



## *ANZ Home Insurance*

Protection you can afford  
Cover you can understand

*Insurer: CGU Insurance Limited  
ABN 27 004 478 371 (CGU Insurance)*

*Agent for Insurer: Australia and New Zealand Banking  
Group Limited ABN 11 005 357 522 (ANZ).*

**ANZ**

*Choosing your new home is an important decision. So is buying the right home insurance to protect your investment.*

It's an exciting and stressful time - buying a home. Combing through the paper, doing and re-doing your budget, finding the right loan and then, finding the right property.

After all the effort of finding the perfect home, you want to relax and enjoy it. But to ensure you can relax, you'll need to protect your home with an insurance policy that offers comprehensive protection you can understand, at a price you can afford.

ANZ Home Insurance, which is insured by CGU Insurance, one of Australia's largest general insurance companies, is the policy you should entrust to protect your new home. CGU Insurance has a "AA" claims paying ability rating and is committed to providing fast, efficient customer service.

ANZ Home Insurance provides comprehensive cover on Buildings and a choice of cover for your Contents.

*With this simple, yet comprehensive package, we can meet your total home and contents insurance needs.*



## *Affordable protection*

- **Competitive premiums.** We know that owning a home can strain your budget from time to time. That's why ANZ Home Insurance has been designed with a strong emphasis on keeping premiums competitive.
- **Homebuyer's special, up to 3 months free cover.\***  
After purchasing your policy, you are covered for up to 15 months from the day you take out the insurance policy on your new property. That's up to 3 months cover absolutely free. (Limited to first year only).
- **Monthly payments with no loading.** You can make your premium payments monthly, from most bank accounts or credit cards, with no increase in premium.
- **Premium discounts.** ANZ Home Insurance offers you a \$30 discount on the total annual premium when both Building and Contents Insurance are taken together. ANZ Home Insurance also offers special discounts of up to 10% off the normal premium for customers: – who are aged pensioners – who have their property fitted with approved security systems – whose property is in a Neighbourhood Watch area in South Australia or Queensland.
- **Flexible excess.** You can choose the excess you wish to have (\$100, \$250 or \$500). The larger the excess, the more you save on your premium.

## *Cover you can understand*

It's important that you understand exactly what your insurance covers so that you can enjoy the peace of mind that comes from knowing that your home and contents are well protected.

- **No 'Under Insurance Clause'.** ANZ Home Insurance does not penalise you for unintentional underinsurance.
- **Simple range of policies.** To make it simple, we offer comprehensive cover on Buildings and a choice of two levels of cover for Contents. A summary for each policy follows.

\* 3 months free cover applies to the property settlement period.

*You can't stop accidents.  
But with ANZ Home Insurance  
Building cover, you can stop them  
becoming a financial disaster.*

## *Building Insurance*

This provides you with one of the best types of insurance currently available on the market. Not only does it cover you against events such as fire or storm damage, the policy also protects you against many unexpected everyday accidents.

## *Contents Insurance*

Depending on your needs you can choose either:

- SureCover Plus (Accidental Damage Cover) *or*
- SureCover (Listed Events Cover).

## *SureCover Plus (Accidental Damage)*

Like our Building Insurance, SureCover Plus offers you one of the best types of protection currently available. With SureCover Plus, your contents are protected against events such as fire or burglary as well as many accidents. The policy also provides cover for:

- New for old replacement, no matter how old the item
- Automatic 'valuables' cover up to \$5,000 in total. Additional 'valuables' cover also available
- Cover for electric motors burning out
- Cover for contents during temporary removal, up to 90 days, anywhere in Australia or New Zealand
- Theft of money up to \$500
- Office and surgery equipment in the home up to \$7,500
- Sporting equipment up to \$5,000 in total.



### *Extra benefits of SureCover Plus include:*

- Misuse of Credit Cards following theft up to \$7,500
- Guest's, visitors' and employees' items covered up to \$7,500
- Replacement of frozen foods destroyed by freezer breakdown, power failure etc (unlimited cover)
- Replacement of locks and keys of external doors when the keys are lost or stolen
- Reasonable costs of alternate accommodation, up to 10% of the contents sum insured
- Reasonable costs of removing any contents debris, up to 10% of the contents sum insured.

*Please see the policy document for full details.*



## *SureCover (Listed Events)*

If you don't need the comprehensive protection provided by SureCover Plus, SureCover offers the cover you need to give you peace of mind, and at a competitive premium. The cover under this policy includes protection against destruction of contents due to events such as fire, theft, storm damage, and other events, plus extra protection such as:

- New for old replacement for most contents up to 15 years old
- 24 hour emergency assistance hotline
- \$20,000,000 liability cover
- Sporting equipment up to \$5,000 in total.



## *Extra benefits of SureCover include:*

- Replacement of locks and keys of external doors up to \$5,000 when the keys are stolen
- Guest's, visitors' and employees' items up to \$5,000
- Misuse of Credit Cards following theft up to \$5,000
- Theft of money up to \$500
- Theft or storm damage to contents at the situation in the open air up to \$2,000
- Reasonable costs of alternate accommodation, up to 10% of the contents sum insured
- Reasonable costs of removing any contents debris, up to 10% of the contents sum insured.

*Please see the policy document for full details.*

*We can provide you with an  
'on the spot' quotation and  
arrange immediate cover.*

*Just ask at any ANZ branch.*

### **Important Notes:**

ANZ Home Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 (CGU Insurance). In arranging this insurance, Australia and New Zealand Banking Group Limited, ABN 11 005 357 522 (ANZ) is acting as an agent of CGU Insurance and not as your agent. ANZ receives a commission from CGU Insurance.

ANZ and ING Australia Limited ABN 60 000 000 779 and their related corporations including ING Bank (Australia) ABN 24 000 893 292 (ING Bank) do not accept liability for, nor guarantee.

Every effort has been made to ensure the information in this brochure is reliable, however, the policy wording forms the basis of the insurance contract and contains full details of the cover provided including the terms, conditions and limitations.

Australia and New Zealand Banking  
Group Limited ABN 11 005 357 522

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