

ANZ MatureChoice Home Insurance

(with Full Building Replacement)

In case you need to make a claim, tear off the cards below and place in your car, wallet and at home.

ANZ MatureChoice Home Insurance is underwritten by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 (CGU Insurance).

ANZ MatureChoice Home Insurance (with Full Building Replacement)

24 hr/7 days

Claims Assistance Service

Call 1800 062 660



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For more information or a quote:

- › Call ANZ Insurance Centre on **1800 062 660**, weekdays from 8am to 8pm (Sydney time)
- › Visit www.anz.com/insurance

Call **1800 062 660** for 24 hour claims service.

www.anz.com

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Product Disclosure Statement and Policy

Preparation date: January 2008
Insurer: CGU Insurance Limited
ABN 27 004 478 371
AFSL 238291

More Convenient Banking



Why ANZ MatureChoice Home Insurance (with Full Building Replacement)?

ANZ MatureChoice Home Insurance (with Full Building Replacement) provides comprehensive protection for your home and belongings and offers these great benefits:

- › **Full replacement cover for your buildings** – To provide complete peace of mind.
- › **New for old replacement for most contents** – We'll cover loss or damage to most contents and replace them as new.
- › **Valuable items** – We will automatically cover some valuable items, such as jewellery, sporting equipment and portable electronic equipment, as part of the Contents cover.
- › **Choice of cover** – You can protect your building or contents... or both!
- › **Efficient claims process** – Our 24 hour/7 days claims assistance service is always ready to help.

Plus, ANZ MatureChoice Home Insurance (with Full Building Replacement) offers:

- › **Pay by the month** at no extra cost by Direct Debit or credit card
- › **Discounts off** your premium when:
 - you take out Building and Contents cover together
 - your property is fitted with approved security systems.
- › **Up to three months bonus cover** available during your settlement period
- › **Choice** of cover types and excesses to suit your needs
- › **Bonus Reward Points** by paying with your ANZ card (ANZ Frequent Flyer Visa, ANZ Rewards Visa and ANZ First/ANZ Gold participating in the Sphere program).

[Any questions?](#)

Call the ANZ Insurance Centre on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

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ANZ MatureChoice Home Insurance (with Full Building Replacement) PDS

The purpose of this PDS

This Product Disclosure Statement (PDS) has been designed to help you understand ANZ MatureChoice Home Insurance (with Full Building Replacement) so you can get the most out of your Policy.

This PDS contains detailed information on ANZ MatureChoice Home Insurance (with Full Building Replacement), including when you are covered, when you are not covered, and maximum cover limits. We have also included a glossary on pages 60-61 to describe words with a special meaning.

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

Choice of covers

ANZ MatureChoice Home Insurance (with Full Building Replacement) provides you with a choice of cover for your buildings and contents. You can ‘mix and match’ the covers so you can receive the protection you need.

You can tailor your insurance and take out either a Buildings Policy, a Contents Policy, or a combined Buildings and Contents Policy.

1. Buildings cover – Full Building Replacement

Choose either:

- › TotalCover (Listed Events) provides cover for loss or damage to buildings resulting from the events listed on pages 7-11. For example, your building will be covered for storm damage.
- › TotalCover Plus (Accidental Damage) provides cover for any accidental loss or damage to your buildings, plus a range of events under specific conditions listed on pages 7-11. For example, your building will be covered if you accidentally cause damage to the garage.

2. Contents cover

Choose either:

- › MatureCover (Listed Events) provides cover for loss or damage to contents resulting from the events listed on page 16. For example, your contents will be covered for fire damage.
- › MatureCover Plus (Accidental Damage) provides cover for any accidental loss or damage to contents, plus a range of events under specific conditions (listed on page 17). For example if you accidentally damage your television you will be covered.

3. Optional covers

ANZ MatureChoice Home Insurance (with Full Building Replacement) covers you for legal liability and also provides a range of optional covers that you can add to your Policy:

- › Domestic Workers’ Compensation
- › Strata Title Mortgagee Protection
- › extending your Valuables cover.

Your choice of Buildings and/or Contents cover, and any optional covers you have selected, will be listed on your current Schedule.

ANZ MatureChoice Home Insurance (with Full Building Replacement)

What buildings we protect

We will cover residential buildings, their fixtures and fittings and any structural improvements at your home.

Buildings cover includes	Buildings cover does not include
Residential buildings that you live in, including any professional offices or surgeries in those buildings	Buildings that a tenant is liable for under the terms of a rental agreement
Domestic outbuildings, e.g. garden shed	Lawn
Fixed coverings to walls, floors and ceilings	Fixed carpets, curtains or internal blinds (refer to pages 13 - 14 for Contents cover)
Infrastructure for the supply of services, including electricity, gas, water, internet and telephone	Landscaping and retaining walls
Items built in, fixed to, or on the buildings, e.g. an in-built air conditioner	
Blinds or awnings on the outside of the buildings	
Trees, plants or shrubs (refer to page 14 for conditions)	
Anything permanently built, constructed or installed on your property for domestic purposes, including in-ground swimming pools and spas	

When your buildings are protected

When you take out ANZ MatureChoice Home Insurance (with Full Building Replacement), we automatically calculate the replacement value of your buildings at Today's Price. This is called the Sum Insured and is listed on your Schedule.

We will provide cover for any damage to your buildings up to the Sum Insured. In the event of a Total Loss, the amount we will pay will be the total amount required to rebuild your home to the condition it was in just before the loss or damage occurred, but not better, and this will not be limited to the Sum Insured. The specific conditions of when your buildings will be covered are listed in the below table. Any cover we provide is subject to exclusions outlined on pages 39-41.

It is important to note that this policy does NOT provide cover for Flood.

If you make a claim, you must pay any excesses that apply. You will only need to pay this amount once for each event.

Cover	We will cover	TotalCover (Listed Events)	TotalCover Plus (Accidental Damage)	We won't cover
Accidental damage	Any accidental damage or loss.	✗	✓	
Accidental glass breakage	Fixed glass in your buildings, including any window tinting or shatter proofing material attached to the glass.	✓	✓	
	Fixed shower bases, basins, sinks, spas, baths and toilets.	✓	✓	
Burglary, break-in, theft or attempted theft	Any loss or damage as a result of a burglary or break-in, or an attempted burglary or break-in. The burglary or break-in, or attempted burglary or break-in, must be reported to the Police.	✓	✓	Loss or damage as a result of a burglary or break-in by a tenant.
	Loss or damage as a result of theft or attempted theft. The theft or attempted theft must be reported to the Police.	✓	✓	Loss or damage as a result of theft: <ul style="list-style-type: none"> › from any part of the buildings which you share with another person who is not insured under this Policy › by a tenant.

When your buildings are protected (continued)

Cover	We will cover	TotalCover (Listed Events)	TotalCover Plus (Accidental Damage)	We won't cover
Burning out (fusion) of an electric motor	Cost to repair or replace your electric motor if it burns out or fuses.	✓	✓	Cost to repair or replace your 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 you, a tenant or someone else acting on your behalf.
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami. You must pay an additional excess of \$250.	✓	✓	Loss or damage as a result of an earthquake if the loss or damage occurs later than 72 hours of the earthquake.
Fire or explosion	Loss or damage as a result of a fire or an explosion.	✓	✓	
	<p>Loss or damage caused by a bushfire or grassfire that occurs within 48 hours of the start date of your Policy only if you took out your insurance with us immediately after:</p> <ul style="list-style-type: none"> › another insurance Policy covering the same buildings expired, without a break in cover › the risk passed to you as purchaser of your buildings › you signed a lease contract for your buildings. 	✓	✓	

Cover	We will cover	TotalCover (Listed Events)	TotalCover Plus (Accidental Damage)	We won't cover
Impact damage	Loss or damage as a result of an impact caused by: <ul style="list-style-type: none"> › an aircraft, spacecraft or satellite, or anything dropped from them › a falling television or radio antenna mast or dish › vehicles or watercraft › an animal or bird that is not kept at your home › a falling tree or part of a tree. 	✓	✓	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.
	Cost of removing and disposing of the fallen tree or parts.	✓	✓	
	Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.	✗	✓	
Landslide or subsidence	Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of: <ul style="list-style-type: none"> › an earthquake or explosion › storm, including rainwater or wind › liquid escaping from a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain. 	✓	✓	
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	✓	✓	
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	✓	✓	

When your buildings are protected (continued)

Cover	We will cover	TotalCover (Listed Events)	TotalCover Plus (Accidental Damage)	We won't cover
Storm, rainwater or wind	Loss or damage as a result of storm (including named cyclone), rainwater or wind.	✓	✓	Water entering your buildings: <ul style="list-style-type: none"> › through an opening made for any building, renovation or repair work › because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
				Flood.
	Loss or damage caused by a named cyclone within 48 hours of the start date of your Policy if you took out your insurance with us immediately after: <ul style="list-style-type: none"> › another insurance policy covering the same buildings expired, without a break in cover › the risk passed to you as purchaser of your buildings › you signed a lease contract for your buildings. 	✓	✓	Swimming pool covers, including solar covers and plastic liners.
	Free-standing fences made of corrugated fibrous material that do not have a supporting frame, but only if they have been installed and constructed according to the manufacturer's specifications.	✓	✓	Free-standing gates, fences or walls that are made of timber and are more than 15 years old.
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 a tenant.

Cover	We will cover	Total Cover (Listed Events)	Total Cover Plus (Accidental Damage)	We won't cover
Water or liquid damage	Loss or damage caused by water or liquid escaping from: <ul style="list-style-type: none"> › a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain › a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes › a washing machine or dishwasher › an aquarium › a waterbed. 	✓	✓	Loss or damage caused by: <ul style="list-style-type: none"> › flood › landslide or subsidence unless we agree to cover the event as described under 'Landslide or subsidence' › water entering your buildings: <ul style="list-style-type: none"> – through an opening made for any building, renovation or repair work – because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
	Loss or damage caused by water or liquid other than as specified above.	X	✓	Loss or damage caused by: <ul style="list-style-type: none"> › flood › landslide or subsidence unless we agree to cover the event as described under 'Landslide or subsidence' › water entering your buildings: <ul style="list-style-type: none"> – through an opening made for any building, renovation or repair work – because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
	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 that caused the escape of water or liquid.

ANZ MatureChoice Home Contents Insurance

What contents we can protect and how much will be paid

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

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

When you take out Contents cover, you must nominate the replacement value of your contents at Today's Prices. This is called the Sum Insured and is listed on your Schedule.

There are set maximum amounts that we will pay per content item when you make a claim. All amounts are inclusive of GST and are included in your contents Sum Insured.

For any one content item, pair, set, collection of system or content items, the most we will pay is \$20,000, unless another amount is listed in the table below. If another amount is listed, that is the most we will pay.

Contents include	Contents does not include
	Animals, including birds and fish
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: – MatureCover (Listed Events): \$750 in total – MatureCover Plus (Accidental Damage): \$1,000 in total	Motor vehicles, caravans, trailers or aircraft
Building materials to be installed	
Carpets, curtains or internal blinds	
Clothing and personal effects	
Computer software	
Household goods that are not used for earning an income	
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
Film, slides and prints and equipment for developing and enlarging photographs	Costs of recreating any event featured on films, slides or prints
Furniture and furnishings that are not built in	
Goods you use to earn an income at your home > The most we will pay: \$5,000 in total	
Hearing aids	
Items thinly covered with gold or silver that are not jewellery or watches	Unset precious/semi-precious stones
Internal ceiling, floors, walls, doors and windows if you are the owner of a strata title unit and the body corporate or similar body has not insured them	Internal ceiling, floors, walls, doors and windows if you the owner of a strata title unit and the body corporate or similar body has insured them

What contents we can protect and how much will be paid (continued)

Contents include	Contents does not include
Landlords' fixtures and fittings you are liable for under the terms of a rental agreement	Landlords' fixtures and fittings you are liable for under the terms of a rental agreement if the body corporate or similar body has insured them
Media purchased online, e.g. music, software, and videos	
Model or toy aircraft	
Money and negotiable documents <ul style="list-style-type: none"> › The most we will pay: <ul style="list-style-type: none"> – MatureCover (Listed Events): \$750 in total – MatureCover Plus (Accidental Damage): \$1,200 in total 	
Office and surgery equipment you use to earn an income <ul style="list-style-type: none"> › The most we will pay: \$10,000 in total 	
Paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art	
Pedal cycles	Pedal cycles while they are being used for racing or pacemaking
Plants or trees growing in pots or tubs	Plants and trees growing outdoors in the ground
Portable domestic appliances that are not built in	
Surfboards, sailboards and surf skis	
Swimming pools, saunas and spas, that are not built in and their accessories	
Tapes, cassettes, cartridges and discs	Costs of recording or recreating any event or information featured on the tapes, cassettes, cartridges and discs
Unregistered motorcycles or mini-bikes up to 125 cc that do not require registration by law	<ul style="list-style-type: none"> › Registered motorcycles or mini-bikes › Unregistered motorcycles or mini-bikes up to 125 cc (that do not require registration by law) when they are being used for racing or pacemaking › Unregistered motorcycles or mini-bikes over 125 cc
Unregistered motorised golf buggies, ride-on mowers and wheelchairs	
Valuable items (refer pages 15 for what valuables are covered and how much we will pay)	
Watercraft less than four metres long that are not powered by a motor, or are powered by a motor less than 10 hp, including items such as kayaks and canoes <ul style="list-style-type: none"> › The most we will pay: \$5,000 in total 	<ul style="list-style-type: none"> › Watercraft less than four metres long that are powered by a motor of more than 10 hp › Watercraft more than four metres long › Jet skis

Increasing the amount we will pay for contents (excluding valuable items)

You can increase the maximum amount we will pay for any one content item, pair, set, collection or system by nominating an amount that is higher than \$20,000 (unless we have specified a maximum amount in the tables on pages 13-14). Your contents will be listed on your Schedule as 'Special Contents'.

What valuables we can protect and how much will be paid

The valuable items we will protect under your contents cover are set out in the table below.

There are set maximum amounts that we will pay for valuable items when you make a claim. All amounts are inclusive of GST and are included in your contents Sum Insured.

For MatureCover[^] (Listed Events), we will pay up to 20% of the contents Sum Insured as listed on your Schedule or \$5,000 (inclusive of GST), whichever is the greater, in total for valuable items.

For MatureCover Plus (Accidental Damage), we will pay up to 20% of the contents Sum Insured as listed on your Schedule or \$7,500 (inclusive of GST), whichever is the greater, in total for valuable items.

For any one item, pair, set, collection or system of valuable items, the most we will pay is \$2,500 (inclusive of GST) per item other than sporting equipment.

For any one item, pair, set, collection or system of sporting equipment, the most we will pay is \$3,000 (inclusive of GST) per item.

Valuables include	Valuables does not include
Battery powered items as listed below: <ul style="list-style-type: none"> › audio-visual equipment › camera equipment, including accessories and unprocessed film › electronic diaries or PDAs › GPS › CD or DVD players and media players, e.g. MP3s › mobile or portable phones › portable computers 	Camera equipment, including accessories and unprocessed film, that is being used underwater or to earn your income
Collections of stamps, money or medals	
Furs	
Jewellery and watches	
Items containing gold or silver (this does not include items thinly covered with gold or silver)	
Sporting equipment	Sporting equipment while it is being used

What valuables we can protect and how much will be paid (continued)

Increasing the amount we will pay for valuables

You can increase the total amount we will pay for your valuables by adding the Other Valuables option to your Policy. This amount is in addition to your contents Sum Insured. You can increase the maximum amount we will pay for an individual valuable item by adding the Special Valuables option to your Policy. This amount is in addition to your contents Sum Insured.

Where we will cover you

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

MatureCover (Listed Events)

We will cover	We won't cover
Your contents at your home .	
Your contents at your home when they are not in a building that is fully enclosed and they suffer loss or damage as a result of: <ul style="list-style-type: none">› storm› rainwater› wind› theft› attempted theft to a maximum of \$2,000. This limit does not apply to swimming pools, saunas or spas, or their accessories.	The following contents away from home: <ul style="list-style-type: none">› accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft› goods you use for earning an income› office and surgery equipment you use for earning your income.
Your contents away from home , anywhere in Australia, for up to 120 consecutive days, if the damage or loss occurs as the result of an event we have agreed to cover.	Your contents for theft while they are away from your home.
Your contents away from home for up to 120 consecutive days within Australia only, for loss or damage as a result of storm, rainwater, wind or impact by a vehicle if they are: <ul style="list-style-type: none">› in a residential building, boarding house, motel, hotel, club room, nursing home, or hospital where you are staying› sporting equipment stored within a club room.	Your contents for loss or damage as a result of storm, rainwater, wind, or impact by a vehicle if they are in a tent, vehicle, caravan, trailer, aircraft, or watercraft.
Your contents away from home for up to 120 consecutive days, within Australia only, for theft if they are sporting equipment locked in a clubroom.	
Your contents away from home that are stored within Australia only, in a commercial storage facility or whilst in transit if the damage or loss occurs as a result of an event we have agreed to cover.	Your contents, if they have been removed permanently from your home by you, unless we have agreed to cover them.

MatureCover Plus (Accidental Damage)

We will cover	We won't cover
Your contents at your home .	The following contents when they are away from your home: <ul style="list-style-type: none"> › accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft › goods you use for earning an income › office and surgery equipment you use for earning your income.
Your contents away from your home , anywhere in Australia and New Zealand, for up to 120 consecutive days if the damage or loss occurs as a result of an event we have agreed to cover.	Your contents, if they have been removed permanently from your home by you, unless we have agreed to cover them.
Sporting equipment stored within a club room , anywhere in Australia and New Zealand, for over 120 consecutive days if the damage or loss occurs as a result of an event we have agreed to cover.	

When your contents are protected

We will provide cover for any damage or loss to your contents up to the Sum Insured. The specific conditions when your contents will be covered are listed in the table below. The Sum Insured will be shown on your Schedule. Any cover we provide is subject to exclusions outlined on pages 39-41.

If you make a claim, you must pay any excesses that apply. You will only need to pay this amount once for each event.

Cover	We will cover	MatureCover (Listed Events)	MatureCover Plus (Accidental Damage)	We won't cover
Accidental damage	Any accidental damage or loss.	✗	✓	
Accidental glass breakage	Loss or damage to: <ul style="list-style-type: none"> › mirrors › glassware › crystal › glass in furniture. 	✓	✓	Any mirrors, glassware, crystal, crockery that have been damaged while being used, cleaned or carried by hand.
	Accidental breakage of fixed shower bases, basins, sinks, spas, baths and toilets if you have insured your contents and live in a rented premise and if you are responsible for these items.	✓	✓	

When your contents are protected (continued)

Cover	We will cover	MatureCover (Listed Events)	MatureCover Plus (Accidental Damage)	We won't cover
Accidental glass breakage (cont.)	An item when it is chipped or fractured through its entire thickness excluding glass that is part of a television, or computer screen or monitor.	✓	✗	
	An item when it is chipped or fractured through its entire thickness including glass that is part of a television, or computer screen or monitor.	✗	✓	
Burglary, break-in, theft or attempted theft	Loss or damage as a result of a burglary or break-in, or an attempted burglary or break-in. The burglary or break-in, or attempted burglary or break-in, must be reported to the Police.	✓	✓	Loss or damage as a result of burglary or break-in by a tenant.
	Loss or damage as a result of theft or attempted theft. The theft or attempted theft must be reported to the Police.	✓	✓	Your contents for loss or damage as a result of: <ul style="list-style-type: none"> › theft from any part of the buildings which you share with another person who is not insured under this Policy › theft by a tenant.
	Theft of money or negotiable documents when force is not used by someone to enter your buildings.	✗	✓	
Burning out (fusion) of an electric motor	Cost to repair or replace your electric motor if it burns out or fuses.	✓	✓	Cost to repair or replace your electric motor if it is 15 years old or older.
Deliberate or intentional acts	Loss or damage as a result of a deliberate and intentional act.	✓	✓	Loss or damage as result of a deliberate or intentional act by a tenant.

Cover	We will cover	MatureCover (Listed Events)	MatureCover Plus (Accidental Damage)	We won't cover
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami. You must pay an additional excess of \$250.	✓	✓	Loss or damage as a result of an earthquake, if the loss or damage occurs later than 72 hours of the earthquake.
Fire or explosion	Loss or damage as a result of a fire or an explosion.	✓	✓	
	Loss or damage caused by a bushfire or grassfire that occurs within 48 hours of the start date of your Policy if you took out your insurance with us immediately after another insurance policy covering the same contents expired, without a break in cover.	✓	✓	
Impact damage	Loss or damage as a result of an impact caused by: <ul style="list-style-type: none"> › an aircraft, spacecraft or satellite, or anything dropped from them › a falling television or radio antenna mast or dish › vehicles or watercraft › an animal or bird that is not kept at your home › a falling tree or part of a tree. 	✓	✓	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.
	Cost of removing and disposing of the fallen tree or parts.	✓	✓	
	Damage when you, or someone else acting on your behalf, cuts down or removes branches from a tree.	✗	✓	

When your contents are protected (continued)

Cover	We will cover	MatureCover (Listed Events)	MatureCover Plus (Accidental Damage)	We won't cover
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:</p> <ul style="list-style-type: none"> › an earthquake or explosion › storm, including rainwater or wind › liquid escaping from a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain. 	✓	✓	
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	✓	✓	
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	✓	✓	
Storm, rainwater or wind	Loss or damage as a result of storm (including named cyclone), rainwater or wind.	✓	✓	Swimming pool covers, including solar covers and plastic liners.
	Loss or damage caused by a named cyclone within 48 hours of the start date of your Policy if you took out your insurance with us immediately after another insurance policy covering the same contents expired, without a break in cover.	✓	✓	<p>Flood.</p> <p>Water entering your buildings:</p> <ul style="list-style-type: none"> › through an opening made for any building, renovation or repair work › because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
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 a tenant.

Cover	We will cover	MatureCover (Listed Events)	MatureCover Plus (Accidental Damage)	We won't cover
Water or liquid damage	Loss or damage caused by water or liquid escaping from: <ul style="list-style-type: none"> › a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain › a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes › a washing machine or dishwasher › an aquarium › a waterbed. 	✓	✓	Your contents for loss or damage caused by: <ul style="list-style-type: none"> › flood › landslide or subsidence unless we agree to cover the event as described under 'Landslide or subsidence' › water entering your buildings: <ul style="list-style-type: none"> – through an opening made for any building, renovation or repair work – because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
	Loss or damage caused by water or liquid other than as specified above.	✗	✓	Your contents for loss or damage caused by: <ul style="list-style-type: none"> › flood › landslide or subsidence unless we agree to cover the event as described under 'Landslide or subsidence' › water entering your buildings: <ul style="list-style-type: none"> – through an opening made for any building, renovation or repair work – because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.
	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 that caused the escape of water or liquid.

Additional benefits

ANZ MatureChoice Home Insurance (with Full Building Replacement) includes a range of covers called 'additional benefits'. The additional benefits we provide depends on whether you have a Buildings Policy, Contents Policy or a combined Buildings and Contents Policy. The amount we will pay is in addition to the Sum Insured. Any cover we provide is subject to exclusions. If you make a claim for an additional benefit, you will not need to pay an excess.

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

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Accounting fees for a tax audit	Any accountant's fees that you must pay as a result if your personal financial affairs are audited by the Federal Commissioner of Taxation during your period of insurance. You must advise us of any such audit.	This additional cover is not available with Buildings cover.	<ul style="list-style-type: none"> › MatureCover: Up to \$5,000. › MatureCover Plus: Up to \$7,500. 	<p>Any audit that relates to a criminal prosecution.</p> <p>Fees where the final assessment of your taxable income for the period being audited is 20% higher than your original declaration.</p> <p>Fees for work performed outside the time limits allowed by the Federal Commissioner of Taxation.</p> <p>Any fines, penalties or adjustments of taxation.</p>
Alternative accommodation (including pets)	<p>Costs of alternative accommodation for up to 12 months if your buildings or contents suffer loss or damage and you are unable to live in your home as a result.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>We will pay:</p> <ul style="list-style-type: none"> › an amount that is equal to the weekly rental value of your buildings before the event occurred › the reasonable costs of alternative accommodation for your pets up to 10% of the buildings Sum Insured, as listed on your Schedule, paid in addition to your Sum Insured. 	We will pay the reasonable costs of alternative accommodation up to 10% of the contents Sum Insured, as listed on your Schedule, paid in addition to your Sum Insured.	<p>We will not cover this, or we will reduce the amount we pay if:</p> <ul style="list-style-type: none"> › we have paid you for rent following loss or damage to your buildings › you receive any payment for rent or accommodation from another source › you do not need to pay for alternative accommodation.

Additional benefits – continued

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
<p>Contents in a commercial storage facility</p>	<p>Your contents for loss or damage whilst they are in a commercial storage facility in Australia up to the total contents Sum Insured, as listed on your Schedule.</p> <p>However, you must tell us that your contents are in a commercial storage facility before they are put into storage and we must have agreed to cover them and this will then be listed on your Schedule.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>This additional cover is not available with Buildings cover</p>	<p>Up to the Sum Insured.</p>	<p>Jewellery, money or negotiable documents.</p>
<p>Contents in transit</p>	<p>Your contents for loss or damage whilst 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 forceable entry, or as a result of fire, collision or overturning of the vehicle that is transporting your contents.</p>	<p>This additional cover is not available with Buildings cover.</p>	<p>Up to \$10,000.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> › to glassware, crystal, crockery, mirrors or china › caused by denting, scratching, chipping or bruising.

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Cover when moving to a new home	Your contents if you tell us that you are permanently moving your contents to a new home within 14 days from the day you first start to move.	This cover is not available with Buildings cover.	Up to the Sum Insured. Your contents at both your original home and your new home for 14 days, starting from the date you start moving your contents to your new home, if moving permanently to a new home within Australia.	
Credit card and transaction card misuse	If your credit cards or financial transaction cards are: <ul style="list-style-type: none"> › misused after they are stolen or › fraudulently used on the internet, we will pay the financial institutions that issued them up to the limits specified.	This additional cover is not available with Buildings cover.	<ul style="list-style-type: none"> › MatureCover: Up to \$5,000. › MatureCover Plus: Up to \$7,500 (inclusive of GST) and we will also pay if your credit cards or financial transaction cards are lost. 	If you have not complied with the terms on which the credit cards or financial transaction cards were issued.
Debris removal and demolishing	Reasonable costs to demolish and remove any debris resulting from loss or damage to your buildings or contents from an event that we have agreed to cover.	We will pay the reasonable costs of demolishing and removing any buildings debris when damage or loss occurs.	Up to 10% of the Contents Sum Insured, paid in addition to the Sum Insured.	

Additional benefits – continued

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Document damage	Costs to reproduce or restore them if the documents kept in your home or in a bank vault suffer damage, including costs to reproduce or restore the information contained on the documents.	This additional cover is not available with Buildings Cover.	Up to \$1,000.	
Employees' belongings	Costs to repair or replace them up to the limits specified if your employees' belongings suffer loss or damage: <ul style="list-style-type: none"> › as a result of an event we have agreed to cover › while your employees are working at your home and while your employees are doing domestic work for you. 	This additional cover is not available with Buildings cover.	<ul style="list-style-type: none"> › MatureCover: Up to \$5,000. › MatureCover Plus: Up to \$7,500. 	Contents that are already insured under another Policy by someone other than you.
Fracture to limbs	<ul style="list-style-type: none"> › If you fracture an arm or leg as a result of an accident that occurs at your home and you are admitted to a hospital as an inpatient. › If we pay for a fracture under your Buildings cover we will not pay for the same fracture under your Contents cover. 	Up to \$500. The most we will pay in any one period of insurance is \$1,000.	Up to \$500. The most we will pay in any one period of insurance is \$1,000.	Fractures that result directly or indirectly from: <ul style="list-style-type: none"> › your participating in any professional sporting activity › a motor vehicle or motor bike accident › intentional self-injury, suicide or attempted suicide › childbirth, pregnancy, or any complication arising from pregnancy › any illness or disease.

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Frozen food	Cost to replace the loss of frozen food to the limits specified if your freezer breaks down as a result of an event we have agreed to cover.	This additional cover is not available with Buildings cover.	<ul style="list-style-type: none"> › MatureCover: Up to \$500. › MatureCover Plus: The reasonable cost. 	
Funeral expenses	<p>The funeral costs if you, or any member of your family, dies:</p> <ul style="list-style-type: none"> › as a result of an event we have agreed to cover › within 12 months of the event and as a result of an event that occurred at your home. 	This additional cover is not available with Buildings cover.	Up to \$20,000.	
Guests' or visitors' belongings	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.	This additional cover is not available with Buildings cover.	<ul style="list-style-type: none"> › MatureCover: Up to \$5,000. › MatureCover Plus: Up to \$7,500. 	Contents that are already insured under another Policy by someone other than you.

Additional benefits – continued

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
<p>Increase in Sum Insured</p>	<p>If we agree to pay you for a loss to your contents we will increase your contents Sum Insured by the amount the Consumer Price Index (CPI) (all groups) has increased since you took out your Policy.</p> <p>You will be fully insured again for your contents for the amounts shown on your Schedule, unless your claim is for a Total Loss and we pay you the Sum Insured. Then your Policy comes to an end, subject to any continuing liability cover and no refund of your premium is due.</p>	<p>This additional cover is not available with Buildings cover.</p>	<p>Increase by CPI.</p>	<p>We will not increase your Sum Insured for special contents.</p>

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
<p>Legal costs in Australia</p>	<p>Legal costs and expenses you are liable to pay following legal proceedings brought by you or against you that:</p> <ul style="list-style-type: none"> › occur during your current period of insurance › you tell us about during your current period of insurance and › we have agreed to cover. <p>We pay only once during your period of insurance.</p>	<p>This additional cover is not available with Buildings cover.</p>	<p>Up to \$5,000.</p>	<p>Legal costs and expenses relating to:</p> <ul style="list-style-type: none"> › spouse or partner disputes, including, but not limited to, divorce, custody, child maintenance, or property disputes › claims for death, bodily injury to, or disease of, any person › claims where cover is available by a standard form of motor vehicle, home owners or householders, motorcycle, caravan or boat insurance › any criminal charge or prosecution brought against you › any road traffic offence or boating offence committed by you › any matter arising out of your business or profession › any matter arising out of any insurance cover required by legislation › any award of damages against you › any penalties, fines or awards of aggravated, exemplary or punitive damages made against you.

Additional benefits – continued

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Modifications to your buildings	Costs of modifications to your buildings so you can live in them, if you are injured as a result an event that we have agreed to cover for loss or damage to your buildings, and the injuries lead to permanent paraplegia or quadriplegia.	Up to \$20,000.	This additional cover is not available with Contents cover.	
Mortgagee discharge costs	Any legal costs associated with the discharge of any mortgage you have left owing if you make a claim for the total loss of your buildings as a result of an event we have agreed to cover.	We will pay the reasonable costs associated with the discharge of any mortgage you have left owing if you make a claim for the total loss of your buildings.	This additional cover is not available with Contents cover.	
Rebuilding fees	The costs of employing an architect or surveyor, including 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.	We will pay the reasonable costs of architects, surveyors and legal fees when damage or loss occurs.	This additional cover is not available with Contents cover.	

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Replacing keys and repairs to, and recoding of locks and barrels	Reasonable costs to replace your keys and repair and recode your locks and barrels if a key to an external door or window lock of your building is stolen. The theft must be reported to the Police.	<ul style="list-style-type: none"> › TotalCover: Up to \$5,000. › TotalCover Plus: We will pay the reasonable cost to replace your keys and repair and/or recode your locks and barrels – we will also pay if the key is lost. 	<ul style="list-style-type: none"> › MatureCover: Up to \$5,000. › MatureCover Plus: We will pay the reasonable cost to replace your keys and repair and/or recode your locks and barrels – we will also pay if the key is lost. 	Theft or loss occurs as a result of an event we have not agreed to cover.
Security firm to monitor your home	Costs of a security firm to attend your home if your monitored burglar alarm system is set off as a result of a theft or an attempted theft we have agreed to cover.	This additional cover is not available with Buildings cover.	Up to \$1,000.	If there is: <ul style="list-style-type: none"> › a false alarm › no evidence of an attempted burglary.
Sale of your home	If you have entered into a contract to sell your home, we will extend your buildings cover to the purchaser until: <ul style="list-style-type: none"> › the contract settlement date › the purchaser insures the home, or › the purchaser becomes liable for damage to the home whichever happens first. 	Up to the Sum Insured.	This additional cover is not available with Contents cover.	This cover will stop immediately if: <ul style="list-style-type: none"> › the sale contract is terminated or › your buildings insurance comes to an end.

Additional benefits – continued

Additional cover	We will cover	What we will pay for TotalCover and TotalCover Plus Buildings cover (inclusive of GST)	What we will pay for MatureCover and MatureCover Plus Contents cover (inclusive of GST)	We won't cover
Storage costs	Reasonable costs to remove your contents and store them for up to 12 months if buildings you live in suffer loss or damage as a result of an event we have agreed to cover and you are unable to live in them as a result. We will also cover your contents while they are in storage.	This additional cover is not available with Buildings cover.	Up to 12 months.	
Travel cancellation	Costs you have paid in advance for domestic and/or international travel arrangements that you are unable to recover when you cancel your travel arrangements. You must cancel as a result of fire, storm or burglary damage occurring to your buildings within 14 days prior to your scheduled departure date.	Up to \$1,000. The most we will pay in any one period of insurance is \$1,000.	This additional cover is not available with Contents cover.	
Trees, plants and shrubs replacement	Cost to replace any trees, plants or shrubs that are stolen, burnt, maliciously damaged, or damaged by a vehicle.	<ul style="list-style-type: none"> › TotalCover: up to \$750. › TotalCover Plus: Up to \$1,500. 	This additional cover is not available with Contents cover.	Loss or damage to a lawn.
Veterinary expenses	The veterinary expenses if your pet is injured as a result of a road accident in your period of insurance.	This additional cover is not available with Buildings cover.	Up to \$1,000.	

Liability cover

We will cover your legal liability as a result of an event that causes loss or damage to someone else's property, or death or bodily injury to other people, during your period of insurance. We will also cover claims in connection with your position as a committee member during your period of insurance.

Please note, any cover we provide is subject to exclusions (refer to pages 39-41).

Liability cover – General

We will pay up to \$20 million, including any legal costs that must be paid to defend the claim and any costs awarded against you, for liability claims arising from the events listed in the table below.

We will cover	We won't cover
<ul style="list-style-type: none">› If you have insured your buildings, including strata title or a similar scheme, we will cover you for the amount you have to pay as owner or occupier of the buildings.› If you have insured your contents, we will cover you for any amounts you have to pay for any event that happens anywhere in Australia arising out of the use of:<ul style="list-style-type: none">– a watercraft that is less than four metres long and is not powered by a motor, or is powered by a motor less than 10 hp– unregistered motorcycles or mini-bikes up to 125 cc, which do not require registration by law– unregistered motorised golf buggies, ride-on mowers and wheelchairs– model or toy aircraft– surfboard, sail board or surf skis.› If you have insured your contents and live in rented premises, we will cover you for the amount you have to pay as owner of your contents, or occupier of the rented premises.› If you have insured your contents and you own part of the building that has been subdivided, we will cover you for the amount you have to pay as owner of your contents, or occupier of your part of the building.› If you have insured your contents, Other Valuables or Special Valuables, we will cover you for the amount you have to pay for any event that happens anywhere in:<ul style="list-style-type: none">– Australia– Australia in connection with your position as a committee member of a sporting or social club– the world for 90 consecutive days, starting from the time you leave Australia.	<ul style="list-style-type: none">› If you have insured your contents, we will not cover any amount you have to pay as owner or occupier of your buildings. If you have insured your contents, other valuables or special valuables we will not cover you for the amount you have to pay 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 \$1000 per year for holding that position.› If you have insured your Contents, Other Valuables or Special Valuables, we will not cover you for any amount you have to pay as owner or occupier of your buildings.› If you have insured your contents, we will not cover you for any amounts you have to pay for any event that happens anywhere in Australia arising out of the use of:<ul style="list-style-type: none">– a jet ski– unregistered motorcycles or mini-bikes up to 125 cc, which do not require registration by law, if they are being used for racing or pacemaking.

Liability cover – When your buildings are a Total Loss

For Buildings Policies, we will pay up to six months from date of Total Loss (inclusive of GST). Please note, this cover is not available for Contents Policies.

We will cover	We won't cover
If your buildings are a Total Loss, we will continue liability cover for any amount you have to pay as owner or occupier of the buildings for up to six months from the date your buildings were destroyed.	This cover will stop immediately if: <ul style="list-style-type: none"> › construction commences at the home › you sell the land; or › you take out a new buildings insurance policy for the home.

Liability cover – For committee members

For Contents Policies, we will pay up to \$10,000 (inclusive of GST) for the liability claims listed in the table below. This cover is not available for Building Policies.

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

Optional covers you can add to your Policy

You can broaden the scope of your cover by adding one of the following options:

- › Domestic Workers' Compensation
- › Strata Title Mortgage Protection
- › Other Valuables
- › Special Valuables.

You will need to apply for these options and pay an additional premium. If we agree to add them to your Policy, they will be listed on your current Schedule. Any cover we provide is subject to exclusions.

Optional cover – Domestic Workers’ Compensation

If you employ a person to do domestic work around your home, such as cleaning or gardening, you can add cover 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.

What you are covered for

You will need to check with your local Workers’ Compensation Authority as this cover may be compulsory. The cover only applies to employees doing domestic work for your household and will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord

If you choose this option, it will be listed on your Schedule as ‘Domestic Workers’ Compensation’. The insurer for this option is outlined on page 62.

Where you are covered

Domestic Workers’ Compensation cover is available in New South Wales, Tasmania, Western Australia and the Northern Territory.

An excess may apply to this option in your State or Territory.

For exclusions to this cover, see pages 39-41.

Optional cover – Strata Title Mortgagee Protection

This option provides cover for your mortgagee (i.e. credit provider) and only applies if it is shown on your Schedule.

What your mortgagee is covered for

If the insured building suffers damage from any of the events listed under the section entitled “When your buildings are protected” on pages 7-11 of this PDS, we will pay the mortgagee the amount you owe on your mortgage, but not more than the Sum Insured shown on your Schedule. This cover is subject to the exclusions listed under the section entitled “Exclusions to your cover” on pages 39-41 of this PDS.

We will only pay under this section if:

- › the body corporate is required by law to insure the building but has not insured it for the loss or damage that has occurred, or
- › the body corporate has not sufficiently insured the building.

This option is available as an addition to a Contents Policy, or as stand alone Strata Title Mortgagee cover.

Please see the claims section of this PDS for how we settle a Strata Title Mortgagee claim.

Optional cover – Other Valuables

As part of your Contents cover you automatically receive limited cover for your valuables. Refer to page 15 for cover limits and valuable items we will cover.

The ‘Other Valuables’ option allows you to nominate an overall amount we will pay for Valuables cover, without listing the valuables individually.

This option is:

- › not available for office and surgery equipment
- › only available for Contents Policies.

What you are covered for

You are covered for loss or damage, including accidental damage, set out in the tables on pages 17-21.

Where you are covered

You are covered anywhere in:

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

What we will pay

The maximum amount we will pay for each valuable item is \$2,500. The total we will pay for this option is the amount you nominate, as listed on your Schedule under ‘Other Valuables’.

Refer to page 15 for valuables items we will cover.

Optional cover – Special Valuables

With this option, you can nominate an individual amount above \$2,500 for any loss or damage, including accidental damage, to any one item, pair, set, collection or system of valuables.

This option is:

- › not available for office and surgery equipment
- › only available for Contents policies.

What you are covered for

You are covered for loss or damage set out in the tables on pages 17-21.

Where you are covered

You are covered anywhere in:

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

What we will pay

The total we will pay for this option is the amount you nominate. This amount will be listed on your Schedule under ‘Special Valuables’.

Refer to page 15 for valuables items we cover. No excesses apply to this option.

Exclusions to your cover

Any cover we provide is subject to the following exclusions:

- › Buildings, Contents, Strata Title Mortgagee Protection and Valuables
- › Liability
- › General exclusions.

Buildings, Contents, Strata Title Mortgagee Protection and Valuables

We will not cover any loss or damage as a result of, or caused by:

- › settling, shrinkage or any movement of earth
- › erosion, rust, corrosion, gradual deterioration, depreciation, wear or tear
- › rats, mice 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, or faulty workmanship or design
- › mechanical or electrical breakdown other than an electric motor burning out, unless the breakdown results in damage to your buildings or contents.

Liability

We will not cover any:

- › personal injury to:
 - you, or any member of your family who normally lives with you, or anyone else who normally lives with you
 - any person you employ where that injury arises from their employment with you
- › loss or damage to property that belongs to:
 - you, or is under your control, or any member of your family who normally lives with you, or anyone else that normally lives with you
 - 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
- › liability as a result of, or arising from:
 - any alterations, repairs, renovations or additions to your buildings that cost more than \$75,000 (inclusive of GST)
 - any personal profit or advantage that is illegal
 - any disease that is transmitted by you, or any member of your family who normally lives with you
 - any business, profession, trade or occupation carried out by you, unless the liability is as a result of, or arising from, you acting as a committee member of a sporting or social club and you receive no more than \$1,000 per year for holding this position
 - 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, removal of, or exposure to any asbestos product or products containing asbestos

- a conflict of duty or interest
- any act or omission that is dishonest, fraudulent, criminal, wilful or malicious
- any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the Policy
- the use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motorcycle
- the use of a car, motorcycle, minibike, aircraft or watercraft.

General exclusions

We will not cover any loss or damage, or liability as a result of, or arising from:

- › any event that does not occur within your period of insurance
- › landslide or subsidence, unless we agree to cover the event as described under ‘Landslide or subsidence’
- › war or warlike activity, however war does not need to be declared
- › hostilities, rebellion, insurrection or revolution
- › contamination by chemical and/or biological agents, which results from an act of terrorism
- › lawful destruction or confiscation of your property
- › anything nuclear or radioactive
- › mildew, atmospheric or climatic conditions
- › damage to a heating element, however we will pay for any loss or damage resulting from damage to a heating element
- › deliberate or intentional acts by you, or anyone acting for you, to cause loss, damage or injury
- › **flood or storm surge**
- › erosion, the action of the sea, tidal wave or high water, unless the loss or damage is the result of a tsunami.

Your responsibilities to us

Your duty of disclosure

When you take out, renew, change or vary a Policy, or when you make a claim, you have a duty to answer our questions truthfully and provide us with any information that could affect our decision to insure you, or the terms of your Policy. This is called your ‘duty of disclosure’.

What you must tell us when you apply to take out this Policy?

When applying to take out insurance we will ask you certain questions. When answering these questions, you must be honest. You also have a duty under the *Insurance Contracts Act 1984* to tell us anything:

- › known to you
- › which a reasonable person in the circumstances would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this Policy, and on what terms.

Who you are answering the questions for?

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the Policy.

If you do not answer our questions in this way

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

Renewal, variation, reinstatement or extension of your Policy

When your Policy is renewed, varied, reinstated or extended you have a duty, under the *Insurance Contracts Act 1984*, to tell us anything that you:

- › know or
- › could reasonably be expected to know, and is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

Your duty does not require disclosure of anything that:

- › diminishes the risk to be undertaken by us
- › is of common knowledge
- › we know or, in the ordinary course of business, ought to know or
- › is a matter that we indicate your duty has been waived by us.

If you do not comply with your duty of disclosure

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

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

Your responsibilities when you are insured with us

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

You must tell us if:

- › your buildings will be unoccupied for a continuous period of 60 days or more
- › any changes have been made to:
 - the address or location where your buildings or contents are insured
 - the use of your buildings
 - your buildings due to renovation, extensions or demolition
 - the people who are insured under this Policy
 - the sums insured to your buildings or contents
- › any people who are insured under the Policy have:
 - been convicted of any criminal offence
 - made a claim that is not true under this Policy or another insurance policy
- › there are any changes in circumstances during the period of insurance.

If you tell us about any of these things, we may charge an additional premium, change the cover of your Policy, impose special conditions, or cancel your Policy.

In addition, you must also:

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

Your responsibilities when you are making a claim

When you make a claim you must meet a number of responsibilities. You must:

- › be truthful and frank in any statement you make in connection with a claim
- › take safe and reasonable steps to prevent any further loss, damage or liability occurring
- › inform the Police as soon as possible if your buildings or contents suffer loss or damage as a result of theft or burglary or attempted theft or burglary, vandalism or a malicious act
- › keep all damaged buildings or contents so we can inspect them if required
- › give us any information or assistance we require to investigate and process your claim
- › not pay or promise to pay for a claim, or admit responsibility for a claim
- › not repair or replace any damaged buildings or contents without our consent.

In addition, you also give us your rights to claim from anyone else.

If you have a right to claim from anyone else for an event covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name. You must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

If you do not meet your responsibilities

If you do not meet your responsibilities, we may:

- › refuse or reduce a claim
- › cancel your Policy and will advise you in writing, or
- › do both.

Our commitment to you

The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the Code

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

We have adopted and support the Code and are committed to complying with it. Please contact us if you would like more information about the Code.

Our Guarantees

The following Guarantees assure you of quality insurance and service at all times.

Fair Dealing Guarantee

We will meet any claims covered by your Policy fairly and promptly.

Money Back Guarantee

If you change your mind, we offer a cooling-off period which lets you cancel your Policy within 21 days with a full refund of your premium. However, your cooling-off period no longer applies if you make a claim within this time.

Service Guarantee

We will provide you with the highest standard of service.

How we handle your personal information

We are committed to handling your personal information in accordance with the *Privacy Act 1988*. We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen. You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

When you provide your personal information to us

You acknowledge and consent to us collecting and using your information to:

- › consider your insurance application and any subsequent application for insurance
- › underwrite and price any Policy issued by us or our related entities
- › calculate and offer discounts
- › issue you with a Policy
- › administer the Policy
- › investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ), ING Australia Limited ABN 60 000 000 779 (INGA), other insurers, our related entities, insurance reference bureaus, law enforcement agencies, investigators and recovery agents, lawyers, any credit provider that has security over your property, assessors, repairers, suppliers retained by us to supply goods and services, advisers, and/or the agent of any of these.

When you provide personal information to us about another person

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- › who we are
- › how we use and disclose their information
- › that they can gain access to that information.

Privacy of your personal information – for marketing purposes

In order to enhance our relationship with you, ANZ and INGA may use your personal information that you have provided to offer you other products and services, which may be of benefit to you.

When you provide your personal information to us – for marketing purposes

You acknowledge and consent to your personal information being used on a confidential basis by ANZ and INGA to contact you by mail, phone, or email to provide you information on offers, products and services or for planning, market research and product development.

In using your personal information for these marketing purposes, ANZ and INGA may use and disclose your personal information to offer you products and services directly, or to any other organisation to carry out the above marketing purposes, on their behalf.

However, ANZ and INGA will not use your information in this way if you have already told ANZ and INGA not to. Also, you must inform ANZ and INGA if you do not want your personal information disclosed or used for these marketing purposes.

How to take out ANZ MatureChoice Home Insurance (with Full Building Replacement)

Step 1 – Apply

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

- › contact your local ANZ branch or
- › call the ANZ Insurance Centre on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

If we agree to insure you, we will then send you a Schedule setting out the details of your Policy.

Step 2 – Pay your premium

We offer a range of convenient payment options so you can pay your premium in one lump sum or by instalments. Refer to page 52 for more details on payment options.

How to renew your cover

Before your current Policy expires, we may send you an offer to renew your insurance. This offer will include an updated Schedule and provide a premium based on the information contained in your current Policy.

You will then need to review the proposed Policy and premium. If you have any questions or would like to change your cover, you will need to call 1800 062 660, weekdays from 8am to 8pm (Sydney time).

If you accept the conditions of the new Policy, you then need to pay your premium. If you paid your last premium by instalments, we will continue to deduct payments from your nominated account. 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 cancel your Policy

If you want to cancel your Policy, call us on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

We may need your cancellation request in writing. If you cancel your Policy before it ends, we will refund an amount for the unused premium.

Cooling-off period

You have the right to cancel your Policy during the 21 day cooling-off period, provided no claim has been made within this period.

If you cancel your Policy within this period, we will return to you any premiums you have paid us.

How to change your Policy

It's important that all the details in your Policy are current and correct so we have tried to make it as easy as possible for you.

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

Call us on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

Step 2 – Check the changes

After we update your details, you will be then be sent an Endorsement Schedule. This Schedule includes any changes or variations you have requested and we have agreed to, and any conditions we may have applied to that agreement including any change in premium.

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 continue to deduct 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.

Your premium

How we calculate your premium

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

- › the type of cover you have chosen, including any options that you have added
- › your Sum Insured
- › the excess
- › the type, location, construction and age of your buildings or contents
- › your level of security
- › your previous insurance and claims history
- › any special conditions that we have applied.

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

How to pay your premium

With ANZ MatureChoice Home Insurance (with Full Building Replacement), you can pay by the month at no extra cost. We offer a range of convenient payment options so you can pay your premium in one lump sum or by instalments.

You can pay your premium in one lump sum by cheque or credit card. Alternatively, you can pay your premium by monthly instalments by credit card or Direct Debit.

Problems with paying your premium

If you cannot pay your premium, please contact us immediately on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

We may cancel your Policy if:

- › you do not pay your premium
- › your cheque or credit card is dishonoured by your financial institution or
- › 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 has not been paid for a period of at least 14 days.

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:

- › contact details of any other people involved in the event, including their name, current residential address and who they are insured with
- › 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.

Call us on 1800 062 660 (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.

If you need emergency repairs

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

How we settle claims

Building claims

We will decide how we will settle your claim

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

- › repair
- › rebuild or
- › pay you the cost to repair or rebuild that part of your buildings that suffered damage.

What happens if we decide to repair your buildings where your current Schedule shows Full Building Replacement

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 your buildings comply with government and local authority bylaws
- › allow you to choose your own repairer or tradesman, or we can help you to find one
- › deal directly with the repairer or tradesperson concerning payment.

However, if the damage was caused by liquid that escaped from a bath, basin, sauna, spa, shower base or shower wall we will not repair or replace the bath, basin, sauna, spa, shower base or shower wall.

Note: If repairs do not start within six months of the acceptance of your claim, you may have to 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 where your current Schedule shows Full Building Replacement

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

- › rebuild your buildings to a condition as close as possible to when new, but not better
- › ensure your buildings comply with government and local authority bylaws
- › allow you to choose your own repairer or tradesman, or we can help you to find one
- › deal directly with the repairer or tradesperson concerning payment.

Note: If rebuilding does not start within six months of the acceptance of your claim, you may have to 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 where your current Schedule shows Full Building Replacement

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; or
- pay you the full replacement cost of rebuilding your buildings 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, and
 - 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.

However, if the damage was caused by liquid that escaped from a bath, basin, sauna, spa, shower base or shower wall we will not repair or replace the bath, basin, sauna, spa, shower base or shower wall.

If we pay you the full replacement cost of your buildings after a total loss, then your Policy comes to an end, subject to any continuing liability cover and no refund of your premium is due.

You must pay any excesses that apply

If you make a claim, you will need to pay any excesses that apply. Please refer to your current Schedule to find out the excess that may apply.

If you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. This loss or damage must occur within 72 hours of the earthquake or tsunami.

We will tell you if you need to pay any excess to us or to the builder.

If we choose to pay you, we may deduct the amount of excess from the amount we settle your claim for.

See also 'Liability cover – When your buildings are a Total Loss' on page 35.

Full Building Replacement cover will not apply if we determine the building to be in poor condition at the time of a claim. In this case, we will determine a reasonable allowance to be deducted from the claim settlement, based on the condition of the building or that part of the building that is in poor condition.

How we settle a Contents or Valuable items claim

We will decide how we will settle your claim

If your contents or valuable items 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.

If we do any of the above, we will pay up to the:

- › contents or valuables sum insured in total, as listed on your Schedule
- › maximum amount per item, set, pair, collection or system.

If the item is part of a pair, set, collection or system, we will only cover the value of the item itself. However, the most we will pay is the value of the item as a proportion of the combined pair, set, collection or system. To find out what we will pay, see pages 15-17.

You must pay any excesses that apply

If you make a claim, you will need to pay any excesses that apply. Please refer to your current Schedule to find out the excess that may apply.

If you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. This loss or damage must occur within 72 hours of the earthquake or tsunami.

We will tell you if you need to pay any excess to us or to the supplier or repairer.

If we choose to pay you, we may deduct the amount of excess from the amount we settle your claim for.

What happens if we decide to repair your contents or valuable items

We will repair the damaged item to the condition it was when new.

If the item we are repairing is part of a pair, set, collection or system, we will only cover the part of the pair, set, collection or system that was damaged.

What happens if we decide to replace your contents or valuable items

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

However, we will:

- › only replace wall, floor and ceiling coverings, including carpets, internal blinds and curtains, in the room, hall or passage where the loss or damage occurred
- › not pay to re-carpet adjoining rooms, or your entire home.

Any salvage becomes our property.

What happens if we decide to pay you the cost to repair or replace your contents or valuable items

We will pay you the fair and reasonable costs to repair or replace your contents or valuable items as outlined above after deducting any:

- › excess, and
- › 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.

We will only pay the cost of replacing an item that is part of a pair, set, collection or system, even though the pair, set, collection or system to which it belongs is less valuable because it is incomplete.

Any salvage becomes our property.

What happens if we decide to settle an Other or Special Valuables claim

We will reduce any payment for damage to or loss of an Other Valuables or Special Valuables item by the amount we pay you for the same item under Contents cover.

How we settle a Strata Title Mortgagee Claim

What happens if your building is damaged

If your buildings suffer damage we will pay the mortgagee the cost to repair that part of your buildings that suffered damage. The most we will pay is the amount you owe on your mortgage, but no more than the amount listed on your Policy Schedule as the Sum Insured for Strata Title Mortgagee Protection.

What happens if your building is a Total Loss

If your building is a Total Loss we will pay the mortgagee the amount you owe on your mortgage, but no more than the amount listed on your Policy Schedule as the Sum Insured for Strata Title Mortgagee Protection.

Full Building Replacement cover does not apply to Strata Title Mortgagee Protection.

You must pay any excesses that apply

If you make a claim, you will need to pay any excesses that apply. Please refer to your current Schedule to find out the excess that may apply.

If you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. This loss or damage must occur within 72 hours of the earthquake or tsunami.

How to resolve a complaint or dispute

Talk to us first

If you have a complaint, the first thing you should do is speak to the ANZ Insurance Centre on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

If the ANZ Insurance Centre or claims officer are unable to resolve the matter for you, you can speak to a manager. If you are not satisfied with the decision, you can seek a review.

If your complaint relates specifically to a claim, you should speak with the claims officer managing your claim or call our 24 hours Claims Service on 1300 306 497.

Seek a review

If the matter is not resolved after speaking with a manager, your complaint will be referred to an internal dispute resolution team who will conduct a review of your dispute.

If you are still not satisfied with the decision, you can seek an external review.

Seek an external review

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

For further information about the complaint or dispute resolution procedures, please contact us on 1800 062 660, weekdays from 8am to 8pm (Sydney time).

Glossary of words with a special meaning

Accidental loss or damage: Damage to, loss or destruction of your contents and valuable items, or the buildings that make up your home when it is caused by an unintentional act, or an unforeseen and uncontrollable event.

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

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

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

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

Flood: The covering of normally dry land by water escaping or released from the normal confines of a watercourse or lake, whether or not it is altered or modified. Flood also includes water escaping from the confines of any reservoir, channel, canal or dam. This Policy does not automatically cover flood. You can apply for cover by flood separately.

Goods you use for earning your income : Stock and tools of trade. You would normally receive a tax deduction for these items. They do not include office and surgery equipment.

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

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

Office and surgery equipment: Items that are normally needed in an office or surgery that you use for earning your income in your own business. You would normally receive a tax deduction for these items. They do not include tools of trade.

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

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

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

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

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

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

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

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

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

Terrorism: Any act which may involve the use of, or threat of, force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim, or to intimidate or influence a government or any section of the public.

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

Total Loss: When we decide that it is uneconomical to repair or rebuild your buildings or contents.

Unoccupied home: A home that no-one has lived in for 60 consecutive days or more.

Us, we and our: Refers to CGU Insurance Limited ABN 27 004 478 371, AFSL 238291.

You and your: The person or people named as the insured on your current Schedule. 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.

If you are making a claim, 'you' also includes your domestic partner, you or your partner's unmarried children, and you or your partner's parents who normally live with you.

Your buildings: Buildings that you own or are legally responsible for.

Your contents: Contents that you own or are legally responsible for.

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

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

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

The insurer – Domestic Workers' Compensation

If your home is in Western Australia, Tasmania or the Northern Territory, the insurer providing the Domestic Workers' Compensation optional cover is Insurance Australia Limited trading as CGU Workers Compensation ABN 11 000 016 722. If your home is in New South Wales, Domestic Workers' Compensation optional cover is provided under a statutory Policy issued by CGU Insurance Limited and fully reinsured under the NSW WorkCover Scheme by the NSW Nominal Insurer. Claims are managed by CGU Workers Compensation (NSW) Limited ABN 19 003 181 002 as agent for the NSW Nominal Insurer.

Distribution arrangement

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 (ANZ) source ANZ MatureChoice Home Insurance (with Full Building Replacement) from ING General Insurance Pty Limited ABN 56 072 892 365 (ING GI). ING GI is a wholly owned subsidiary of ING Australia Limited ABN 60 000 000 779 (INGA). INGA is 49% owned by ANZ and 51% by ING Group. ING GI acts under an agreement with the issuer of this insurance product, CGU Insurance Limited ABN 27 004 478 371 (CGU). ANZ and ING GI receive commission from CGU Insurance and neither company is acting as your agent. ANZ, INGA and their related companies, including ING Bank (Australia) Limited ABN 24 000 893 292, do not accept any liability in respect of this insurance and do not guarantee the payment of any claim or benefit.

This booklet contains information about ANZ MatureChoice Home Insurance (with Full Building Replacement). The information was current at the date of preparation. More information about the insurance products offered by ANZ or any updates are available by calling the ANZ Insurance Centre on 1800 062 660 or anz.com.au. We will also give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a supplementary or replacement PDS. © 2008

ANZ's colour blue is a trademark of ANZ.

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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، يُرجى 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 សូមស្នើសុំអ្នកបកប្រែភាសាឲ្យពន្យល់ប្រាប់អ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

ANZ MatureChoice Home Insurance

(with Full Building Replacement)

If you need to make a claim, you can rest assured that we'll look after you.

For help, please call 1800 062 660. We'll need to know the Policy holder's name, telephone number you are calling from, Policy Number and details of what happened.

If you are unable to ring reverse charges, phone us and tell us the telephone number you are calling from and we will ring you straight back.

24 hr/7 days
Claims Assistance Service
1800 062 660

Name	
Policy No.	Plan
Issue Date	

Note: This card does not guarantee the payment of any claims.

24 hr/7 days
Claims Assistance Service
1800 062 660

Name	
Policy No.	Plan
Issue Date	

Note: This card does not guarantee the payment of any claims.

24 hr/7 days
Claims Assistance Service
1800 062 660

Name	
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Issue Date	

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