

## Contents cover

What's covered	What it could mean to you
<b>Contents cover away from home</b> General contents are covered up to your sum insured and valuables are covered up to 25% of your contents sum insured	That drive down the coast with your iPod, your mobile, \$250 and your favourite handbag. All gone, and they took the scuba gear too.
<b>New for old replacement</b> Regardless of age	It may have been an old TV, but it still worked – getting a brand new one will ease the outrage.
<b>Accidental damage</b>	Showing off the new toy at a family birthday party – didn't you feel sick when you saw that \$3,500 digicam bite the dust? We'll make you feel better.
<b>Accidental loss</b> In Australia and New Zealand	You only meant to put those binoculars down for a moment at the lookout. How could you forget them?
<b>Accidental glass breakage</b> Loss or damage to mirrors, glassware, crystal, and glass in furniture – plus a chip or fracture through entire thickness of glass, including TVs and computer monitors	There's a lot of glass around the home, and it's spectacular what happens to a plasma screen when a Wii remote hurtles out of a sweaty hand ...
<b>Electrical motor burnout or power surge</b> Full replacement for freestanding domestic appliances or equipment up to 15 years old, such as washing machines and dishwashers	The fridge called it a day, but tomorrow's a new one.
<b>Theft</b> Generally up to the sum insured – limits may apply to certain contents	A bad day. You come home to find thieves have taken your holiday cash and travellers cheques. The CDs, mountain bikes, camera, home cinema ... they even took off with the new stainless steel barbecue on the deck and the lawnmower. We'll replace what we can, new for old, and pay for the rest.
<b>Personal liability</b> Up to \$20 million	When the fundraising scout slipped on a skateboard left on your front path, his mother decided to sue. We're prepared.
<b>Natural events</b> Like storm, bushfire, rainwater or wind (except flood)	Tiles blow off the roof in a storm and rain gets in, ruining the carpets and curtains. We'll cover the cost of repair and replacement.
<b>Replacement locks and keys</b>	When your keys are stolen and you know you have to replace every lock, we'll pick up the bill.
<b>Moving house cover</b> Loss or damage while moving house or transporting goods to a commercial facility	The removalists were sideswiped on the way to your new house – time for us to help you buy a new china cabinet.
<b>Storage cover</b> Loss or damage from a covered event while goods are stored in a commercial facility	The dinner set is accidentally broken when the tea chests sag in storage. Get a new one.
<b>Demolition and removal of debris</b> Up to 10% of your contents sum insured	Your furniture and carpet are destroyed in a fire. The cost to replace them is taken care of.

## 10% off and extra contents cover for over 50s

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<b>Fracture to limbs at home</b> Up to \$500 if you're admitted to hospital	That last step was a doozy, but \$500 cash can ease the ache.
<b>Funeral expenses</b> Up to \$20,000	If any event we've covered you for results in a death – and it could be anyone's – don't worry about funeral expenses.
<b>Veterinary expenses (road accidents)</b> Up to \$1,000	This is your best friend, and we want them to get well soon.