommodation (including for pets)</b>	<p>Costs of alternative accommodation for up to 12 months if your contents suffer loss or damage and you are unable to live in your home as a result.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p> <p>We will pay:</p> <ul style="list-style-type: none"><li>• up to an amount that is equal to the weekly rental value of your buildings before the event occurred, and</li><li>• the reasonable costs of alternative accommodation for your pets.</li></ul> <p>The maximum amount we will pay is up to 10% of the contents sum insured, as shown in your Schedule.</p>	<p>We will not cover this if you do not need to pay for alternative accommodation.</p>

Additional Benefits	We will cover	We won't cover
<b>Contents in a commercial storage facility</b>	<p>Your contents for loss or damage while they are in a commercial storage facility in Australia up to the total contents sum insured, as listed on your Schedule.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>Valuables, Specified Valuables, money or negotiable documents.</p>
<b>Contents in transit</b>	<p>Your contents for loss or damage while they are being transported by a vehicle to your home, or to a commercial storage facility within Australia, during your period of insurance.</p> <p>Loss or damage must occur as a result of theft following violent or forcible entry, or as a result of fire, collision or overturning of the vehicle that is transporting your contents.</p> <p>We will pay up to \$10,000.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• to glassware, crystal, crockery, mirrors or china</li> <li>• caused by denting, scratching, chipping or bruising.</li> </ul>
<b>Document damage</b>	<p>Costs to reproduce or restore them if the documents kept in your home or in a bank vault suffer damage, including costs to reproduce or restore the information contained on the documents.</p> <p>We will pay up to \$1,000.</p>	

### Additional contents benefits (continued)

Additional Benefits	We will cover	We won't cover
<p><b>Domestic Workers' Compensation (available in the Australian Capital Territory, Tasmania, Western Australia and the Northern Territory)</b></p>	<p>If you employ a person to do domestic work around your home, such as cleaning or gardening, you are covered for the amount you are liable for if they are injured while working for you, subject to the relevant legislation in your State or Territory.</p> <p>The cover only applies to employees as defined by the respective state legislation doing domestic work for your household insured by this Policy.</p>	<p>We will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord.</p>
<p><b>Employees' belongings</b></p>	<p>Costs to repair or replace them up to the limits specified if your employees' belongings suffer loss or damage:</p> <ul style="list-style-type: none"> <li>• as a result of an event we have agreed to cover</li> <li>• while your employees are working at your home and while your employees are doing domestic work for you.</li> </ul> <p>We will pay up to \$7,500.</p>	<p>Contents that are already insured under another Policy by someone other than you.</p>

Additional Benefits	We will cover	We won't cover
<b>Fracture to limbs (if you are over 50 years of age)</b>	<p>If you fracture an arm or leg as a result of an accident that occurs at your home and you are admitted to a hospital as an inpatient.</p> <p>We will pay up to \$500 per incident causing the fracture.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	<p>Fractures that result directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• you participating in any professional sporting activity</li> <li>• a motor vehicle or motor bike accident</li> <li>• intentional self injury, suicide or attempted suicide</li> <li>• any illness or disease.</li> </ul>
<b>Frozen food</b>	<p>Reasonable costs to replace the loss of frozen food to the limits specified if your freezer breaks down or ceases to operate as a result of an event we have agreed to cover.</p>	
<b>Funeral expenses</b>	<p>The funeral costs if you, or any member of your family dies:</p> <ul style="list-style-type: none"> <li>• as a result of an event that occurred at your home that we have agreed to cover, and</li> <li>• within 12 months of the event.</li> </ul> <p>We will pay up to \$10,000.</p> <p>We will pay up to \$20,000 if you are over 50 years of age.</p>	

### Additional contents benefits (continued)

Additional Benefits	We will cover	We won't cover
<b>Guests' or visitors' belongings</b>	The cost to repair or replace if contents belonging to your guests or visitors suffer loss or damage as a result of an event we have agreed to cover.  We will pay up to \$7,500.	Contents that are already insured under another Policy by someone other than you.
<b>Increase in sum insured</b>	If we agree to pay you for a loss to your contents for the total sum insured, we will increase your contents sum insured by the amount the Consumer Price Index (CPI) (all groups) has increased since the start of your current Period of Insurance, up to the date of loss.	
<b>Removal of debris costs</b>	Reasonable costs to remove any debris resulting from loss or damage to your contents from an event that we have agreed to cover.  We will pay up to 10% of the contents sum insured.	

Additional Benefits	We will cover	We won't cover
<p><b>Replacing keys and repairs to, and/or recoding of locks and barrels</b></p>	<p>Reasonable costs of replacing keys and repairs to, and/ or recoding of locks and barrels if a key to an external door or window lock of your buildings is stolen or lost as a result of an event we have agreed to cover. Any theft must be reported to the Police.</p>	
<p><b>Storage costs</b></p>	<p>Reasonable costs to remove your contents and store them for up to 12 months if the home you live in suffers loss or damage as a result of an event we have agreed to cover and you are unable to live in them as a result. We will also cover your contents while they are in storage.</p>	
<p><b>Veterinary expenses</b></p>	<p>The veterinary expenses if your pet is injured as a result of a road accident in your period of insurance.</p> <p>We will pay up to \$500.</p> <p>We will pay up to \$1,000 if you are over 50 years of age.</p>	



## Liability cover

### What is liability cover?

Liability cover insures you for claims made against you if you are legally liable for:

- the death or injury of another person, or
- the loss or damage of another person's property

occurring during the period of insurance.

### When is liability cover provided?

Liability cover is automatically included as part of your buildings or contents cover. The cover provided varies if you have building cover, contents cover or both. Your Schedule shows which covers you have.

### How much is the cover?

We will pay up to \$20 million for any one incident or series of incidents arising from the same cause. This amount is inclusive of any legal and associated costs relating to the claim made against you.

The cover provided is shown in the tables below, and any cover we provide is subject to exclusions outlined on pages 43–44.

### Liability cover if you have insured your buildings

We will cover	We won't cover
We will cover you for the amount you are liable to pay for a liability claim arising from an incident at your home.	Any incident which does not occur at your home.
If your buildings are a total loss, we will cover you for the amount you are liable to pay for a liability claim arising from an incident at your home for up to six months from the date your buildings were destroyed.	This liability cover will cease on the earliest of the following: <ul style="list-style-type: none"> <li>• the date that re-construction commences at the home</li> <li>• if you sell your home, the date when risk passes to the purchaser, or</li> <li>• the date you take out a new buildings insurance Policy for your home.</li> </ul>

## Liability cover if you have insured your contents

We will cover	We won't cover
<p>We will cover you for the amount you are liable to pay for a liability claim arising from an incident occurring anywhere in</p> <ul style="list-style-type: none"><li>• Australia</li><li>• Australia in connection with your position as a committee member of a sporting or social club</li><li>• the world for 120 consecutive days, starting from the time you leave Australia.</li></ul>	<p>We will not cover you for any event that happens anywhere in Australia in connection with your position as a committee member of a sporting or social club if you receive more than \$1,000 per year for holding that position.</p>
<p>If you live in rented premises, we will cover you for the amount you have to pay as owner of your contents, or occupier of the rented premises.</p>	
	<p>We will not cover you for liability claims arising out of the use of a motor vehicle, motorcycle, watercraft, caravan or trailer except:</p> <ul style="list-style-type: none"><li>• a watercraft that is less than four metres long and not powered by a motor, or powered by a motor less than 10hp</li><li>• unregistered motorcycles or mini-bikes up to 125cc, which do not require registration by law</li><li>• unregistered motorised golf buggies, ride-on mowers and wheelchairs</li><li>• model or toy aircraft</li><li>• surfboard, kite surfer, sailboard, surf skis, kayaks and canoes</li><li>• caravan or trailer when it is not attached to a motor vehicle.</li></ul>

## For committee members

For contents cover, we will pay up to \$10,000 (inclusive of GST) for liability claims listed in the table below, arising from your position as committee member of a sporting or social club. This cover is not available for buildings cover.

We will cover	We won't cover
<ul style="list-style-type: none"> <li>• For your liability in connection with your position as a committee member of a sporting or social club.</li> <li>• For claims made against you for an alleged or actual act or omission during any one period of insurance.</li> <li>• Only cover one claim during any one period of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>• If you receive more than \$1,000 per year for holding this position.</li> <li>• For liability claims for loss or damage to someone else's property, or death or bodily injury to other people.</li> <li>• When you are a committee member of a committee other than a sporting or social club committee.</li> <li>• Any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the Policy.</li> </ul>



## Exclusions

Any cover we provide is subject to the following exclusions:

- general exclusions (these apply to buildings, contents and liability covers)
- buildings and contents cover exclusions
- liability cover exclusions.

### General exclusions

We will not pay for any loss or damage, or liability caused directly by or arising from:

- any event that does not occur within your period of insurance
- war or warlike activity, however war does not need to be declared
- hostilities, rebellion, insurrection or revolution
- contamination or pollution by chemical and/or biological, radioactive and/or nuclear agents, which results from an act of Terrorism
- lawful damage, destruction or confiscation of your property
- anything nuclear or radioactive
- mildew, atmospheric or climatic conditions
- damage to a heating element, however we will pay for any loss or damage resulting from damage to a heating element
- storm surge except where it happens at the same time as flood
- erosion
- action by the sea unless the loss or damage is the result of a tsunami.

### Buildings and contents cover exclusions

We will not pay for any loss or damage which is caused directly or indirectly by:

- settling, shrinkage or any movement of earth
- settling, shrinkage or expansion in buildings, foundations, walls or pavements
- erosion, rust, corrosion, gradual deterioration, depreciation, wear or tear
- vermin, birds or insects
- roots from trees, plants, shrubs or grass
- any process of cleaning involving the use of chemicals other than domestic household chemicals
- a defect in an item, structural defects, faulty or poor workmanship or design
- mechanical or electrical breakdown other than an electric motor burning out, unless the breakdown results in damage to your buildings or contents.

### Liability cover exclusions

We will not pay for:

- personal injury to:
  - you;
  - anyone who normally lives with you; or
  - any person you employ where that injury arises from their employment with you
- loss or damage to property that you or anyone else that normally lives with you:
  - owns or is legally responsible for, or
  - controls

- loss or damage to property that belongs to any person you employ where that loss or damage arises from their employment with you.
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you
- loss that can be reimbursed by your sporting or social club.

We will not pay for any liability caused directly or indirectly by:

- any alterations, repairs, renovations or additions to your home that cost more than \$75,000 (inclusive of GST)
- any personal profit or advantage that is illegal
- any disease that is transmitted by you, or any member of your family who normally lives with you
- any business, profession, trade or occupation carried out by you
- any agreement or contract you enter into, however if you would have been liable without the agreement or contract, we will pay for that liability
- the use of, removal of or exposure to any asbestos product or products containing asbestos
- a conflict of duty or interest
- any act or omission that is dishonest, fraudulent, criminal, wilful or malicious
- deliberate or intentional acts by you, or anyone acting for you, to cause loss, damage or injury.

## Your premium

### How we calculate your premium

Your premium, including any taxes and charges, will be shown on your Schedule. We will base your premium on:

- the type and frequency of claims that you have made
- your insurance history
- your sum(s) insured
- the excess
- the type, location, construction and age of your buildings or contents.

Premiums are also subject to Commonwealth and State taxes and/or charges, including GST and stamp duty, which will be listed on your Schedule.

You may qualify for rebates on your premium. To find out how refer to page 59.

### How to pay your premium

We offer a range of convenient payments options. You can pay your premium:

- annually in one lump sum by credit card or direct debit, or
- in monthly instalments by direct debit to your nominated bank account or credit card, at no extra cost.

### Problems with paying your premium

If you cannot pay your premium on time, please contact the ANZ Insurance Centre immediately on 13 16 14, weekdays from 8am to 8pm (Sydney time).

We may cancel your Policy in accordance with our legal rights if:

- you do not pay your annual premium by the due date
- you pay your premium by instalments and you are more than one month behind.

If you pay by instalments, we may refuse to pay a claim if at least one instalment of the premium is overdue for one month or more.

## Your Policy

### How to renew your Policy

Before your current Policy expires, we will send you an invitation to renew your Policy or we will advise you that we will not renew your Policy. An invitation to renew will include an updated Schedule and the new premium.

You will need to review the invitation to renew and comply with your duty of disclosure as outlined on page 57. If you have any questions or if you need to change your cover, you must contact the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (Sydney time).

If you have previously paid your premium by instalments, we will continue to deduct payments from your nominated account when your Policy is renewed. If you paid your last premium in one lump sum, we must receive your payment by the due date, otherwise your buildings or contents will not be insured.

### How to change your Policy

It's important that all the details in your Policy are current and correct.

If you do not advise us of any changes in the details of the information you have given us, your insurance may be affected.

You should advise us if:

- any changes have been made to:
  - the address or location where your buildings or contents are insured
  - the occupancy of your home or the people who are insured under this Policy
  - your buildings such as additions or renovations
  - the use of your buildings
  - the value of your contents to be insured
- there are any other changes in your circumstances during the period of insurance.

If you tell us about any of these things, we may charge an additional premium, change the cover of your Policy, or cancel your Policy as allowed by law.

### Step 1 – Contact us to change your Policy or update your details

Call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (Sydney time).

### Step 2 – Check the changes

After we update your details, you will then be sent a Policy Endorsement Schedule.

You will need to review the Policy Endorsement Schedule. If you have any questions or if you need to make any changes, you must contact the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (Sydney time).

### Step 3 – Pay your premium if it has increased

We will tell you if your premium has increased. If you pay your premium by instalments, we will adjust your instalments and commence deducting the new amount from your nominated account. If you pay your premium in one lump sum, we must receive your additional payment within one month.

### How to cancel your Policy

If you want to cancel your Policy, call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (Sydney time). We may need your cancellation request in writing. If you cancel your Policy before it ends, and provided no claim has been made, we will refund an amount for the unused premium.

### Cooling off period

You have the right to cancel your Policy during the 21 day cooling off period, after its commencement, provided no claim has been made within this period. If you cancel your Policy within this period, we will return to you any premiums you have paid us.

# Claims

## How to make a claim

To help us make the claims process as easy as possible for you, please follow these simple steps for buildings or contents claims.

## Make sure you have all the relevant information to support your claim

We will need:

- any letters, notices or court documents about the event within 72 hours of receiving them
- the event report number for any claims in relation to theft, attempted theft, vandalism or a malicious act. The Police will provide you with this number when you report the event to them
- contact details, that you are able to obtain, of any other people involved in the event, including their name, current residential address and who they are insured with.

## Call us on 13 16 14 (24 hours, 7 days) to make a claim

Our Claims Assistance Service is open 24 hours, 7 days a week so we can give you immediate advice and assistance with your claim. You will need to make your claim as soon as possible as any delays may reduce the amount that we can pay, or prevent us from paying a claim.

To help us assess your claim when you call, we will ask you a range of questions and you may need to provide:

- proof of ownership
- an inspection of your buildings or contents
- quotes from a repairer.

At the time of making a claim under the Policy, you must provide us with certain GST information relevant to both your policy and your claim. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.

## If you need emergency repairs

If you need to make emergency repairs, we will arrange assistance through our preferred repairers and suppliers.

## Excesses

You will need to pay only one excess for each claim you make for damage or loss arising from an insured event.

If you have both buildings and contents cover under one Policy and you have selected different buildings and contents excess amounts, then you will need to pay only the higher of these two excesses if you claim under both your buildings and contents cover for damage or loss arising from the same insured event. The excess amount(s) you have selected are shown in your current Schedule.

If you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250.

We will tell you if you need to pay any excess to us or to a third party, such as a builder, supplier or a repairer.

### How we settle a buildings claim

#### We will decide how we will settle your claim

If your buildings suffer damage, we will decide whether your buildings are repairable or a total loss.

If your buildings are a total loss and we accept your claim, full buildings replacement cover will apply unless we determine the buildings to be in a dilapidated condition at the time of a claim. In this case we may settle your claim for a reduced amount in accordance with our legal rights.

If we accept your claim, we will decide whether to:

- repair
- rebuild
- pay you the cost to repair or rebuild that part of your buildings that suffered damage (cash settlement).

Where we settle a buildings claim, we are entitled to retain the salvage.

Where claims are made for less than the sum insured, you will be fully insured again for your buildings for the amount shown on your Schedule.

If we settle your buildings claim on a total loss basis, then your Policy comes to an end, subject to any continuing liability cover and no refund of your premium is due.

#### What happens if we decide to repair your buildings

If we decide to repair your building(s), we will:

- only repair the part or parts of your buildings that actually sustained damage, including damaged portions of fixed coverings to walls, floors and ceilings, in the rooms, halls or passages where the damage occurred, to a condition as close as possible to when new, but not better
- try to match any material used to repair your buildings with the original materials or nearest equivalent available to the original materials
- ensure the repairs to your buildings comply with government and local authority bylaws
- allow you to choose your own repairer or tradesperson, or we can help you to find one; we may decide not to accept your chosen repairer if the quote and credentials are not acceptable
- deal directly with the repairer or tradesperson concerning payment.

Note: If repairs do not start within six months of the acceptance of your claim, we may not pay any increase in costs caused by your delay.

## What happens if we decide to rebuild your buildings in the event of a total loss

If we decide to rebuild your building(s) in the event of a total loss, we will:

- rebuild your buildings to a condition as close as possible to when new, but not better
- ensure your buildings comply with government and local authority bylaws
- allow you to choose your own repairer or tradesperson, or we can help you to find one; we may decide not to accept your chosen repairer if the quote and credentials are not acceptable
- deal directly with the repairer or tradesperson concerning payment.

You may choose to have the buildings replaced at another site, but we will not pay more than the Full Building Replacement cost would have been at the original site.

Note: If rebuilding does not start within six months of the acceptance of your claim, we may not pay any increase in costs caused by your delay.

## What happens if we decide to pay you the cost to repair or rebuild your buildings

If we decide to pay you the cost to repair or rebuild your building(s) we will:

- pay you the cost of repairing your building(s) to a condition as close as possible to when new, but not better

- pay you the full building replacement cost of rebuilding your building(s) to a condition as close as possible to when new, but not better, in the event of a total loss
- deduct any:
  - excess
  - unpaid premium
  - input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 if you had paid to repair or rebuild your buildings.

## How we settle a contents claim

### We will decide how we will settle your claim

If your contents suffer loss or damage, we will decide whether to:

- repair an item
- replace an item or
- pay you the cost to repair or replace the item.

Where we settle a contents claim, we are entitled to retain the salvage.

To find out what we will pay, see pages 20–24.

Where claims are made for less than the sum insured, you will be fully insured again for your contents for the amounts shown on your Schedule.

Where a claim is for a total loss and we pay you the sum insured, then your Policy comes to an end and no refund of your premium is due.

### If we decide to repair your contents

We will repair the damaged item to the condition it was when new. However, if the item we are repairing is part of a pair, set, collection or system of items, we will only repair the part of the pair, set, collection or system of items that was damaged.

### If we decide to replace your contents

We will replace the item with the nearest equivalent new item.

If the item we are replacing is part of a pair, set, collection or system of items, we will only replace the damaged or lost item itself.

We will only replace wall, floor and ceiling coverings, including carpets, floating floorboards, internal blinds and curtains, in the room, hall or passage where the loss or damage occurred. We will not replace those items in the adjoining rooms, or in your entire home.

### If we decide to pay you the cost to repair or replace your contents

We will pay you the fair and reasonable cost we would have incurred to repair or replace the damaged or lost item. If the item is part of a pair, set, collection or system of items, we will only cover the value of the damaged or lost item itself and pay up to the value of that item as a proportion of the combined pair, set, collection or system of items (even though the pair, set, collection or system of items may consequently be less valuable).

We will pay this amount after deducting any:

- excess
- unpaid premium
- input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 if you had paid to repair or replace your contents or valuable items.

### If we decide to settle a specified valuables claim

We will reduce any payment for damage to or loss of a specified valuables item by the amount we pay you for the same item under contents cover.



## Customer complaints

### How to resolve a complaint or dispute

#### Call us

If you have a complaint, the first thing you should do is speak to the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (Sydney time). If the ANZ Insurance Centre or claims officer are unable to resolve the matter for you, you can speak to a manager. If you are not satisfied with the decision, you can seek a review.

If your complaint relates specifically to a claim, you should speak with the claims officer managing your claim or call our 24 hours Claims Service on 13 16 14.

#### Seek a review

If the matter is not resolved after speaking with a manager, your complaint will be referred to an internal dispute resolution team who will conduct a review of your dispute. We will advise you of the results of your review within 15 working days of your request. If you are still not satisfied with the decision, you can seek an external review.

### Seek an external review

If you are dissatisfied with our decision or the way we handled your complaint, you can seek an external review of the decision. The dispute resolution area will provide you with information about the options available to you, such as referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service, the details for which are:

Address GPO Box 3  
Melbourne Victoria 3001  
Phone 1300 780 808  
Email [info@fos.org.au](mailto:info@fos.org.au)  
Website [www.fos.org.au](http://www.fos.org.au)

For further information about the complaint or dispute resolution procedures, please contact us on 13 16 14, weekdays from 8am to 8pm (Sydney time).



## Our commitment to you

### The General Insurance Code of Practice

We support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers
- improve consumer confidence in the general insurance industry
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers
- commit insurers and the professionals they rely upon to higher standards of customer service.

You can get a copy of the Code from the Insurance Council of Australia website, [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)

### Cooling off period

There is a cooling off period which lets you cancel your Policy within 21 days, after its commencement, with a full refund of your premium, provided no claims are made during this time.

### Privacy Statement

#### OnePath General Insurance

In this section 'we', 'us' and 'our' refers to OnePath General Insurance and other members of the ANZ Group. We are committed to ensuring the confidentiality, security and privacy of your personal information. 'You' and 'your' refers to policy owners and life insureds.

We collect your personal information to provide you with the products and services you request. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

In order to manage and administer the products and services requested by you, we may need to disclose your personal information to certain third parties, including:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing administration or compliance functions in relation to the products and services
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- the policy owner (where you are a life insured who is not the policy owner)
- our solicitors, valuers and insurers
- lenders who provide lending facilities to you.

For life risk products we collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

We may also disclose your personal information in circumstances where we are required to do so by law.

We may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 1800 500 229.

You may access the personal information OnePath hold about you, subject to permitted exceptions and subject to OnePath still holding that information, by contacting OnePath at:

#### **Privacy Officer**

OnePath  
GPO Box 75  
Sydney NSW 2001

Phone 02 9234 8111  
Fax 02 9234 8095  
Email [privacy@onepath.com.au](mailto:privacy@onepath.com.au)

If any of your personal information is incorrect or has changed, please let OnePath know by contacting Customer Services.

More information can be found in OnePath's Privacy Policy which can be obtained from its website at [onepath.com.au/privacy-policy](http://onepath.com.au/privacy-policy)

#### **QBE**

The Privacy Act 1988 regulates the way private sector organisations, such as QBE, collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information. We will only collect personal information from or about you for the purpose of assessing your application for insurance and

administering your insurance policy, including any claims made by you. Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim.

We, or our authorised agent, may disclose your personal information to:

- a mail house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- a financier whose name appears on your policy (for the purpose of confirming the currency of your policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
- an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transaction or confirming payments made by you to us);
- any person authorised by you;
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation) or to another insurer or reinsurer that may be located overseas (for the purpose of seeking recovery from them);

- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a related company that may provide computer hosting and support services that may be located overseas;
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim we or our authorised agent may disclose your personal information to:

- a repairer or supplier (for the purpose of repairing or replacing your insured items)
- an assessor or investigator (for the purpose of assessing your claim)
- a lawyer or a recovery agent (for the purpose of defending an action by a third party against you or for recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim)
- an insurance reference bureau (for the purpose of recording any claims you make on your policy)
- a witness to a claim (for the purpose of obtaining a witness statement)
- another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information may also be obtained about you from the above people or organisations.

In addition we will:

- give you an opportunity to obtain access to your personal information and when necessary, correct any errors to this information. Generally we will do this without restriction or charge
- provide our dispute resolution procedures to you in respect of any complaint you may have regarding your personal information.

For further information about our Privacy Policy or to access or correct your personal information, please contact:

#### **The Compliance Manager**

QBE Insurance (Australia) Limited  
GPO Box 82  
Sydney NSW 2001  
Email [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

#### **Updating our PDS**

The information in this PDS may change from time to time. Updated information will be available free of charge from [www.anz.com](http://www.anz.com) or by contacting the ANZ Insurance Centre on 13 16 14. We will issue a supplementary or replacement PDS if there is a materially adverse change to or omission from information in this PDS.

#### **Financial Claims Scheme**

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE or OnePath General Insurance becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA – [www.apra.gov.au](http://www.apra.gov.au) or 1300 13 10 60.

## Your duty of disclosure

Before you enter into an insurance contract with an insurer, the Insurance Contracts Act 1984 requires you to disclose to the insurer information to enable them to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your insurance.

### New business

#### What you need to tell us

You will be asked certain questions when you first apply for a Policy. When answering these questions, you must be honest and you have a duty under law to tell us anything:

- known to you, and
- which a reasonable person in the circumstances would include in answer to the questions.

We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

#### Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

### If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

### Renewal, variation, reinstatement or extension

When you renew, vary, reinstate or extend the policy, you have a duty, under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you and, if so, on what terms.

Your duty however does not require disclosure about any matter:

- that diminishes the risk to be undertaken by us
- that is of common knowledge
- that we know or, in the ordinary course of our business, ought to know, and
- as to which compliance with your duty is waived by us.

### Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

## Other conditions when you are insured with us

In addition to your duty of disclosure, there are other conditions that you must meet when you are insured with us.

You must:

- be honest in any statement you make in connection with your Policy
- pay your premium, including paying instalments regularly and on time
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- comply with the conditions of this Policy
- not make a fraudulent claim under this Policy or any other Policy.

## Conditions you must comply with when making a claim

Where allowed by law, we have a right to recover from any person, the amount of any monies payable to you under the Policy and we have sole discretion in the way we handle these matters. We will only pay a claim where you have complied with the following conditions:

- you have to be honest and you must give us any information or assistance we require to investigate and process your claim including allowing us access to your home to inspect it where necessary
- you must not admit liability or responsibility for a claim

- you must take reasonable precautions to prevent and mitigate any further loss, damage or liability arising
- you must contact the Police immediately if your buildings or contents suffer loss or damage as a result of theft or burglary or attempted theft or burglary, vandalism or a malicious act
- unless you are preventing further damage, keep all damaged buildings or contents so we can inspect them if required and do not repair or replace any damaged buildings or contents without our consent.

## Sanctions

You agree we may delay, block or refuse to process any transaction without incurring any liability if we suspect that:

- the transaction may breach any law in Australia or any other country
- the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of unlawful conduct.

## How you can qualify for rebates

We will reward you once you have multiple policies with us, and for remaining our customer over time.

The rebates paid will result in a refund of a part of the premium amount paid for the current period of insurance for each eligible policy.

### Here is how it works

#### 1. Multiple policy rebate

- If you have two or more eligible policies at the end of any rebate period, we will send you a rebate of a part of the premium amount paid for the current period of insurance for each eligible policy
- The annual rebate amount is 7.5% of the premium amount for each eligible policy if you own two policies or 10% of the premium amount for each eligible policy if you own three or more policies.

#### 2. Loyalty rebate

- If you have two or more eligible policies, you can then qualify for a loyalty rebate.
- If you have continuously had an eligible policy for one year or more at the end of any rebate period, we will send you a rebate for your loyalty on all of your eligible policies.

For eligible policies held continuously for	Your annual rebate (% of annual premium)	
	2 eligible policies	3 or more eligible policies
Less than 1 year	7.5%	10%
1–2 years	8.5%	11%
2–3 years	9.5%	12%
3–4 years	10.5%	13%
4–5 years	11.5%	14%
More than 5 years	12.5%	15%

## How will rebates be calculated and paid?

- Rebates are calculated twice each year based on the premium amount for each eligible policy and as at the end of each rebate period.
- If you qualified for a rebate, you will receive half of the annual rebate at the end of each rebate period.
- We aim to pay you your rebate amounts within one month after the end of a rebate period.
- Any rebate due to you will be satisfied when we credit the rebate amount to your bank account, or send a cheque to your address.
- Please help us to give you your rebate by ensuring your personal details are up to date and accurate.

## Other important rules

- If you own a policy in conjunction with one or more other people, only the first person listed on the Policy Schedule can qualify for or receive a rebate.
- In order to qualify, your eligible policy must be within the cover period on your Policy Schedule(s), and your premium payments must be up to date.
- This offer applies to eligible policies issued from 13 October 2008, and may be withdrawn or changed at any time.
- This offer does not apply if an eligible policy has already received a multiple policy discount of any kind.
- If you cancel your Policy before its expiry date, and we have paid you a rebate, we can deduct some or all of the rebate relating to that Policy from your next rebate amount, or claim it back from you.

## Definitions that apply to rebates

**Annual premium:** is the amount that you pay us for your Policy for a 12 month period, and includes any government and other charges.

**Eligible policies:** are ANZ Home Insurance Buildings cover, ANZ Home Insurance Contents cover, ANZ Landlord Insurance and ANZ Car Insurance where the joint product issuers are OnePath General Insurance Pty Limited and QBE Insurance (Australia) Limited. ANZ Home Insurance policies that have buildings and contents cover will count as two policies.

**Rebate periods:** are the six month periods starting on 1 October and 1 April each year.

## Glossary

Words with a special meaning:

**Accidental damage or loss:** Damage to, loss or destruction of your contents and valuable items, when it is caused by an unintentional act, or an unforeseen and uncontrollable event.

**Action by the Sea:** Rise in the level of the sea, sea waves, high or king tides, tidal waves or any other movement of the sea other than tsunami.

**Buildings:** Buildings that you own or are legally responsible for as defined under 'What buildings we protect' on page 8.

**Collectibles:** An object of real or intrinsic value collected as an investment, hobby or general interest purpose and the item is not used as a household good or personal effect.

**Contents:** Contents that you own or are legally responsible for as defined under 'What contents we protect and how much will be paid' on pages 20-24.

**Event/Incident:** A single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

**Excess:** The amount you pay when you make a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Schedule.

**Fixtures and fittings:** Any household equipment or household items that are permanently attached to your buildings.

**Flood:** The covering of normally dry land by water escaping, overflowing or released from the normal confines of any naturally occurring, manufactured or modified inland watercourse including rivers, creeks, channels, canals, lakes, lagoons, ponds, dams, reservoirs, wetlands or marshes.

**Full Buildings Replacement:** This is the total amount payable to rebuild your home at the insured site to the same size and standard as your current home in the event that a total loss occurs as a result of an insured event.

**Home:** Where your buildings or contents are located. This includes any land or other area that touches your home and for which any statutory authority has made you responsible, but it does not include the nature strip outside your home. Your home is located at the address shown on your current Schedule.

**Malicious act:** An act done with intent and without your consent.

**Period of insurance:** The length of time between the start date and end date of your Policy, as listed on your current Schedule.

**Pet:** A domestic animal that you keep at or inside your home.

**Policy:** The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of:

- this combined Product Disclosure Statement (PDS) and Policy document and any Supplementary PDS
- your current Schedule.

**Policy Endorsement Schedule:** A document that includes any information from the existing Schedule that has not changed or varied, and confirms any alteration to the coverage, terms and conditions of your Policy and premium change. This replaces the existing Schedule.

**Premium:** The total amount you pay for your insurance, including applicable government taxes, such as GST, and any duties or charges payable by you. It is shown on your current Schedule. You can pay your premium annually in one lump sum, or by instalments.

**Schedule:** Your current Schedule is a document outlining the details of your insurance cover. Alternatively, your Schedule may also be called a Policy, Renewal or Endorsement Schedule.

**Special conditions:** Exclusions, restrictions or extensions to insurance cover that may be imposed on specific matters or people.

**Sporting equipment:** Tools designed to be used in a leisure activity involving some element of physical activity or competition, excluding pedal cycles.

**Storm surge:** An increase in the water level caused by storm and tide.

**Strata title:** Title under a strata title or similar community title scheme where separate parts of the scheme building(s) have a separate legal title. Strata title usually applies to high rise apartments, townhouses, villas or duplexes.

**Sum insured:** The replacement value at today's prices for your buildings or contents. This will be listed on your Schedule. For buildings, this will be automatically calculated for you. For contents, this will be the value nominated by you.

**Supplementary Product Disclosure Statement (Supplementary PDS):** A separate document that updates, corrects or adds to the information contained in this PDS.

**Terrorism:** Any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.

**Today's prices:** The price at the time of purchasing the Policy.

**Total loss:** When we decide that it is uneconomical to repair or rebuild your buildings or where your claim for contents reaches your sum insured.

**Us, we and our:** Refers to OnePath General Insurance Pty Limited (OnePath General Insurance) ABN 56 072 892 365, AFSL 288160 for 50% Co-Insurance share and QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545 for 50% Co-Insurance share.

**You and your:** The person or people named as the insured on your current Schedule. If you are making a claim, 'you' also includes any member of your family, including your siblings, your domestic partner, you or your partner's unmarried children, you or your partner's parents, who live permanently with you. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by them all.



### **The insurer – Domestic Workers' Compensation**

If your home is in Western Australia, the Australian Capital Territory, Tasmania or the Northern Territory, the insurer providing the Domestic Workers' Compensation cover is QBE Insurance (Australia) Limited ABN 78 003 191 035. Cover is provided under a statutory Policy issued by QBE Insurance (Australia) Limited ABN 78 003 191 035. Claims are managed by QBE Insurance (Australia) Limited ABN 78 003 191 035.

## Find out more and take out cover today



Visit your local ANZ Branch



Call 13 16 14 weekdays 8am to 8pm (Sydney time)



Visit [anz.com](http://anz.com)

## For 24 hour claims service



Call 13 16 14



### Co-Insurers

OnePath General Insurance Pty Limited  
(OnePath General Insurance)  
ABN 56 072 892 365  
AFSL 288160

and

QBE Insurance (Australia) Limited (QBE)  
ABN 78 003 191 035  
AFSL 239545