



ANZ LANDLORD INSURANCE

PRODUCT DISCLOSURE STATEMENT
AND POLICY DOCUMENT
6 NOVEMBER 2017



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

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

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

這是一份重要文件。如你不諳英語，在投保前，請先用傳譯員為你解釋保險合約。

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

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

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

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

នេះគឺជាឯកសារមួយដែលមានសារៈសំខាន់ ។ ប្រសិនបើអ្នកពុំសូវចេះភាសាអង់គ្លេសច្បាស់លាស់ទេ សូមស្នើសុំអ្នកបកប្រែភាសាស្តុកទូលំទូលាយអ្នកមុនពេលអ្នកយល់ព្រមចុះកិច្ចព្រមព្រៀងធានារ៉ាប់រងណាមួយ ។

CONTENTS

ANZ LANDLORD INSURANCE PDS AND POLICY DOCUMENT	2
WHY CHOOSE ANZ LANDLORD INSURANCE?	4
CHOICE OF COVER	5
BUILDINGS COVER	6
CONTENTS COVER	19
LIABILITY COVER	30
EXCLUSIONS	32
YOUR PREMIUM	35
YOUR POLICY	37
YOUR RESPONSIBILITIES TO US	39
CLAIMS	41
CUSTOMER COMPLAINTS	49
OUR COMMITMENT TO YOU	51
FINANCIAL CLAIMS SCHEME	57
GLOSSARY	58

Date of Preparation: 6th November 2017

Date Effective: 6th November 2017

QM2089-1117

ANZ LANDLORD INSURANCE PDS AND POLICY DOCUMENT

When you take out ANZ Landlord Insurance, we agree to provide the cover described in your current Policy Schedule and in this PDS, as well as in any Supplementary PDS we may issue.

Together, these documents make up the terms and conditions of your Landlord Insurance policy with us. We recommend that you read them carefully and store them together in a safe place.

THE PURPOSE OF THIS PDS AND POLICY DOCUMENT

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

This PDS contains detailed information about ANZ Landlord Insurance, including:

- when you are covered
- when you are not covered
- maximum cover limits.

We have also included a glossary on Page 58 to describe words with a special meaning.

THIS PDS DOES NOT TAKE YOUR PERSONAL CIRCUMSTANCES INTO ACCOUNT

To the extent that the content of this PDS could be construed as general advice, it does not take into account your personal objectives, financial situation or needs (“personal circumstances”). You should consider the appropriateness of the information, having regard to your personal circumstances.

ISSUER OF THIS PDS

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

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

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

UPDATING OUR PDS

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

SIMPLE APPLICATION PROCESS

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



Talk to staff at any ANZ branch



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



Visit anz.com/insurance

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

FOR 24 HOUR CLAIMS SERVICE



13 16 14

WHY CHOOSE ANZ LANDLORD INSURANCE?

ANZ Landlord Insurance provides peace of mind and financial protection for your residential investment property, containing a unique range of benefits including:

- full building replacement cover – this means instead of asking you to estimate your buildings sum insured, we will automatically calculate the replacement value of your buildings at today's prices and rebuild the buildings if they are totally destroyed in an insurable event and we accept your claim.

In addition, we include cover for:

- architects and surveyors, and legal fees
- demolition and removal of debris costs
- cover against natural events (including flood)
- accidental glass breakage and impact damage
- electrical motor burn out and power surge
- new for old replacement regardless of age
- 24 hour, 7 days claims assistance service
- choice of excess to suit your needs
- instalment payment options at no extra costs

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

- rental income protection – we will provide cover for loss of rent for a number of unfortunate instances including:
 - damage by an insured event
 - rent default
 - death of sole tenant
 - associated legal costs
- theft and damage by tenants.

Discover these benefits and more in this PDS.

CHOICE OF COVER

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

BUILDINGS COVER

Buildings cover provides cover for loss or damage to your buildings resulting from the events listed on Page 7 through to Page 16. For example, your buildings will be covered for storm damage.

CONTENTS COVER

Contents cover provides cover for loss or damage to your contents, resulting from the events listed on Page 20 through to Page 27. For example, your carpets will be covered for fire damage.

BUILDINGS COVER

WHAT BUILDINGS WE PROTECT

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

Buildings cover includes	Buildings cover does not include
Residential buildings, including any professional offices or surgeries in those buildings occupying no more than 20% of the total floor space.	<ul style="list-style-type: none">• A hotel, motel, nursing home, boarding house, display homes,• Buildings of:<ul style="list-style-type: none">– flats or units (strata title or company title)– buildings subject to community strata title, including any common property which legislation requires a Body Corporate, Corporation, Owners Corporation, Plan, Company or similar entity to insure however we'll insure contents contained in these units under a contents policy• Building materials to be installed.
	Building in the course of construction, renovation, alteration or repair where the estimated value is over \$100,000. Please refer to the section CONSTRUCTION, RENOVATIONS, ALTERATIONS OR REPAIRS on Page 40 for more information.
	Buildings in the course of being demolished or that is vacant pending demolition.
Domestic outbuildings, for example, garden shed and granny flats.	A caravan, trailer or their accessories.
Fixed coverings to walls, floors and ceilings but not including carpets.	Carpets, floating floorboards, curtains or internal blinds (refer to Page 19 for contents cover).
Infrastructure for the supply of services, including electricity, gas, water, internet and telephone.	

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

HOW MUCH WE WILL PAY

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

If your buildings are damaged or are a total loss, the amount we will pay will be the total amount required to repair or rebuild your rental property to the condition it was in just before the loss or damage occurred, but not better. This is called full building replacement.

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

WHEN YOUR BUILDINGS ARE PROTECTED

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

This cover is subject to the exclusions set out on Page 32 to Page 33.

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

Insured event	We will cover	We won't cover
	Fixed shower bases, basins, sinks, spas, baths and toilets.	
Burglary, break-in or theft	Any loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft. The burglary, break-in or theft or an attempted burglary, break-in or theft, must be reported to the Police.	Loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft by: <ul style="list-style-type: none"> • you • a tenant • someone else acting on your behalf.
Burning out (fusion) of an electric motor	Cost to repair or replace an electric motor that forms part of your buildings if it burns out or fuses.	Cost to repair or replace an electric motor if it is older than 15 years old.
Deliberate or intentional acts	Loss or damage as a result of a deliberate or intentional act.	Loss or damage as result of a deliberate or intentional act by: <ul style="list-style-type: none"> • you • a tenant or their visitors except where provided by the insured event 'Theft or damage by tenants' • someone else acting on your behalf.
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami.	Loss or damage as a result of an earthquake or tsunami if the loss or damage occurs later than 72 hours after the earthquake or tsunami occurring.

Insured event	We will cover	We won't cover
Fire or explosion	<p>Loss or damage as a result of a fire or an explosion.</p> <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of flames.</p>	<p>Loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after:</p> <ul style="list-style-type: none"> • another insurance policy covering the same buildings expired, without a break in cover, or • the risk passed to you as purchaser of your buildings. <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of a flame where the damage was caused by a:</p> <ul style="list-style-type: none"> • hot item including cigarettes, cigars or pipes • home heater • cooking appliance
Impact damage	<p>Loss or damage as a result of an impact caused by:</p> <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 site • a falling tree or part of a tree. <p>Cost of removing and disposing of the fallen tree or parts that caused the damage.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	<p>Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.</p>

Insured event	We will cover	We won't cover
Landslide or subsidence	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an insured event being:</p> <ul style="list-style-type: none"> • an earthquake or tsunami • an explosion • a storm, rainwater, flood or wind • liquid escaping from: <ul style="list-style-type: none"> – a fixed pipe – an object attached to a pipe, fixed gutter, fixed tank or a drain, or – a standalone swimming pool or a standalone water tank. 	Any other erosion, subsidence, landslide or earth movement event.
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	
Theft and damage by tenants	<p>Loss or damage caused by a tenant, their visitors or their visitors pets, as a result of:</p> <ul style="list-style-type: none"> • accidental breakage of any: <ul style="list-style-type: none"> – 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 • fire or explosion, as described in insured event 'Fire or explosion' • impact by a vehicle • water or liquid that escapes 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 	<p>Damage from a tenant or their visitors or their visitors' pets, scratching, denting, chipping, rubbing, scuffing or chafing any surface.</p> <p>Loss or damage to buildings due to:</p> <ul style="list-style-type: none"> • tenant neglect, carelessness, poor housekeeping or unhygienic living habits • damage occurring during maintenance or repair operations carried out by the tenants or anyone acting on their behalf • damage caused by pets belonging to tenants or their visitors. <p>Theft by a tenant if your rental property does not have a valid tenancy agreement in force at the time of the theft.</p>

Insured event	We will cover	We won't cover
Theft and damage by tenants (continued)	<ul style="list-style-type: none"> – a waterbed – a swimming pool • a deliberate or intentional act, vandalism or a malicious act <p>Theft by a tenant or their visitors.</p> <p>If we have agreed to pay a claim for theft by a tenant claim we will also cover legal costs as a result of theft by a tenant, up to \$5,000 (inclusive of GST) you incur to:</p> <ul style="list-style-type: none"> • legally evict a tenant • recover amounts owed to you by a tenant, unless the legal costs are solely to recover excesses that apply to a claim under this Policy. • recover amounts for items stolen from your rental property by a tenant or their visitors. <p>We will only pay your legal costs if we agree to pay them before they are incurred.</p>	
Power surge	Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your buildings including a lightning strike, an object contacting power lines, the resumption of power following a blackout caused by a storm or unexpected interference with a power company transformer by an animal.	Any power surges caused at the site.
Rent default	<p>The weekly rental amount listed on your Policy Schedule if your tenant:</p> <ul style="list-style-type: none"> • leaves your rental property before the end of the tenancy period of your rental agreement or periodic tenancy agreement, without giving you or your agent notice 	<p>Rent default if:</p> <ul style="list-style-type: none"> • you have not taken all reasonable steps legally available to you under the <i>Residential Tenancies Act</i>, or other relevant State or

Insured event	We will cover	We won't cover
Rent default (continued)	<ul style="list-style-type: none"> • is legally evicted from your rental property • stops paying rent owed to you or your agent. <p>The most we will pay when the rent is in default is:</p> <ul style="list-style-type: none"> • the weekly rental income stated on your Policy Schedule • up to a maximum of 12 weeks. <p>The amount we pay you will be reduced by any bond money you can legally use after deducting any allowable re-letting expenses and any other costs or expenses you are legally entitled to.</p> <p>Conditions</p> <p>Before any claim can be made:</p> <ul style="list-style-type: none"> • all arrears must have been paid • you must have had a tenant with rent up to date for at least 4 weeks, and • 4 weeks bond money must have been paid before the tenancy commenced. 	<p>Territory Legislation, to remedy non-payment and evict the tenant</p> <ul style="list-style-type: none"> • the tenant has not breached your rental agreement or periodic tenancy agreement • the rental agreement could have been legally terminated by you • the rent is in arrears at the commencement date of this insurance • you have made a claim under the contents section of this Policy for the same event. <p>If your tenant leaves the buildings with, or without notice, and you have failed to respond to a 'Notice to Remedy Breach' issued by the tenant to you.</p> <p>When the term of your rental agreement ends.</p>

Insured event	We will cover	We won't cover
Rent default (continued)	<p>The most we will pay is two weeks rent when:</p> <ul style="list-style-type: none"> • a tenant vacates the building without notice when a rental agreement has defaulted to a periodic tenancy agreement, or • a tenant vacates the building when you or your agent issues a notice to leave. <p>If we pay for rent default under your buildings cover we will not pay for the same event under your contents cover.</p> <p>If we have agreed to pay a rent default claim we will also cover legal costs as a result of rent default, up to \$5,000 (inclusive of GST) you incur to:</p> <ul style="list-style-type: none"> • legally evict a tenant • recover amounts owed to you by a tenant, unless the legal costs are solely to recover excesses that apply to a claim under this Policy. <p>We will only pay your legal costs if we agree to pay them before they are incurred.</p>	<p>You for the Waiting Period.</p> <p>All claims of rent default have a waiting period. From the date a loss occurred for rent default, you must wait for the period of time listed on your Policy Schedule before you can claim. Any rent default lost within the waiting period cannot be claimed for.</p>

Insured event	We will cover	We won't cover
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
Storm, rainwater, flood or wind	<p>Loss or damage as a result of:</p> <ul style="list-style-type: none"> • storm (including named cyclone) • rainwater • flood, or • wind. <p>Free-standing gates and fences, but only if they have been installed and constructed according to the manufacturer's specifications.</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. <p>Action by the sea.</p> <p>High tide.</p> <p>Storm surge except where it happens at the same time as flood.</p> <p>Loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy unless you took out</p>

Insured event	We will cover	We won't cover
<p>Storm, rainwater, flood or wind (continued)</p>		<p>this Policy immediately after:</p> <ul style="list-style-type: none"> • another insurance policy covering the same buildings expired, without a break in cover, or • the risk passed to you as purchaser of your buildings. <p>Swimming pool covers, including solar covers and plastic liners.</p> <p>Free-standing gates and fences that are made of timber and are more than 15 years old.</p> <p>The cost to remove trees, plants or shrubs except where the tree, shrub or plant has caused damage to the buildings as a result of a storm (including named cyclone), rainwater, flood or wind.</p>
<p>Vandalism or a malicious act</p>	<p>Loss or damage as a result of vandalism or a malicious act.</p>	<p>Loss or damage as a result of vandalism or a malicious act by:</p> <ul style="list-style-type: none"> • you • a tenant or their visitors except where provided by the insured event of 'Theft and damage by tenants' • someone else acting on your behalf.

Insured event	We will cover	We won't cover
Water or liquid damage	Loss or damage caused by water or liquid escaping from: <ul style="list-style-type: none"> • 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 • a swimming pool • a standalone water tank. 	Loss or damage caused by water or liquid 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.
	Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.	Cost of repairing the item from which the water or liquid escaped.

ADDITIONAL BUILDINGS BENEFITS

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

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

This cover is subject to the exclusions set out on Page 32 to Page 33.

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

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

Benefit	We will cover	We won't cover
Architects, surveyors and legal fees	Reasonable costs of employing an architect or surveyor, and also paying any legal fees that arise from the rebuilding, if your buildings suffer total loss or damage as a result of an event we have agreed to cover, and need to be rebuilt as a result.	
Demolition and removal of debris costs	Reasonable costs to demolish and remove any debris resulting from loss or damage to your buildings from an event that we have agreed to cover.	
Loss of rent	<p>The weekly amount as stated on your rental agreement or periodic tenancy agreement if your buildings or sections of your buildings suffer loss or damage caused by an event we have agreed to cover and are uninhabitable and/or access to your rental property is prevented as a result.</p> <p>The most we will pay is for a maximum period of 12 months rent, limited to a maximum amount of \$52,000.</p> <p>We will cover up to 2 weeks of rent loss limited to a maximum of \$2,000 due to:</p> <ul style="list-style-type: none"> • the death of a sole tenant that occurs before the end of the tenancy period of your rental agreement or during a periodic tenancy agreement. Cover will start from the death of the sole tenant • your rental agreement or periodic tenancy agreement is legally terminated by a Residential Tenancies Tribunal or another relevant authority. Cover will start from when the Termination order issued by the Residential Tenancies Tribunal or other relevant authority takes effect. <p>If we pay for loss of rent under your buildings cover we will not pay for the same event under your contents cover.</p>	<p>Loss of rent if:</p> <ul style="list-style-type: none"> • your rental property is habitable and you can safely gain access. • the sole tenant has given you or your agent notice in accordance with the rental agreement of periodic tenancy agreement prior to death • your rental property is re-tenanted within the two week period following the death of the sole tenant.

Benefit	We will cover	We won't cover
Mortgagee discharge costs	Reasonable legal costs associated with the discharge of any mortgage you have left owing on your buildings if you make a claim for the total loss of your buildings as a result of an event we have agreed to cover and the mortgage is discharged.	
Replacing keys and repairs to, and/or recoding of locks and barrels	Reasonable costs of replacing keys and repairs to, and/or recoding of locks and barrels if a key to an external door or window lock of your buildings is stolen or lost as a result of an event we have agreed to cover. Any theft must be reported to the Police.	
Trees, plants and shrubs replacement	<p>Cost to replace any trees, plants or shrubs that are damaged or lost as a result of:</p> <ul style="list-style-type: none"> • burglary, break-in or theft • fire or explosion • vandalism or a malicious act • impact damage. <p>We will pay up to \$2,000 per claim.</p>	Loss or damage to lawn.

CONTENTS COVER

WHAT CONTENTS WE PROTECT AND HOW MUCH WILL BE PAID

We will cover the following household goods that:

- are not fixed or fitted to buildings; and
- you own or are legally responsible for; and
- are located in your rental property which you lease to the tenant.

When you take out contents cover, you must nominate the replacement value of your contents at today's prices. This is called the sum insured and is the maximum amount we will pay.

Contents include	Contents cover does not include
Items thinly covered with gold or silver that are not jewellery or watches.	Jewellery and watches. Unset precious/semi-precious stones (whether or not thinly covered with gold or silver).
Carpets, floating floorboards, curtains or internal blinds.	
Fixtures and fittings that you have installed if you are the owner of a strata title unit.	Fixtures and fittings that you have installed if you are the owner of a strata title unit that the body corporate or similar body has insured.
Internal ceiling, floors, walls, doors and windows if you are the owner of a strata title unit, if the body corporate or similar body has not insured them.	Internal ceiling, floors, walls, doors and windows if you are the owner of a strata title unit, if the body corporate or similar body has insured them.
Household goods.	Clothing and personal effects.
Furniture and furnishings that are not built-in.	Fixtures, fittings, furniture and furnishings or other personal items owned by the tenant.
Portable domestic appliances that are not built-in.	
Swimming pools, saunas and spas that are not built-in and their accessories.	

Contents include	Contents cover does not include
	Battery powered items as listed below: <ul style="list-style-type: none"> portable sound and audio visual entertainment equipment portable electronic devices including, mobile phones, smart phones, GPS, tablet computers and laptops camera equipment, including accessories and unprocessed film.
Plants and trees growing outdoors in pots or tubs.	Plants and trees growing outdoors in the ground.
Lawn mowers including ride-on mowers.	Bicycles, motorcycles, mini-bikes, caravans, trailers, aircraft, watercraft, personal watercraft, motor vehicles and their accessories.
	Sporting equipment.
	Contents owned by the tenant.
	Money and negotiable documents.
	Collections of stamps, money, medals or other collectibles.
	Animals, including birds and fish.

WHEN YOUR CONTENTS ARE PROTECTED

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

This cover is subject to the exclusions set out on Page 32 to Page 33.

Insured event	We will cover	We won't cover
Accidental glass breakage	Loss or damage to: <ul style="list-style-type: none"> mirrors glassware 	<ul style="list-style-type: none"> Any mirrors, glassware, crystal, crockery that have been damaged while being

Insured event	We will cover	We won't cover
	<ul style="list-style-type: none"> • crystal • glass in furniture. <p>Accidental breakage of fixed shower bases, basins, sinks, spas, baths and toilets if you have insured your contents.</p> <p>An item when it is chipped or fractured through its entire thickness.</p>	<p>used, cleaned or carried by hand.</p> <ul style="list-style-type: none"> • Fixed shower bases, basins, sinks, spas baths and toilets if you are the owner of a strata title unit that the body corporate or similar body has insured. • Glass that is part of the television, computer screen or monitor.
Burglary, break-in or theft	Any loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft. The burglary, break-in or theft or an attempted burglary, break-in or theft, must be reported to the Police.	<p>Loss or damage as a result of a burglary, break-in or theft or an attempted burglary, break-in or theft by:</p> <ul style="list-style-type: none"> • you • a tenant • someone else acting on your behalf.
Burning out (fusion) of an electric motor	Cost to repair or replace an electric motor that forms part of your contents if it burns out or fuses.	Cost to repair or replace an electric motor if it is older than 15 years old.
Deliberate or intentional acts	Loss or damage as a result of a deliberate or intentional act.	<p>Loss or damage as result of a deliberate or intentional act by:</p> <ul style="list-style-type: none"> • you • a tenant or their visitors except where provided by the insured event of 'Theft or damage by tenants' • someone else acting on your behalf.

Insured event	We will cover	We won't cover
Earthquake or tsunami	Loss or damage as a result of an earthquake or tsunami.	Loss or damage as a result of an earthquake or tsunami if the loss or damage occurs later than 72 hours after the earthquake or tsunami occurring.
Fire or explosion	<p>Loss or damage as a result of a fire or an explosion.</p> <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of flames.</p>	<p>Loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after:</p> <ul style="list-style-type: none"> • another insurance policy covering the same buildings expired, without a break in cover, or • the risk passed to you as purchaser of your buildings. <p>Loss or damage as a result of charring, melting or scorching as a result of a fire without the presence of a flame where the damage was caused by a:</p> <ul style="list-style-type: none"> • hot item including cigarettes, cigars or pipes • home heater • cooking appliance.
Impact damage	<p>Loss or damage as a result of an impact caused by:</p> <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 site • a falling tree or part of a tree. 	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.

Insured event	We will cover	We won't cover
	<p>Cost of removing and disposing of the fallen tree or parts that caused the damage.</p> <p>Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.</p>	
Landslide or subsidence	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of an insured event being:</p> <ul style="list-style-type: none"> • an earthquake or tsunami • an explosion • a storm, rainwater, flood or wind • liquid escaping from: <ul style="list-style-type: none"> – a fixed pipe – an object attached to a pipe, fixed gutter, fixed tank or a drain, or – a standalone swimming pool or a standalone water tank. 	Any other erosion, subsidence, landslide or earth movement event.
Lightning or thunderbolt	Loss or damage as a result of a lightning strike or thunderbolt.	
Theft and damage by tenants	<p>Loss or damage caused by a tenant, their visitors or their visitors pets, as a result of:</p> <ul style="list-style-type: none"> • accidental breakage of any: <ul style="list-style-type: none"> – 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 • fire or explosion, as described on Page 22 • impact by a vehicle • water or liquid that escapes from: <ul style="list-style-type: none"> – a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain 	<p>Loss or damage:</p> <ul style="list-style-type: none"> • from a tenant or their visitors or their visitors' pets, scratching, denting, chipping, rubbing, scuffing or chafing any surface. • by a tenant's neglect, carelessness, poor housekeeping or unhygienic living habits. • occurring during maintenance or repair operations carried out by the

Insured event	We will cover	We won't cover
	<ul style="list-style-type: none"> - 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 - waterbed - a swimming pool • a deliberate or intentional act, vandalism or a malicious act. <p>Theft by a tenant or their visitors only of any part of your contents up to a maximum of the contents sum insured listed on your Policy Schedule.</p> <p>If we have agreed to pay a claim for theft by a tenant claim we will also cover legal costs as a result of theft by a tenant, up to \$5,000 (inclusive of GST) you incur to:</p> <ul style="list-style-type: none"> • legally evict a tenant • recover amounts for items stolen from your rental property by a tenant or their visitors. 	<p>tenants or anyone acting on their behalf.</p> <ul style="list-style-type: none"> • caused by pets belonging to tenants or their visitors. <p>Theft by a tenant if your rental property does not have a valid tenancy agreement in force at the time of the theft.</p>
Power surge	<p>Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your buildings including a lightning strike, an object contacting power lines, the resumption of power following a blackout caused by a storm or unexpected interference with a power company transformer by an animal.</p>	<p>Any power surges caused at the site.</p>

Insured event	We will cover	We won't cover
<p>Rent default</p>	<p>The weekly rental amount listed on your Policy Schedule if your tenant:</p> <ul style="list-style-type: none"> leaves your rental property before the end of the tenancy period of your rental agreement or periodic tenancy agreement, without giving you or your agent notice is legally evicted from your rental property stops paying rent owed to you or your agent. <p>The most we will pay when the rent is in default is:</p> <ul style="list-style-type: none"> the weekly rental income stated on your Policy Schedule, up to a maximum of 12 weeks, <p>The amount we pay you will be reduced by any bond money you can legally use after deducting any allowable re-letting expenses and any other costs or expenses you are legally entitled to.</p> <p>Conditions</p> <p>Before any claim can be made:</p> <ul style="list-style-type: none"> all arrears must have been paid you must have had a tenant with rent up to date for at least four weeks, and four weeks bond money must have been paid before the tenancy commenced. <p>The most we will pay is two weeks rent when:</p> <ul style="list-style-type: none"> a tenant vacates the buildings without notice when a rental agreement has defaulted to a 'periodic tenancy agreement, or a tenant vacates the buildings when you or your agent issues a notice to leave. 	<p>Rent default if:</p> <ul style="list-style-type: none"> you have not taken all reasonable steps legally available to you under the <i>Residential Tenancies Act</i>, or other relevant State or Territory Legislation, to remedy non-payment and evict the tenant the tenant has not breached your rental agreement or periodic tenancy agreement the rental agreement could have been legally terminated by you the rent is in arrears at the commencement date of this insurance you have made a claim under the buildings section of this Policy for the same event. <p>If your tenant leaves the rental property with, or without notice, and you have failed to remedy a 'Notice to Remedy Breach' issued by the tenant to you.</p> <p>When the term of your rental agreement ends.</p> <p>You for the Waiting Period. All claims of rent default have a waiting period. From the date a loss occurred for rent default, you must wait for the period of time listed on your Policy Schedule before you can claim. Any rent default lost within the waiting period cannot be claimed for.</p>

Insured event	We will cover	We won't cover
	<p>If we pay for rent default under your contents cover we will not pay for the same event under your buildings cover.</p> <p>If we have agreed to pay a rent default claim we will also cover legal costs as a result of rent default, up to \$5,000 (inclusive of GST) you incur to:</p> <ul style="list-style-type: none"> • legally evict a tenant • recover amounts owed to you by a tenant, unless the legal costs are solely to recover excesses that apply to a claim under this Policy. <p>We will only pay your legal costs if we agree to pay them before they are incurred.</p>	
Riots or civil commotion	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
Storm, rainwater, flood or wind	<p>Loss or damage as a result of:</p> <ul style="list-style-type: none"> • storm (including named cyclone) • rainwater • flood, or • wind. 	<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. <p>Action by the sea. High tide. Storm surge except where it happens at the same time as flood.</p>

Insured event	We will cover	We won't cover
		<p>Loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy unless you took out this Policy immediately after:</p> <ul style="list-style-type: none"> • another insurance policy covering the same buildings expired, without a break in cover, or • the risk passed to you as purchaser of your buildings. <p>Swimming pool covers, including solar covers and plastic liners.</p>
Vandalism or a malicious act	Loss or damage as a result of vandalism or a malicious act.	<p>Loss or damage as a result of vandalism or a malicious act by:</p> <ul style="list-style-type: none"> • You • a tenant or their visitors except where provided by the insured event of 'Theft and damage by tenants' • someone else acting on your behalf.
Water or liquid damage	<p>Loss or damage caused by water or liquid escaping from:</p> <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 • a swimming pool • a standalone water tank. 	<p>Your contents for loss or damage caused by water or liquid entering your buildings:</p> <ul style="list-style-type: none"> • through an opening made for any buildings, renovation or repair work • because of a structural defect, faulty design or faulty workmanship.

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

ADDITIONAL CONTENTS BENEFITS

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

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

This cover is subject to the exclusions set out on Page 32 to Page 33.

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

Benefit	We will cover	We won't cover
Increase in sum insured	If we agree to pay you for a loss to your contents for the total sum insured, we will increase your contents sum insured by 0.5% per month for the period since the start of your current period of insurance, up to the date of loss.	

Benefit	We will cover	We won't cover
Loss of rent	<p>The weekly amount as stated on your rental agreement or periodic tenancy agreement if your buildings or sections of your buildings suffer loss or damage caused by an insured event we have agreed to cover and are uninhabitable and/or access to your rental property is prevented as a result when:</p> <ul style="list-style-type: none"> • loss or damage to your contents occurs as a result of an insured event we have agreed to cover • access to your rental property is prevented due to loss or damage to other property located near your rental property. <p>The most we will pay is for a maximum of 12 months rent, limited to a maximum amount of \$52,000.</p> <p>If we pay for loss of rent under your contents cover we will not pay for the same event under your buildings cover.</p> <p>We will cover up to 2 weeks of rent loss limited to a maximum of \$2,000 due to:</p> <ul style="list-style-type: none"> • the death of a sole tenant that occurs before the end of the tenancy period of your rental agreement or during a periodic tenancy agreement. Cover will start from the death of the sole tenant • your rental agreement or periodic tenancy agreement is legally terminated by a Residential Tenancies Tribunal or another relevant authority. Cover will start from when the Termination order issued by the Residential Tenancies Tribunal or other relevant authority takes effect. 	<p>If your rental property is habitable and you can safely gain access to your rental property.</p> <p>If the sole tenant has given you or your agent notice in accordance with the rental agreement or periodic tenancy agreement prior to their death.</p> <p>If your rental property is re-tenanted within the 2 week period.</p>
Replacing keys and repairs to, and/or recoding of locks and barrels	<p>Reasonable costs of replacing keys and repairs to, and/ or recoding of locks and barrels if a key to an external door or window lock of your buildings is stolen or lost as a result of an event we have agreed to cover. Any theft must be reported to the Police.</p>	

LIABILITY COVER

WHAT IS LEGAL LIABILITY COVER?

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

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

occurring during the period of insurance.

WHEN IS LEGAL LIABILITY COVER PROVIDED?

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

The cover provided varies if you have buildings cover, contents cover or both.

Your Policy Schedule shows which covers you have.

How much we'll pay

We will pay up to the legal liability limit shown on the Policy Schedule for any one incident or series of incidents arising from the same cause. This amount is inclusive of any legal and associated costs relating to the claim made against you.

The cover provided is shown in the tables below, and any cover we provide is subject to exclusions outlined on Page 33 through to Page 34.

LEGAL LIABILITY COVER IF YOU HAVE INSURED YOUR BUILDINGS

We will cover	We won't cover
We will cover you for the amount you are liable to pay for a legal liability claim as owner of the building arising from an incident at your rental property.	Any incident which does not occur at your rental property.
If your buildings are a total loss, we will cover you for the amount you are liable to pay for a legal liability claim arising from an incident at your rental property for up to 6 months from the date your buildings were destroyed.	This legal liability cover will cease on the earliest of the following: <ul style="list-style-type: none">• the date that re-construction commences at the rental property

We will cover	We won't cover
	<ul style="list-style-type: none"> • if you sell your rental property, the date when risk passes to the purchaser, or • the date you take out a new buildings insurance policy for your rental property.

LIABILITY COVER IF YOU HAVE INSURED CONTENTS

We will cover	We won't cover
<p>We will cover you for the amount you are liable to pay as owner of your contents, or occupier of your part of the building if you have insured your contents and you own part of the building that has been subdivided.</p>	<p>If you have only insured your contents we will not cover you for any amount you have to pay as owner of your buildings.</p>
<p>The amount you have to pay because of any defect in your contents if you have insured your contents.</p>	
<p>The amount you have to pay for damage to property while it is in the car park if you provide a car park for your tenant or their visitor to use.</p>	

EXCLUSIONS

Any cover we provide is subject to the following exclusions:

- general exclusions - applies to buildings, contents and liability covers
- buildings and contents cover exclusions - applies to buildings cover claims and contents cover including any optional cover selected
- liability cover exclusions - applies to liability cover.

GENERAL EXCLUSIONS

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

- any event that does not occur within your period of insurance
- invasion, war, civil war or rebellion – war does not have to be declared
- acts of terrorism where such act is directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination
- hostilities, rebellion, insurrection or revolution
- lawful damage, destruction or confiscation of your property
- nuclear weapons, nuclear fuel, waste or material
- anything radioactive
- mildew, atmospheric or climatic conditions
- damage to a heating element, however we will pay for any loss or damage resulting from damage to a heating element
- storm surge except where it happens at the same time as flood
- erosion
- pollution or contamination
- demolition of buildings
- action by the sea unless the loss or damage is the result of a tsunami
- you or your family illegally keeping explosives, flammable or combustible substances
- loss or damage caused by you or someone else acting on your behalf
- any financial or consequential loss.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

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

BUILDINGS AND CONTENTS COVER EXCLUSIONS

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

- settling, shrinkage or any movement of earth
- settling, shrinkage or expansion in buildings, foundations, walls or pavements
- erosion, rust, corrosion, gradual deterioration, depreciation, wear or tear
- vermin, birds or insects
- roots from trees, plants, shrubs or grass
- any process of cleaning involving the use of chemicals other than domestic household chemicals
- a defect in an item, structural defects, faulty or poor workmanship or design
- mechanical or electrical breakdown other than an electric motor burning out, unless the breakdown results in damage to your buildings or contents
- a deliberate act by you, your family or another person with your express or implied consent to cause the item to be lost or damaged
- previous damage that has not been repaired.

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

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

LIABILITY COVER EXCLUSIONS

We will not pay for:

- personal injury to:
 - You,
 - anyone who normally lives with you, or
 - any person you employ where that injury arises from their employment with you
- loss or damage to property that you or anyone else that normally lives with you:
 - owns or is legally responsible for, or
 - controls
- loss or damage arising from either you or your family owning or occupying land or buildings not listed on your Policy Schedule.
- loss or damage to property that belongs to any person you employ where that loss or damage arises from their employment with you.

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you.
- loss that can be reimbursed by your sporting or social club.

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

- any erection or demolition of buildings, alterations, repairs, renovations or additions to your rental property that cost more than \$100,000 (inclusive of GST)
- any alterations, servicing, repairing or any additions to lifts, escalators or hoist, including anything that is part of a lift, escalator or hoist
- any personal profit or advantage that is illegal
- any disease that is transmitted by you, or any member of your family who normally lives with you
- any business, profession, trade or occupation carried out by you
- any agreement or contract you enter into, however if you would have been liable without the agreement or contract, we will pay for that liability
- the use of, removal of or exposure to any asbestos product or products containing asbestos
- the use of a motor vehicle, motorcycle, mini-bike, caravan, trailer, aircraft or watercraft, however we will cover liability that arises from ride-on mowers if they do not require registration
- vibration or interference with the support of the land, buildings or other property
- the discharge, release, dispersal or escape of any pollutants that are bacterial, viral or other germ, or any poisonous substances. This exclusion will not apply if such a discharge, release, dispersal or escape is caused by a sudden, accidental, unexpected and unintended happening
- a conflict of duty or interest
- any act of libel or slander
- any act or omission that is dishonest, fraudulent, criminal, wilful or malicious
- deliberate or intentional acts by you, or anyone acting for you, to cause loss, damage or injury.

YOUR PREMIUM

HOW WE CALCULATE YOUR PREMIUM

Your premium, including any taxes and charges, will be shown on your Policy Schedule.

We will base your premium on:

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

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

Multi policy discount

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

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

How it works

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

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

When discounts are applied to your Policy

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

HOW TO PAY YOUR PREMIUM

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

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

by credit card or direct debit.

PROBLEMS WITH PAYING YOUR PREMIUM

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

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

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

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

YOUR POLICY

HOW TO RENEW YOUR POLICY

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

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

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

HOW TO CHANGE YOUR POLICY

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

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

Examples include:

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

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

- purchasing new items that increase the value of your contents (you'll need to revise your sum insured)
- additions or renovations to your building
- changes to the amount of weekly rental income.

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

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

- water or liquid damage
- accidental glass breakage.

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

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

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

Step 2 – Check the changes

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

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

Step 3 – Pay your premium if it has increased

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

HOW TO CANCEL YOUR POLICY

If you want to cancel your Policy, call the ANZ Insurance Centre on 13 16 14, weekdays from 8am to 8pm (AEST).

We may need your cancellation request in writing. If you cancel your Policy before it ends, and provided no claim has been made, we will refund an amount for the unused premium.

COOLING OFF PERIOD

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

YOUR RESPONSIBILITIES TO US

CONDITIONS WHEN YOU ARE INSURED WITH US

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

You must:

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

Joint and co-insureds

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

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

Other interests

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

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

Other party's interests

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

Notices

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

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

CONSTRUCTION, RENOVATIONS, ALTERATIONS OR REPAIRS

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

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

CLAIMS

HOW TO MAKE A CLAIM

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

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

We will need:

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

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

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

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

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

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

CONDITIONS YOU MUST COMPLY WITH WHEN MAKING CLAIMS

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

You must:

- be honest and you must give us any information or assistance we require to investigate and process your claim including allowing us access to your site to inspect it where necessary
- take reasonable precautions to prevent and mitigate any further loss, damage or liability arising
- contact the Police immediately if your buildings or contents suffer loss or damage as a result of theft or burglary or attempted burglary, vandalism or a malicious act.
- unless you are preventing further damage, keep all damaged buildings or contents so we can inspect them if required and do not repair or replace any damaged buildings or contents without our consent.

You must not:

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

Emergency repairs

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

EXCESSES

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

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

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

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

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

Rent default waiting period

All claims of rent default have a waiting period. From the date a loss occurred for rent default, you must wait for two weeks before you can claim. Any rent default lost within the waiting period cannot be claimed for.

HOW WE SETTLE A BUILDINGS CLAIM

We will decide how we will settle your claim

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

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

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

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

Where your claim is not a total loss you will be fully insured again for your buildings.

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

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

What happens if we decide to repair your buildings

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

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

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

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

If we decide to rebuild your buildings in the event of a total loss, we will:

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

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

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

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

If we decide to pay you the cost to repair or rebuild your buildings we will:

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

Matching materials

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

Fences

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

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

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

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

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

Lifetime guarantee on buildings repairs

We guarantee that if we have:

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

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

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

This guarantee does not apply to:

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

HOW WE SETTLE A CONTENTS CLAIM

We will decide how we will settle your claim

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

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

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

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

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

If we decide to repair your contents

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

If we decide to replace your contents

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

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

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

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

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

We will pay this amount after deducting any:

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

MORTGAGEE'S RIGHTS

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

The amount we pay to the mortgagee will be either:

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

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

FINANCIER'S RIGHTS

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

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

CUSTOMER COMPLAINTS

HOW TO RESOLVE A COMPLAINT OR DISPUTE

Talk to us

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

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

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

Escalating your complaint

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

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

External dispute resolution

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

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

Phone	1800 367 287, weekdays 9am-5pm (AEST, except on public holidays)
Email	info@fos.org.au
Address	GPO Box 3 Melbourne VIC 3001
Online	fos.org.au

OUR COMMITMENT TO YOU

THE GENERAL INSURANCE CODE OF PRACTICE

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

The Code aims to:

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

QBE PRIVACY STATEMENT

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

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

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

ANZ PRIVACY STATEMENT

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

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

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

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

Providing your information to others

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

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

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

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

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

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

Collecting sensitive information

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

Privacy consent

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

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

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

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

Privacy Policy

ANZ's Privacy Policy contains information about:

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

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

GPO Box 75
Sydney NSW 2001

Email yourfeedback@anz.com

ANZ may charge you a reasonable fee for this.

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

More information can be found in ANZ's Privacy Policy which can be obtained from its website at anz.com/privacy

Kinds of personal information we collect and hold

Personal information we may collect from you includes:

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

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

Sources of personal information

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

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

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

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

Purposes for collecting, holding, using and disclosing personal information

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

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

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

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

Anonymity and pseudonymity

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

How personal information is collected and held

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

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

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

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

Disclosure to overseas recipients

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

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

Who we may disclose your personal information to and why

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

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

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

We may also disclose your personal information to:

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

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

Accessing and seeking correction of your personal information

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

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

FINANCIAL CLAIMS SCHEME

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent.

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

More information may be obtained from APRA – apra.gov.au or 1300 55 88 49.

GLOSSARY

Words with a special meaning:

When we say	We mean
Accidental	Unintended and unexpected.
Action by the sea	Rise in the level of the sea, sea waves, high or king tides, tidal waves or any other movement of the sea other than tsunami.
Allowable re-letting expenses	Re-letting expenses as specified in the current Rental Agreement for your property.
Bond money	Money paid by the tenant and held as security against damage to the property, outstanding rent or other costs. Your Policy operates on the basis that your tenant has paid bond money that equals at least four weeks rent.
Buildings	Buildings that you own or are legally responsible for as defined under 'What buildings we protect' on Page 6 to Page 7.
Catastrophic event	A major, suddenly occurring natural disaster covered by this Policy.
Contents	Contents that you own or are legally responsible for as defined under 'What contents we protect on Page 19 to Page 20.
Deliberate or intentional act	A conscious or reckless act done without the owner's permission.
Event/Incident	A single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.
Excess	The amount you pay when you make a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Policy Schedule.
Financier	A person or entity with a security interest.
Fixtures and fittings	Any household equipment or household items that are permanently attached to your buildings.

When we say	We mean
Flood	<p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ol style="list-style-type: none"> a lake (whether or not it has been altered or modified); a river (whether or not it has been altered or modified); a creek (whether or not it has been altered or modified); another natural watercourse (whether or not it has been altered or modified); a reservoir; a canal; a dam.
Full Buildings Replacement	<p>This is the total amount payable to rebuild your buildings at the insured site to the same size and standard as your current buildings in the event that a total loss occurs as a result of an insured event.</p>
Malicious act	<p>An act done with intent and without your consent.</p>
Period of insurance	<p>The length of time between the start date and end date of your Policy, as listed on your current Policy Schedule.</p>
Periodic Tenancy Agreement	<p>Applies when a tenant continues to occupy the rental property, after a fixed-term Rental Agreement has expired, and the Rental Agreement does not provide for its continuation, and either a:</p> <ul style="list-style-type: none"> • Notice to leave • Notice of intentions to leave, or • Abandonment termination notice <p>has not been given by the tenant to you, or your agent, or by you, or your agent to the tenant. The tenant is then treated as being under a Periodic Tenancy Agreement on the same terms which applied immediately before the Rental Agreement ended. This does not include any term about the Agreement's term.</p>
Personal watercraft	<p>Vessels designed to be operated by a person standing, sitting astride or kneeling upon them that use water jet propulsion with an engine in a watertight compartment.</p>
Policy	<p>The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of:</p> <ul style="list-style-type: none"> • this combined Product Disclosure Statement (PDS) and Policy document and any Supplementary PDS • your current Policy Schedule.

When we say	We mean
Policy Schedule	One of the following: <ul style="list-style-type: none"> • Policy Schedule • Renewal Schedule • Alteration Schedule.
Premium	The total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Policy Schedule.
Rent	The amount of money paid, or payable, by the tenant to rent your rental property.
Rental agreement	The agreement between you or your rental property agent and the tenant. This agreement must be in writing and state: <ul style="list-style-type: none"> • the term of the rental period • the amount of rent payable to you • the amount of the bond money that the tenant is required to pay.
Rental default	When a tenant fails to pay the agreed rent and is in breach of a rental agreement or periodic tenancy agreement.
Rental property	Where your buildings or contents are located. This includes any land or other area that touches your rental property and for which any statutory authority has made you responsible, but it does not include the nature strip outside your rental property. Your rental property is located at the situation shown on your current Policy Schedule.
Site	Land at the address shown on your Policy Schedule on which your buildings standard or strata title unit is located, including the yard or garden used only for domestic purposes but does not include common property.
Sporting equipment	Tools designed to be used in a leisure activity involving some element of physical activity or competition, including bicycles.
Storm surge	An increase in the water level caused by storm and tide.
Strata title	Title under a strata title or similar community title scheme where separate parts of the scheme building(s) have a separate legal title. Strata title usually applies to high rise apartments, townhouses, villas or duplexes.
Sum insured	The replacement value at today's prices for your buildings or contents.


When we say	We mean
	<p>For buildings, this will be calculated for you.</p> <p>For contents, this will be the value nominated by you.</p>
Supplementary Product Disclosure Statement (Supplementary PDS)	A separate document that updates, corrects or adds to the information contained in this PDS.
Tenant	The person(s) named in the rental agreement or periodic tenancy agreement and including that person's partner, children, pets, and any other person(s) permanently living at your rental property under a rental arrangement that is not a rental agreement or periodic tenancy agreement.
Terrorism	Any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Total loss	<p>When we decide that:</p> <ul style="list-style-type: none"> • it is uneconomical to repair or rebuild your buildings • a claim for contents reaches your sum insured.
Us, we and our	QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545
You and your	The person or people named as the insured on your current Schedule. If you are making a claim, 'you' also includes any member of your family, including your siblings, your domestic partner, you or your partner's unmarried children, you or your partner's parents, who live permanently with you. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by them all.

WHAT ARE THE NEXT STEPS?


If you'd like more information, please feel free to:

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

 Visit anz.com/insurance

 Talk to staff at any ANZ branch

For 24 hour claims service

 Call 13 16 14

Insurer

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

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.
ANZ Item No. 70838/1117 QBE Item No. QM2089/1117 387668_70838/1117