



**ANZ HOME  
INSURANCE**

PRODUCT DISCLOSURE STATEMENT  
AND POLICY DOCUMENT  
6 NOVEMBER 2017

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 تجيد الإنكليزية، يرجى استعمال مترجم كي 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, pida a un intérprete que le explique el documento antes de contratar el seguro.

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកពុំសូវចេះភាសាអង់គេសច្បាស់លាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាឱ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

# CONTENTS

ANZ HOME INSURANCE PDS AND POLICY DOCUMENT	2
WHY CHOOSE ANZ HOME INSURANCE?	4
CHOICE OF COVER	5
BUILDINGS COVER	6
CONTENTS COVER	18
LIABILITY COVER	35
EXCLUSIONS	38
YOUR PREMIUM	41
YOUR POLICY	43
YOUR RESPONSIBILITIES TO US	45
CLAIMS	47
CUSTOMER COMPLAINTS	57
OUR COMMITMENT TO YOU	59
FINANCIAL CLAIMS SCHEME	65
GLOSSARY	66

Date of Preparation: 6th November 2017

Date Effective: 6th November 2017

QM2087-1117

# ANZ HOME INSURANCE PDS AND POLICY DOCUMENT

When you take out ANZ Home Insurance, we agree to provide the cover described in your current Policy 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.

## 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
- maximum cover limits.

We have also included a glossary on Page 66 to describe words with a special meaning.

## THIS PDS DOES NOT TAKE YOUR PERSONAL CIRCUMSTANCES INTO ACCOUNT

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.

## ISSUER OF THIS PDS

ANZ Home Insurance is underwritten by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545). QBE is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide insurance solutions that are focused on the needs of policyholders.

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

ANZ Home Insurance is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 (AFSL 234527). This product is not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees QBE or the product.

## UPDATING OUR PDS

The information in this PDS may change from time to time. Updated information will be available free of charge from [anz.com](http://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.

## 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 (AEST)



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

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

---



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

You may also be entitled to receive a multi policy discount.

Discover these benefits and more in this PDS.

## CHOICE OF COVER

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

### BUILDINGS COVER

Buildings cover provides cover for loss or damage to your buildings resulting from the events listed on Page 7 through to Page 13. For example, your buildings will be covered for storm damage.

Buildings cover also provides optional cover for accidental loss or damage to your buildings.

### CONTENTS COVER

Contents cover provides cover for loss or damage to your contents resulting from the events listed on Page 24 through to Page 28. For example, your contents will be covered if they are damaged by fire.

Contents cover also provides optional cover at extra cost for:

- specified valuables over the item limit specified under contents cover. Refer to Page 34 for further details
- accidental loss or damage cover for contents at home
- contents cover away from home.

# BUILDINGS COVER

## WHAT BUILDINGS WE PROTECT

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

Buildings cover includes	Buildings cover does not include
Residential buildings that you live in, including any professional offices or surgeries in those buildings as long as they occupy no more than 20% of the total floor space.	<ul style="list-style-type: none"> <li>• A hotel, motel, nursing home, boarding house or display homes.</li> <li>• Buildings of:               <ul style="list-style-type: none"> <li>– flats or units (strata title or company title)</li> <li>– buildings subject to community strata title, including any common property which legislation requires a Body Corporate, Corporation, Owners Corporation, Plan, Company or similar entity to insure however we'll insure contents contained in these units under a contents policy.</li> </ul> </li> <li>• Building materials to be installed.</li> </ul>
	Buildings in the course of construction, renovation, alteration or repair where the estimated value is over \$100,000. Please refer to the section 'CONSTRUCTION, RENOVATIONS, ALTERATIONS OR REPAIRS' on Page 46 for more information.
	Buildings in the course of being demolished or that are vacant pending demolition.
Domestic outbuildings, for example, garden shed and granny flats.	A caravan, trailer or their accessories.
Fixed coverings to walls, floors and ceilings but not including carpets.	Carpets, floating floorboards, curtains or internal blinds (refer to Page 18 for contents cover).

<b>Buildings cover includes</b>	<b>Buildings cover does not include</b>
Infrastructure for the supply of services, including electricity, gas, water, internet and telephone.	Shipping containers.
Items built-in, fixed to, or on the buildings, for example an in-built air conditioner, light fittings, kitchen cupboards and bench tops.	
Blinds or awnings on the outside of the buildings.	
Fences, retaining walls, pathways or driveways.	Pathways or driveways made of earth or gravel.
Anything permanently built, constructed or installed on your site for domestic purposes, including in-ground swimming pools and spas.	<ul style="list-style-type: none"> <li>• Lawn.</li> <li>• Plants or trees growing in pots and tubs.</li> <li>• Inground plants, trees or shrubs. Refer to the Additional benefit 'Trees, plants or shrubs replacement' for cover.</li> <li>• Landscaping.</li> </ul>

## HOW MUCH WE WILL PAY

When you take out buildings cover, based upon the information you give us when taking out this Policy, we calculate the replacement value of your buildings at today's price.

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. This is called full building replacement.

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

## WHEN YOUR BUILDINGS ARE PROTECTED

The insured events that your buildings will be covered for are listed in the table below.

This cover is subject to the exclusions outlined on Page 38 to Page 39.

<b>Insured event</b>	<b>We will cover</b>	<b>We won't cover</b>
Accidental glass breakage	Fixed glass in your buildings, including any window tinting or shatter proofing material attached to the glass.	

Insured event	We will cover	We won't cover
	Fixed shower bases, basins, sinks, spas, baths and toilets.	
Burglary, break-in or theft	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.	Loss or damage as a result of a burglary, break-in or 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 buildings</li> <li>• by someone else acting on your behalf</li> <li>• where you share your buildings with more than one other unrelated person who is not named under this Policy.</li> </ul>
Burning out (fusion) of an electric motor	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.
Deliberate or intentional acts	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 at the site</li> <li>• someone else acting on your behalf.</li> </ul>
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami.	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.

Insured event	We will cover	We won't cover
Fire or explosion	<p>Loss or damage as a result of a fire or an explosion.</p> <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of flames.</p>	<p>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 this Policy 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>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of a flame where the damage was caused by a:</p> <ul style="list-style-type: none"> <li>• hot item including cigarettes, cigars or pipes</li> <li>• home heater</li> <li>• cooking appliance</li> </ul> <p>unless you have selected and paid for the Accidental loss or damage (Buildings) optional benefit.</p>
Impact damage	<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> </ul>	<p>Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.</p>

Insured event	We will cover	We won't cover
	<ul style="list-style-type: none"> <li>• an animal or bird that is not kept at your site</li> <li>• a falling tree or part of a tree.</li> </ul> <p>Cost of removing and disposing of the fallen tree or parts that caused the damage.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	
Landslide or subsidence	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an insured event being:</p> <ul style="list-style-type: none"> <li>• an earthquake or tsunami</li> <li>• an explosion</li> <li>• a 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.
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	
Power surge	Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your buildings 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.
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	

Insured event	We will cover	We won't cover
Storm, rainwater, flood or wind	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> <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>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 this Policy 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>

Insured event	We will cover	We won't cover
Storm, rainwater, flood or wind (continued)	Free-standing gates and fences, but only if they have been installed and constructed according to the manufacturer's specifications.	<p>Free-standing gates and fences that are made of timber and are more than 15 years old.</p> <p>The cost to remove trees, plants or shrubs except where the tree, shrub or plant has caused damage to the buildings as a result of a storm (including named cyclone), rainwater, flood or wind.</p>
Vandalism or a malicious act	Loss or damage as a result of vandalism or a malicious act.	<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 at the site</li> <li>• someone else acting on your behalf.</li> </ul>
Water or liquid damage	<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>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>

<b>Insured event</b>	<b>We will cover</b>	<b>We won't cover</b>
Water or liquid damage (continued)	Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.	Cost of repairing the item from which the water or liquid escaped.

## ADDITIONAL BUILDINGS BENEFITS

ANZ Home Insurance includes a range of additional buildings benefits which are included in your Policy when you obtain buildings cover.

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 Page 38 to Page 39.

If you make a claim for an additional buildings benefit, you will not need to pay an excess in relation to that additional buildings benefit.

The amounts we will pay and any limits that apply are listed in the table below and are inclusive of GST.

<b>Benefit</b>	<b>We will cover</b>	<b>We won't cover</b>
Alternative temporary accommodation (including for pets)	<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 buildings as a result.</p> <p>If the loss or damage was as a direct result of a catastrophic event, we will cover you for up to 24 months.</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>	Costs if you do not need to pay for alternative accommodation.

Benefit	We will cover	We won't cover
Architects, surveyors and legal fees	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.	
Demolition and removal of debris costs	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.	
Domestic Workers' Compensation (available in the Australian Capital Territory, Tasmania, Western Australia and the Northern Territory)	<p>If you employ a person to do domestic work at your site, 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>	We will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord.
Fracture to limbs (if you are over 50 years of age)	<p>If you fracture an arm or leg as a result of an accident that occurs at the site and you are admitted to a hospital.</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>

Benefit	We will cover	We won't cover
Funeral expenses	<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 the site that we have agreed to cover, and</li> <li>• within 12 months of the event.</li> </ul> <p>We will pay up to \$20,000 per claim.</p>	
Modifications to your buildings	<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 the site that we have agreed to cover, and the injuries lead to permanent paraplegia or quadriplegia.</p> <p>We will pay up to \$20,000 per period of insurance.</p>	
Mortgagee discharge costs	<p>Reasonable legal costs associated with the discharge of any mortgage you have left owing on your buildings 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.</p>	
Replacing keys and repairs to, and/or recoding of locks and barrels	<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>	
Travel cancellation	<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.</p> <p>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> </ul>	

Benefit	We will cover	We won't cover
	<ul style="list-style-type: none"> <li>• water or liquid damage</li> <li>• vandalism or a malicious act</li> <li>• earthquake or tsunami</li> <li>• impact damage</li> <li>• burglary, break-in or theft which occurs within 14 days prior to your scheduled departure date.</li> </ul> <p>We will pay up to \$1,000 per claim.</p>	
Trees, plants and shrubs replacement	<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 \$2,000 per claim.</p>	Loss or damage to lawn.

## BUILDINGS OPTIONAL BENEFITS

When you choose 'Buildings' cover you can also buy the optional benefit shown in the table below for an additional premium.

If you bought this optional benefit it will be shown on your Policy Schedule and only applies:

- once you've paid us the premium
- from the date the benefit is listed on your Policy Schedule.

## Accidental loss or damage (Buildings)

### We will cover

We'll cover unintended and unexpected loss or damage to your buildings.

Damage caused by charring, melting and scorching as a result of a fire without the presence of flames where the damage was caused by a:

- hot item including cigarettes, cigars or pipes
- home heater
- cooking appliance.

### We won't cover

- Damage caused by an event excluded under any section of this Policy.
- Damage caused by a boarder who is not a family member who normally lives with you.
- Damage caused by a tenant.
- A process of cleaning, repairing, restoring or altering your buildings.

# 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 the maximum amount we will pay.

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>• portable sound and audio visual entertainment equipment</li><li>• portable electronic devices including, mobile phones, smart phones, GPS, tablet computers and laptops</li><li>• camera equipment, including accessories and unprocessed film.</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.	
Carpets, floating floorboards, curtains or internal blinds.	
Clothing and personal effects.	
Computer software.	Cost of re-creating computer data.

General contents include	General contents do not include
Film, slides and prints and equipment for developing and enlarging photographs.	Costs of recreating any event featured on films, slides or prints.
Firearms which are kept and stored in accordance with relevant licensing requirements.	
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.	
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.	
Model or toy aircraft.	
Paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art.	
Bicycles with no attached engine.	Petrol powered bicycles of any kind.

General contents include	General contents do not include
Electric bicycles not required to be registered by law with a motor no more than 200 watts continuous rated power.	Mopeds.
<p>Pedelec bicycles not required to be registered by law with a motor no more than 250 watts continuous rated power.</p> <p>A pedelec bicycle is a bicycle where the rider's pedalling is assisted by a small electric motor that automatically cuts off once the bicycle reaches 25 km/hour. The electric motor must only become activated by the rider's pedalling.</p>	
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.	<ul style="list-style-type: none"> <li>• Watercraft that are powered by a motor of 10hp or more.</li> <li>• Personal watercraft.</li> </ul>
Swimming pools, saunas and spas that are not built-in and their accessories.	
Tapes, cassettes, cartridges, discs, vinyl records and portable hard drives.	Costs of recording or recreating any event or information featured on the tapes, cassettes, cartridges, discs, vinyl records or portable hard drives.

## General contents include

## General contents do not include

The following medical equipment;

- hearing aids (excluding cochlear implants),
- spectacles
- contact lenses
- artificial teeth or eyes
- dental aids
- oxygen apparatus
- insulin pumps
- walking aids
- sleep apnoea machines
- showering aids, or
- similar medical equipment that does not require specialised fitting.

However, we will only provide cover that will not result in any breach of the *Private Health Insurance Act 2007* (Cth) ('Act') or the *Private Health Insurance (Health Insurance Business) Rules 2013* (Cth).

Unregistered motorcycles or mini-bikes up to 125cc that do not require registration by law.

- Registered motorcycles or mini-bikes.
- Unregistered motorcycles or mini-bikes up to 125cc (that do not require registration by law) when they are being used for racing or pacemaking.
- Unregistered motorcycles or mini-bikes over 125cc.

Unregistered motorised golf buggies, ride-on mowers and wheelchairs.

Any property:

- illegally in your possession,
- stored in a dangerous and illegal way, or
- any equipment connected with growing or creating any illegal substance.

## 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

Accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft that are not in or on them.

The most we will pay is \$1,000 in total.

Money and negotiable documents.

The most we will pay is \$1,200 in total.

Watercraft not powered by a motor or powered by a motor less than 10hp.

The most we will pay is \$5,000 in total.

## 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).

You can increase these limits by specifying items under the Specified Valuables optional benefit.

## WHERE WE WILL COVER YOU

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

<b>We will cover</b>	<b>Up to</b>
Your contents inside your buildings	The contents sum insured shown on your Policy Schedule.
Your contents in the open air at your home	The contents sum insured shown on your Policy Schedule.
Your contents if you are relocating to a new permanent home up to 30 days from date you started to move	The relevant portion of your contents value at either the insured site or the new address that is relative to the total value of the contents at both addresses up to the contents sum insured.

You can choose to cover your contents outside the home under the optional benefit 'Contents cover away from home'. Please see Page 33 for more information.

## WHEN YOUR CONTENTS ARE PROTECTED

The events that your contents will be covered for are listed in the table below.

This cover is subject to the exclusions set out on Page 38 to Page 39.

Event	We will cover	We won't cover
<p>Accidental glass breakage</p>	<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>	
<p>Burglary, break-in or theft</p>	<p>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.</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 buildings</li> <li>• by someone else acting on your behalf</li> <li>• where you share your buildings with more than one other unrelated person who is not named under this Policy.</li> </ul>
<p>Burning out (fusion) of an electric motor</p>	<p>Cost to repair or replace an electric motor that forms part of your contents if it burns out or fuses.</p>	<p>Cost to repair or replace an electric motor if it is older than 15 years old.</p>

Event	We will cover	We won't cover
Deliberate or intentional acts	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 at the site</li> <li>• someone else acting on your behalf.</li> </ul>
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami.	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.
Fire or explosion	Loss or damage as a result of a fire or an explosion.  Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of flames.	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 this Policy 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> Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of a flame where the damage was caused by a: <ul style="list-style-type: none"> <li>• hot item including cigarettes, cigars or pipes</li> <li>• home heater</li> <li>• cooking appliance</li> </ul> unless you have selected and paid for the Accidental loss or damage at home (Contents) optional benefit.

Event	We will cover	We won't cover
Impact damage	<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 site</li> <li>• a falling tree or part of a tree.</li> </ul> <p>Cost of removing and disposing of the fallen tree or parts that caused the damage.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.
Landslide or subsidence	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an insured event being:</p> <ul style="list-style-type: none"> <li>• an earthquake or tsunami</li> <li>• an explosion</li> <li>• a 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.
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	
Power surge	Power surge to domestic equipment.	

Event	We will cover	We won't cover
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
Storm, rainwater, flood or wind	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. 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 this Policy 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> Swimming pool covers, including solar covers and plastic liners.
Vandalism or a malicious act	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 site</li> <li>• someone else acting on your behalf.</li> </ul>

Event	We will cover	We won't cover
Water or liquid damage	Loss or damage caused by water or liquid escaping from: <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>	Your contents for loss or damage caused by water or liquid entering your buildings: <ul style="list-style-type: none"> <li>• through an opening made for any buildings, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship.</li> </ul>
	Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.	Cost of repairing the item from which the water or liquid escaped.

## ADDITIONAL CONTENTS BENEFITS

ANZ Home Insurance includes a range of additional contents benefits which are 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 Page 38 to Page 39.

If you make a claim for an additional contents benefit, you will not need to pay an excess to that additional contents benefit.

The amounts we will pay and any limits that apply are listed in the table below and are inclusive of GST.

Benefit	We will cover	We won't cover
<p>Alternative temporary accommodation (including for pets)</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 buildings as a result.</p> <p>If the loss or damage was as a direct result of a catastrophic event, we will cover you for up to 24 months.</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>Costs if you do not need to pay for alternative accommodation.</p>
<p>Contents in a commercial storage facility</p>	<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 Policy 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>
<p>Contents in transit</p>	<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 per claim.</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>

Benefit	We will cover	We won't cover
Document damage	<p>Costs to reproduce or restore them if the documents kept in your buildings 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 per claim.</p>	
Domestic Workers' Compensation (available in the Australian Capital Territory, Tasmania, Western Australia and the Northern Territory)	<p>If you employ a person to do domestic work at the site, 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>
Employees' belongings	<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 the site and while your employees are doing domestic work for you.</li> </ul> <p>We will pay up to \$7,500 per claim.</p>	<p>Contents that are already insured under another Policy by someone other than you.</p>
Fracture to limbs (if you are over 50 years of age)	<p>If you fracture an arm or leg as a result of an accident that occurs at the site and you are admitted to a hospital.</p> <p>We will pay up to \$500 per claim.</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> </ul>

Benefit	We will cover	We won't cover
		<ul style="list-style-type: none"> <li>• intentional self injury, suicide or attempted suicide</li> <li>• any illness or disease.</li> </ul>
Frozen food	Reasonable costs to replace the loss of frozen food if your freezer breaks down or ceases to operate as a result of an event we have agreed to cover.	
Funeral expenses	<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 the site that we have agreed to cover, and</li> <li>• within 12 months of the event.</li> </ul> <p>We will pay up to \$20,000 per claim.</p>	
Guests' or visitors' belongings	<p>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.</p> <p>We will pay up to \$7,500 per claim.</p>	Contents that are already insured under another Policy by someone other than you.
Increase in sum insured	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 0.5% per month for the period since the start of your current period of insurance, up to the date of loss.	
Removal of debris costs	<p>Reasonable costs to remove any debris resulting from loss or damage to your contents from an event that we have agreed to cover.</p> <p>We will pay up to 10% of the contents sum insured.</p>	

Benefit	We will cover	We won't cover
Replacing keys and repairs to, and/or recoding of locks and barrels	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.	
Storage costs	Reasonable costs to remove your contents and store them for up to 24 months if you are unable to live in your home as a result of loss or damage caused by an event we have agreed to cover. We will also cover your contents while they are in storage.	
Veterinary expenses	The veterinary expenses if your pet is injured as a result of a road accident in your period of insurance.  We will pay up to \$1,000 per claim.	

## CONTENTS OPTIONAL BENEFITS

When you choose 'Contents' cover you can also buy the optional benefits shown in the table below for an additional premium.

If you bought this optional benefit it will be shown on your Policy Schedule and only applies:

- once you've paid us the premium
- from the date the benefit is listed on your Policy Schedule.

## Accidental loss or damage at home (Contents)

We cover	We won't cover
<p>Unexpected loss or damage to your contents at your home, including items you accidentally lose but only when you can establish the cause.</p> <p>Damage caused by charring melting and scorching as a result of a fire without the presence of flames where the damage was caused by a:</p> <ul style="list-style-type: none"> <li>• hot item including cigarettes, cigars or pipes</li> <li>• home heater</li> <li>• cooking appliance.</li> </ul>	<ul style="list-style-type: none"> <li>• Damage caused by an event excluded under any section of your Policy.</li> <li>• Loss or damage to sporting equipment while it is being used</li> <li>• Loss or damage to bicycles while they are being used for racing or pacemaking.</li> </ul>

## Contents cover away from home

We will cover	We won't cover
<p>Unexpected loss or damage to your contents away from your home, including items you accidentally lose but only when you can establish the cause.</p>	<ul style="list-style-type: none"> <li>• Accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft when they are removed from your home</li> </ul>
Where we will cover your contents away from home	How much we'll pay
<p>Whilst in Australia and New Zealand up to 120 consecutive days</p>	<p>The contents sum insured shown on your Policy Schedule</p>
<p>Whilst outside Australia and New Zealand up to 120 consecutive days</p>	<p>25% of the contents sum insured shown on your Policy Schedule or \$15,000 whichever is the lesser</p>

<b>Where we will cover your valuables and any specified valuables away from home</b>	<b>How much we'll pay</b>
Anywhere in the world	A total of 25% of the contents sum insured shown on your Policy Schedule. Specified valuables are covered up to their specified sum insured.

<b>Where we will cover your sporting equipment away from home</b>	<b>How much we'll pay</b>
Whilst stored within a club room for over 120 consecutive days, within Australia or New Zealand	The reasonable cost to repair or replace the item

### Specified valuables

Specified valuables cover is an optional benefit that provides cover for your contents for amounts higher than what you're already insured for under the 'Valuables' section of your contents cover.

<b>We will cover</b>	<b>How much we'll pay</b>	<b>We won't cover</b>
We'll cover your specified valuables for loss or damage caused by one of the insured events and any optional cover you've selected.	Up to the sum insured for each specified valuables item set out in your Policy Schedule.	<ul style="list-style-type: none"> <li>• Anything other than: <ul style="list-style-type: none"> <li>– jewellery and watches</li> <li>– items containing gold or silver.</li> <li>– collections of stamps, money, medals, or other collectibles.</li> </ul> </li> <li>• Specified valuables: <ul style="list-style-type: none"> <li>– Used in connection with a profession, trade or business</li> <li>– Lost or damaged in transit through post, commercial courier or any other similar service.</li> </ul> </li> </ul>

# LIABILITY COVER

## WHEN IS LEGAL LIABILITY COVER PROVIDED?

Legal liability cover is included as part of your buildings or contents cover.

The cover provided varies if you have buildings cover, contents cover or both. Your Policy Schedule shows which covers you have.

### What is legal liability cover?

Legal 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.

### How much we'll pay

We will pay up to the legal liability limit shown on the Policy Schedule 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 Page 39 through to Page 40.

## LEGAL 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 legal liability claim arising from an incident at your home.	Any incident which does not occur at your site.
If your buildings are a total loss, we will cover you for the amount you are liable to pay for a legal liability claim arising from an incident at your site for up to 6 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

<b>We will cover</b>	<b>We won't cover</b>
<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 for a liability claim 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, personal 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

If you have insured your contents, 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 under buildings cover.

<b>We will cover</b>	<b>We won't cover</b>
<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 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 - applies to buildings, contents and liability covers including any optional benefit cover selected
- buildings and contents cover exclusions - apply to buildings cover claims and contents cover including any optional cover selected
- liability cover exclusions - apply to liability cover.

## 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
- invasion, war, civil war or rebellion – war does not have to be declared
- acts of terrorism where such act is directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination
- hostilities, rebellion, insurrection or revolution
- lawful damage, destruction or confiscation of your property
- nuclear weapons, nuclear fuel, waste or material
- anything 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
- pollution or contamination
- demolition of buildings
- action by the sea unless the loss or damage is the result of a tsunami
- any model aircraft being used illegally or in breach of any regulation, legal or safety requirement of CASA or a government authority or club
- you or your family illegally keeping explosives, flammable or combustible substances
- loss or damage caused by you or someone else acting on your behalf
- any financial or consequential loss.

## SANCTIONS LIMITATION AND EXCLUSION CLAUSE

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

## 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
- a deliberate act by you, your family or another person with your express or implied consent to cause the item to be lost or damaged
- previous damage that has not been repaired.

If you leave your buildings unoccupied for a period of more than 120 consecutive days you will not be covered for:

- fire or explosion other than if caused by a Catastrophic event
- burglary, break-in or theft
- vandalism and malicious damage
- water or liquid damage
- accidental glass breakage.

## 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 arising from either you or your family owning or occupying land or buildings not listed on your Policy Schedule.
- 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 erection or demolition of buildings, construction, alterations, repairs, renovations or additions to your home that cost more than \$100,000 (inclusive of GST)
- any alterations, servicing, repairing or any additions to lifts, escalators or hoist, including anything that is part of a lift, escalator or hoist
- 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
- the use of a motor vehicle, motorcycle, mini-bike, caravan, trailer, aircraft or watercraft, other than the following, but only if they are not required to be registered:
  - a ride-on mower
  - a model aircraft or toy
  - motorcycle or mini-bike up to 125cc
  - motorised golf buggies, ride-on mowers and wheelchairs
- vibration or interference with the support of the land, buildings or other property
- the discharge, release, dispersal or escape of any pollutants that are bacterial, viral or other germ, or any poisonous substances. This exclusion will not apply if such a discharge, release, dispersal or escape is caused by a sudden, accidental, unexpected and unintended happening
- a conflict of duty or interest
- any act of libel or slander
- 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 Policy Schedule.

We will base your premium on:

- the type, location, occupancy, construction and age of your buildings or contents
- your contents sum(s) insured
- the cost to rebuild your buildings
- the type and frequency of claims that you have made
- the excess you've chosen
- discounts you may be eligible for.

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

### **Multi policy discount**

A multi policy discount rewards you with a discount off your premium for holding multiple eligible ANZ insurance policies with us.

To be eligible you must hold two or more current ANZ Home, Landlord or Car Insurance policies and be a named insured with the same name on each eligible policy.

### **How it works**

- if you take out a new policy and you qualify for the multi policy discount, you are eligible to receive the discount on that new policy immediately and other existing policies will recalculate from their next renewal date
- the multi policy discount is calculated at each policy renewal based on the total number of eligible policies. The maximum discount is achieved by having three or more eligible policies.
- if you take out both buildings and contents cover under the same policy number, this is considered as one policy when calculating the multi policy discount.

If you believe that you are eligible for the multi policy discount and it does not appear on your Policy Schedule, please tell us.

### **When discounts are applied to your Policy**

If you become eligible for any discounts during your period of insurance, the discount will be applied on your next renewal.

## HOW TO PAY YOUR PREMIUM

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

- annually in one lump sum, or
- in fortnightly or monthly instalments

by credit card or direct debit.

## 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 (AEST).

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. 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 (AEST).

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 Schedule are current and correct.

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury as this may limit your cover or prevent you from claiming on your Policy.

Examples include:

- moving address
- changes in the occupancy or use of your buildings
- your buildings becomes unoccupied for more than 120 consecutive days
- additions or renovations you're planning to make to your buildings

You'll also need to consider the level of your sum insured when making changes such as:

- purchasing new items that increase the value of your contents (you'll need to revise your sum insured)
- additions or renovations to your building
- purchasing watches, jewellery or items containing gold or silver that are worth more than \$3,000 (you may wish to take Specified Valuables cover to be covered for the full amount).

If you leave your buildings unoccupied for a period of more than 120 consecutive days you will not be covered for:

- fire or explosion other than if caused by a Catastrophic event
- burglary, break-in or theft
- vandalism and malicious damage

- water or liquid damage
- accidental glass breakage.

You can call us on 13 16 14 to request continued cover while it's unoccupied. If we agree to continue your cover, we may ask you to pay additional premium or impose conditions or exclusions.

### **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 (AEST).

### **Step 2 – Check the changes**

After we update your details, you will then be sent an Alteration Schedule.

You will need to review the Alteration 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 (AEST).

### **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 (AEST).

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**

If you change your mind within 21 days of buying your Policy, you can cancel it and receive a full refund. Naturally, this doesn't apply if you've made or are entitled to make a claim. Even after the cooling off period ends, you still have the right to cancel your Policy. However, we may deduct some costs from any refund, as set out in the Policy Wording under 'HOW TO CANCEL YOUR POLICY'.

# YOUR RESPONSIBILITIES TO US

## 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.

### **Joint and co-insureds**

If more than one person is insured under your Policy, we'll treat a statement, act, omission, claim, request or direction by that person as having been made by all insured.

We only need a request from one person insured to cancel or change your Policy.

### **Other interests**

You must not transfer any interests in your Policy without our written consent.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy.

### **Other party's interests**

You must tell us of the interest of all parties (e.g financiers, lessors or owners) who'll be covered by your Policy. We'll protect their interests only if you've told us about them and we've noted them on your Policy Schedule.

### **Notices**

Any notice we give you will be in writing, and will be effective once it's delivered to you personally or once it is sent to your last known address (including when it is sent to an electronic address including your nominated email address).

It's important for you to tell us of any change of address as soon as possible.

## **CONSTRUCTION, RENOVATIONS, ALTERATIONS OR REPAIRS**

You need to contact us and provide details before you start any construction, renovations, alterations or repairs to your building where the estimated value is over \$100,000. If we agree to insure you while this is happening, we'll confirm in writing and may require an additional premium.

Unless we otherwise agree, we don't insure buildings in the course construction, renovation, alteration or repair where the estimated value is over \$100,000. If this happens to your building, your Policy will be cancelled by us and any unused premium returned to you.

# 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.

## CONDITIONS YOU MUST COMPLY WITH WHEN MAKING CLAIMS

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 must:

- 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 site to inspect it where necessary
- take reasonable precautions to prevent and mitigate any further loss, damage or liability arising

- contact the Police immediately if your buildings or contents suffer loss or damage as a result of theft or burglary or attempted 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.

You must not:

- admit guilt or fault, except in a Court or to the Police
- offer or negotiate to pay a claim or make repairs
- admit liability
- dispose of damaged items unless we've said you can
- delay in telling us about an incident as it may reduce the amount we pay for your claim
- give us false or misleading information.

### **Emergency repairs**

You must not authorise repairs to or arrange replacement of any of the property insured in connection with any claim without our consent, other than emergency repairs necessary to prevent further loss. If we agree to pay your claim, we will pay for these repairs, but you must retain all receipts.

## EXCESSES

An excess is an amount you pay whenever you make a claim.

Your Policy Schedule sets out the excess amounts you pay. We deduct the excess from the amount of your claim if it's a buildings or contents claim.

If you claim under 'Liability cover' you will not pay your excess.

If you claim on more than one cover for the same incident, you'll only need to pay the highest applicable excess.

The excess amount(s) are shown on your Policy Schedule.

Excess types	When it applies
Home building excess	All buildings claims unless otherwise stated.
Home contents excess	All contents and specified valuable claims unless otherwise stated.
Earthquake or tsunami excess	In addition to the home building excess or the home contents excess for all earthquake or tsunami claims.
Imposed excess	<p>In addition to any excesses that apply to a claim as set out on your Policy Schedule.</p> <p>An imposed excess may be required to cover your building and/or contents and if it does, it will be shown on your Policy Schedule.</p>

## HOW WE SETTLE A BUILDINGS CLAIM

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

If your buildings are a total loss and we accept your claim, full building 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 your claim is not a total loss you will be fully insured again for your buildings.

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.

If you pay your premium in instalments and your building is a total loss, any payment we make to you will be minus the instalments you're yet to pay. This amount is the difference between what you've already paid us (via your instalments) and what you would've paid us for the remainder of the insured period. The amount will either be deducted from a completed claim or paid by you before we settle your claim.

### **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 buildings 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 buildings we will:

- pay you the cost of repairing your buildings 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.

## **Matching materials**

When we pay to rebuild or repair your building, we'll pay the reasonable cost to match materials however if we can't we will match to the nearest equivalent material available.

## **Lifetime guarantee on buildings repairs**

We guarantee that if we have:

- selected and directly authorised or arranged for a repairer to replace, repair or rebuild your buildings, and
- paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work, and
- a defect arises in the lifetime of your buildings as a result of poor quality workmanship or use of incorrect or poor quality materials,

we will rectify the problem by arranging, directly authorising and paying for further replacement, repair or rebuilding.

We will also handle any complaint about the quality or timeliness of the work or conduct of the repairer as part of our complaints handling process.

This guarantee does not apply to:

- buildings replacement, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you the name of a possible supplier, repairer or builder who is involved with the repair), or
- buildings replacement, repairs or rebuilding that you arrange, authorise or make yourself (even if we give you or a supplier, repairer or builder a cheque for all or part of the repair cost), or
- loss, damage or failure of any electrical or mechanical appliances or machines that form part of your buildings, or
- wear and tear consistent with normal gradual deterioration of your buildings (e.g. paint peeling off as part of its normal life cycle, wood rotting or mould from moisture in the air or ground, roofs weathering or a hot water system leaking as a result of normal gradual deterioration).

## Fences

When we agree to pay a claim for loss or damage of any shared or dividing fence;

- we will pay no more than your proportion of costs for the repair or replacement in accordance with the relevant legislation, for example; Dividing Fences Act or Dividing Fences and Trees Act or any similar legislation. Typically your proportion of costs will be 50% of the repair or replacement cost of the fence, and
- if there is no legislation in place in relation to the amount that you are liable for with respect to the repair or replacement of dividing fences, then we will pay no more than 50% of the cost of repair or replacement of the shared or dividing fence.

However, we will pay the full cost of repair or replacement of the fence if:

- there is no neighbour who is liable to share the cost of repairing or replacing the fence, or
- the loss or damage to the fence was caused by an insured event at your site and you are liable to pay the full cost of repair or replacing the fence.

We will pay no more than the cost to repair or replace a fence of the same quality and specification of the fence which was damaged.

## 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.

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 Policy 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 you pay your premium in instalments and your contents is a total loss, any payment we make to you will be minus the instalments you're yet to pay. This amount is the difference between what you've already paid us (via your instalments) and what you would've paid us for the remainder of the insured period. The amount will either be deducted from a completed claim or paid by you before we settle your claim.

### **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**

#### ***If a specified valuable item is damaged beyond repair, lost or stolen***

##### **Single item claim**

If a single specified valuable item is insured under this Policy:

- is either damaged beyond repair, lost or stolen, and
- we accept your claim and replace it

then our obligations to you have been met with respect to the specified valuable item and that part of your Policy will come to an end.

##### **Multiple item claim**

If multiple specified valuables items are insured under this Policy:

- are either damaged beyond repair, lost or stolen, and
- we accept your claim and replace them

then our obligations to you have been met and the cover will come to an end only for those specified valuables items which we have replaced. Your Policy will continue to cover those specified valuables items which you have not claimed for and for which we have not accepted your claim for.

#### ***Cover for replacement jewellery items***

If we replace a jewellery item then that replacement item is not covered under this Policy. If you wish to insure a replacement item with us you will need to apply to us and pay for cover.

## **MORTGAGEE'S RIGHTS**

If a mortgagee is named on your Policy Schedule and we're settling your buildings claim on a cash basis, we reserve the right to pay all or part of the payment to the mortgagee.

The amount we pay to the mortgagee will be either:

- the amount owing on the mortgage (with any balance paid to you), or
- the amount we agree to pay in settlement of the buildings claim.

A payment made to a mortgagee will satisfy our obligation to you for the amount paid.

## FINANCIER'S RIGHTS

If a financier has a security interest in your property (including your contents or specified valuables), we'll pay:

- the financier your sum insured, up to the amount required to discharge your loan or finance agreement, and
- you any remaining balance of your sum insured.

# CUSTOMER COMPLAINTS

## HOW TO RESOLVE A COMPLAINT OR DISPUTE

### Talk to us

We're committed to ensuring our products and services meet your expectations and we value your feedback regarding how we are performing.

Our customer care unit is your first point of contact for raising complaints or providing feedback. You can contact us directly via phone, email or in writing and we will endeavour to resolve your concerns quickly and fairly. We will aim to resolve your complaint within 15 business days.

Phone	13 16 14, weekdays 8am-8pm (AEST)
Email	anzinsurance@qbe.com
Post	Customer Care Unit PO Box 213 Parramatta NSW 2124

### Escalating your complaint

If you are not satisfied with the resolution offered by our customer care unit, you can have your complaint reviewed by a Dispute Resolution Specialist.

A final decision will be provided within 15 business days of your complaint being escalated, unless they have requested and you have agreed to give them more time.

## External dispute resolution

If you are not satisfied with the outcome of your complaint, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS is a free service that resolves insurance disputes between consumers and insurers. If you wish to access FOS, you can contact them:

Phone	1800 367 287, weekdays 9am-5pm (AEST, except on public holidays)
Email	<a href="mailto:info@fos.org.au">info@fos.org.au</a>
Address	GPO Box 3 Melbourne VIC 3001
Online	<a href="http://fos.org.au">fos.org.au</a>

# OUR COMMITMENT TO YOU

## THE GENERAL INSURANCE CODE OF PRACTICE

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- commit us to high standards of service
- promote better, more informed relations between us and you
- maintain and promote trust and confidence in the general insurance industry
- provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- promote continuous improvement of the general insurance industry through education and training.

## QBE PRIVACY

QBE will collect your personal information when you deal with us, our agents, other companies in the QBE group, intermediaries who arrange insurance with us (such as Australia and New Zealand Banking Group Limited) or suppliers acting on our behalf. We use your personal information so we and our intermediaries can do business with you, which includes issuing and administering our products and services and processing claims. We may disclose your personal information to our related bodies corporate, business partners and intermediaries, and as otherwise set out in our privacy policy. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, how we typically disclose personal information, as well as where we store it and the full list of ways we could use it. Our Privacy Policy also sets out how (i) you can access and/or correct your personal information; (ii) make a privacy complaint; and (iii) how we will deal with any privacy complaints. To get a free copy of it please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact QBE Customer Care on 13 16 14 or using the other contact methods in the 'Customer Complaints' section of this document.

It's up to you to decide whether to give us your personal information, but without it we and our intermediaries might not be able to do business with you, including not paying your claim.

## ANZ PRIVACY STATEMENT

ANZ is committed to ensuring the confidentiality and security of your personal information. As the distributor of this product, ANZ collects your personal information from you in order to distribute, manage and administer its products and services. Without your personal information, ANZ may not be able to process your application or provide you with the products and services you require.

ANZ's Privacy Policy details how ANZ manages your personal information and is available on request or may be downloaded from [anz.com/privacy](http://anz.com/privacy)

In order to undertake the distribution, management and administration of ANZ's products and services, it may be necessary for ANZ to disclose your personal information to certain third parties.

Unless you consent to such disclosure ANZ will not be able to consider the information you have provided.

### **Providing your information to others**

The parties to whom ANZ may routinely disclose your personal information include:

- to QBE, as the issuer of this product;
- an organisation that assists ANZ and/or its related companies to detect and protect against consumer fraud;
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy;
- an organisation that is in an arrangement or alliance with ANZ and/or any of ANZ's related companies to jointly offer products and/or to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ and/or any of its related companies to provide you with products or services and/or to promote a product or service;
- organisations performing administration or compliance functions in relation to the products and services ANZ provides;
- ANZ's solicitors or legal representatives;
- organisations maintaining ANZ's information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- regulatory bodies, government agencies, law enforcement bodies and courts.

ANZ and its related companies will also disclose your personal information in circumstances where they are required by law to do so.

ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside of Australia and/or (2) not established in or do not carry out business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy which can be found at [anz.com/privacy](http://anz.com/privacy)

If you do not want ANZ or its related companies or alliance partners to tell you about products or services, phone Customer Services 13 13 14 to withdraw your consent.

### **Collecting sensitive information**

ANZ will not collect sensitive information about you, such as information about any criminal charges, without your consent. Any sensitive information collected about you will only be used by the insurer to assess your application and if approved, to provide this product.

## **Privacy consent**

ANZ may send you information about its financial products and services from time to time. ANZ may also decide to disclose your information (other than sensitive information) to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an agreement.

You may elect not to receive such information at any time by contacting Customer Services on 13 13 14.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify ANZ in writing.

If you give ANZ personal information about someone else, please show them a copy of this document so that they understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.

## **Privacy Policy**

ANZ's Privacy Policy contains information about:

- When ANZ may collect information from a third party;
- How to access and seek correction of personal information;
- How you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

You can contact ANZ about your information or any other privacy matter as follows:

GPO Box 75  
Sydney NSW 2001

**Email** [yourfeedback@anz.com](mailto:yourfeedback@anz.com)

ANZ may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let ANZ know by contacting Customer Services on 13 13 14.

More information can be found in ANZ's Privacy Policy which can be obtained from its website at [anz.com/privacy](http://anz.com/privacy)

## **Kinds of personal information we collect and hold**

Personal information we may collect from you includes:

- your name, address, date of birth and contact details;
- details of any property you insure;
- your financial details, if you take out consumer credit insurance, if your insured property is financed as well as when you decide to pay us by direct debit;
- medical and health information, if you take out travel or sickness and accident insurance or if your claim relates to a sickness or an accident;

- professional qualifications, if they are relevant to the insurance you take out with us; and
- your past employment, qualifications, residency status and proof of identity if you apply to work with us.

## **Sources of personal information**

We may ask you to provide us with your personal information if you're:

- our customer or a beneficiary under one of our customer's policies;
- involved in a claim as a claimant or as a witness;
- a customer of one of our business partners or insurance intermediaries;
- an entrant in a competition or a participant in a loyalty programme or marketing initiative;
- a business partner, where we may contact you to promote our products and services;
- a trainee or person using our training facility; or
- an applicant for employment, through our recruitment services provider.

In most cases we'll collect personal information directly from you. We'll obtain your consent to collect sensitive information, such as information about your health, unless we're required or permitted by law to collect it without your consent.

If you're a borrower and your financial institution has required you to pay for lenders' mortgage insurance (LMI) you're not our insured, but we collect your information so that we can assess the risk that you may default on your loan. For more information about LMI and your privacy please visit [www.qbelmi.com.au](http://www.qbelmi.com.au)

## **Purposes for collecting, holding, using and disclosing personal information**

We only collect, hold, use and disclose your personal information in ways that you'd reasonably expect and where it is reasonably necessary for our business, including:

- issuing, administering and managing insurance policies;
- processing claims and taking recovery action;
- working with our business partners and insurance intermediaries;
- assessing your suitability to work with us; and
- conducting marketing initiatives and promotional activities.

We'll request your consent for any other purpose which you wouldn't reasonably expect.

If you choose not to provide us with your personal information, we may not be able to do business with you.

## **Anonymity and pseudonymity**

There are circumstances where you may be able to deal with us anonymously or by using pseudonym, including where you're only looking for general information about one of our products or services or a quote.

## **How personal information is collected and held**

We collect your personal information when you contact us, use our online services, enter our promotions, participate in marketing initiatives, deal with our business partners and insurance intermediaries and when you apply to work with us.

Your personal information is recorded in our systems, databases and paper records and is held in secure environments. We may use our related bodies corporate, agents and third party suppliers for data storage, which may be located outside of Australia.

Any personal information you provide over the internet is held securely and isn't retained on our web servers. We use service providers and secure online payment facilities so that you can pay us by credit card. Your details can't be accessed through the internet after your payment has been processed.

When you visit our websites we use common internet technologies, such as cookies, to collect general statistical information to assist you to use our online services. We don't collect personal information from cookies or use cookies for marketing purposes.

## **Disclosure to overseas recipients**

Sometimes we store or disclose your personal information overseas. The location varies but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

Where your personal information has been disclosed overseas, there's a possibility that the recipient may be required to disclose it under a foreign law. Where this occurs, such disclosure isn't a breach of the Act.

## **Who we may disclose your personal information to and why**

We, or our agents, may disclose your personal information to:

- any person authorised by you;
- our related bodies corporate, including QBE's services company located in the Philippines which provides sales, claims, accounting and administration services;
- mail houses, records management companies or technology services providers for printing and/or delivery of mail and email, including secure storage and management of our records;
- financiers of any property you insure with us, to confirm that your policy is current or where your property is a total loss, to confirm they have a current interest;
- medical practitioners or health care providers, to establish your medical status, arrange appropriate treatment and services. In an emergency we may also disclose information to your employer or family members;
- organisations that provides banking or transactional services to facilitate payments to and from us;
- co-insureds, to confirm that full disclosure has been made to us;
- other insurers to obtain information about your past insurance history, including to confirm a no claims bonus status, to assess insurance risk or assist with an investigation;
- our reinsurers;
- dispute resolution organisations such as the Financial Ombudsman Service;

- companies that conduct customer surveys on our behalf; and
- insurance reference bureaus to report claims you make with us.

We may also disclose your personal information to:

- repairers and suppliers, to repair or replace your property;
- Investigators and assessors, to investigate and assess your claim and matters related to it;
- lawyers and recovery agents, to defend an action by a third party against you, to recover our costs (including amounts you owe us) or to seek a legal opinion on matters related to products or services you have with us;
- witnesses, to obtain a witness statements; and
- Other parties to a claim to obtain statements from them, seek recovery or to defend an action.

Personal information about you may also be collected from these people and organisations.

### **Accessing and seeking correction of your personal information**

Our aim is to always have accurate, complete, up-to-date and relevant personal information. When you talk to us or if we send you documentation, you should check that the information we hold about you is correct.

You can request access to the personal information that we hold about you at any time, and ask us to correct any errors. Generally no restrictions or charges will apply.

## 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 we become insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA – [apra.gov.au](http://apra.gov.au) or 1300 55 88 49.

# GLOSSARY

The words and terms used throughout this Policy have special meanings set out below.

<b>When we say</b>	<b>We mean</b>
Accidental	Unintended and unexpected.
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 6 to Page 7.
Catastrophic event	A major, suddenly occurring natural disaster covered by this Policy.
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 Page 18 through to Page 21.
Deliberate or intentional act	A conscious or reckless act done without the owner's permission.
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 Policy Schedule.
Financier	A person or entity with a security interest.
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 that has escaped or been released from the normal confines of any of the following: <ol style="list-style-type: none"> <li>a. a lake (whether or not it has been altered or modified);</li> <li>b. a river (whether or not it has been altered or modified);</li> <li>c. a creek (whether or not it has been altered or modified);</li> </ol>

When we say	We mean
	<ul style="list-style-type: none"> <li>d. another natural watercourse (whether or not it has been altered or modified);</li> <li>e. a reservoir;</li> <li>f. a canal;</li> <li>g. a dam.</li> </ul>
Full Building Replacement	This is the total amount payable to rebuild your buildings at the insured site to the same size and standard as your current buildings 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 Policy Schedule.
Malicious act	An act done with intent and without your consent.
Model aircraft	<p>A small sized, unmanned replica of any aircraft that's flown solely for toy, hobby, leisure, sport or recreational purposes, provided that it:</p> <ul style="list-style-type: none"> <li>• isn't a balloon or kite</li> <li>• isn't used for anything other than the purpose for which it was originally designed</li> <li>• has a wingspan of no more than 150 centimetres</li> <li>• weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal)</li> <li>• costs no more than \$1,500 when new including anything in, on or attached to it.</li> </ul> <p>A model aircraft doesn't include anything ever used in connection with or in relation to any commercial purpose or earning any income.</p>
Period of insurance	The period this Policy operates for as shown on your Policy Schedule.
Personal watercraft	Vessels designed to be operated by a person standing, sitting astride or kneeling upon them that use water jet propulsion with an engine in a watertight compartment.

<b>When we say</b>	<b>We mean</b>
Policy	<p>The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of:</p> <ul style="list-style-type: none"> <li>• this combined Product Disclosure Statement (PDS) and Policy document and any Supplementary PDS</li> <li>• your current Policy Schedule.</li> </ul>
Policy Schedule	<p>One of the following:</p> <ul style="list-style-type: none"> <li>• Policy Schedule</li> <li>• Renewal Schedule</li> <li>• Alteration Schedule.</li> </ul>
Premium	<p>The total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Policy Schedule.</p>
Site	<p>Land at the address shown on your Policy Schedule on which your buildings stand or strata title unit is located, including the yard or garden used only for domestic purposes but does not include common property.</p>
Sporting equipment	<p>Tools designed to be used in a leisure activity involving some element of physical activity or competition, excluding bicycles.</p>
Storm surge	<p>An increase in the water level caused by storm and tide.</p>
Strata title	<p>Title under a strata title or similar community strata 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.</p>
Sum insured	<p>The replacement value at today's prices for your buildings or contents.</p> <p>For buildings, this will be calculated for you.</p> <p>For contents, this will be the value nominated by you.</p>

<b>When we say</b>	<b>We mean</b>
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.
Total loss	When we decide that: <ul style="list-style-type: none"> <li>• it is uneconomical to repair or rebuild your buildings</li> <li>• a claim for contents reaches your sum insured</li> <li>• it is uneconomical to repair a specified valuables item.</li> </ul>
Us, we and our	QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545
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.

## FIND OUT MORE AND TAKE OUT COVER TODAY



Talk to staff at any ANZ branch



Call 13 16 14 weekdays 8am to 8pm (AEST)



Visit [anz.com/insurance](https://anz.com/insurance)

### For 24 hour claims service



Call 13 16 14

#### 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.

**Insurer**

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

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.  
ANZ Item No. 70835/1117 QBE Item No. QM2087/1117. 387670\_70835/1117