

# HOME & CONTENTS

PRODUCT DISCLOSURE STATEMENT



sure

INSURANCE, BUT FAIR.

PREPARATION DATE: 1 JUNE 2019

# WELCOME TO SURE INSURANCE

## YOUR PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) are important legal documents that contain details of *your Sure Home and Contents Insurance policies* if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, *your policy* comprises of this PDS and *your Certificate of Insurance*, which shows the insurance details particular to you.

Words used throughout this PDS which are highlighted in *italics* are each defined in 'Words with special meanings - Definitions' on pages 57-60.

The information in this PDS is current at the date of preparation. From time to time, we may update some of the information in the PDS that does not materially or adversely affect you without notifying you.

You can obtain a copy of any updated information by visiting us at [www.sure-insurance.com.au](http://www.sure-insurance.com.au) or by telephoning us on 1300 392 535. We will give you a free electronic copy of any updates if you request them.

In some circumstances, the terms and conditions of this PDS may be amended by a Supplementary PDS (SPDS).

**Your Certificate of Insurance states the type of policy you have with us and the specific details that apply to your policy including:**

- each policyholder and the *insured address*;
- the period of insurance;
- the *home* sum insured and/or the *contents* sum insured you have chosen;
- any optional extras you have chosen;
- any specified items and the sum insured that applies to each of them;
- any limits and special conditions that apply to *your policy*;
- the *excess* you have chosen and any other *excesses* that may apply;
- the *premium* you need to pay.

When you take out a new *policy*, renew a current *policy* or make a change to *your existing policy*, we will provide you with a Certificate of Insurance. When you receive *your Certificate of Insurance*, you should check the details to make sure they are correct and contact us immediately if they require amending.

We may communicate with you electronically via email or SMS using the contact details you have provided to us.

### Cooling-off period

After this insurance begins or after you have renewed *your policy* for a further period of insurance, you have 21 days to consider the information in *your PDS*. This is called the 'cooling-off period'.

Provided you have not made a claim on the *policy* in the meantime, you can cancel *your insurance* within 21 days from the day cover began or was renewed. If you do so, we will refund in full any money you have paid.

You can contact us by phone, email or mail to cancel *your insurance cover* within 21 days of the date *your insurance cover* commences (the cooling-off period) and we will refund the *premium* in full unless you have made a claim.

You are also entitled to cancel *your insurance cover* after the cooling-off period (refer to the 'Cancellations' section for full details).

### Be sure, need help?

If you have any questions or need help to make a claim, call us on 1300 392 535.

### Who issues your policy?

All financial services in connection with *your insurance* are provided by us on behalf of product issuer Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), trading as Liberty Specialty Markets, a company incorporated under the laws of Massachusetts, USA (the liability of members is limited).

Any general advice provided by Sure Insurance relating to this *policy* is provided under its Australian Financial Services Licence. Please consider *your financial situation, needs and objectives* and read the PDS and FSG before deciding whether to buy this insurance from us.

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# SUMMARY OF IMPORTANT INFORMATION

## Your duty of disclosure

Before you take out a *policy* of insurance with us, you have a duty to disclose to us everything you know, or could reasonably be expected to know, that is relevant to our decision whether to insure you or anyone under the *policy* and on what terms.

**Your duty of disclosure includes matters we specifically ask about when you apply for, renew or alter your policy and any other matters that might affect whether we insure you and on what terms.**

**The information you tell us can affect:**

- the amount of *your premium*; and
- if we will insure you; and
- if any special conditions apply to *your policy*.

**You do not need to tell us anything that:**

- reduces the risk of you making a claim; or
- we should already know about because of the *business* we are in; or
- we tell you we do not need to know.

If you are unsure whether to tell us about a matter, we recommend that you do so. If you do not tell us something that you know or should know may be relevant to our decision whether to insure you or anyone else under the *policy* and on what terms, we may reduce a claim, refuse to pay a claim, cancel *your policy* or, if fraud is involved, treat the *policy* as if it never existed.

## Exclusions for new policies

**We do not insure you for any loss and damage caused by bushfire, storm or rainwater runoff (including cyclone), flood (including water runoff) or tsunami within the first 72 hours of your policy commencing unless:**

- *your policy* commenced immediately after another *policy* covering the same property expired; or
- *your policy* was renewed without a break in cover; or
- you have just purchased the *home*.

For full details see the general exclusions on pages 40-43.

## More than one named insured

If there is more than one named insured on your Certificate of Insurance, we will treat a statement, act, omission, claim, request or direction (including to alter or cancel *your policy*) made by one of the named insureds as a statement, act, omission, claim, request or direction by all the named insureds on your Certificate of Insurance. Each person is treated as a joint policyholder and is able to make any changes to the *policy* other than to remove the name of another insured.

## Proof of ownership

We may require some evidence of *your* ownership of lost or damaged items and recommend that you store all proofs of

ownership and records of the value of any items insured under *your policy* in a safe place so that *you* can refer to them and provide *us* with copies at any time in support of *your* claim.

## Your responsibilities

### You must:

- keep *your home* and *contents* well-maintained and in *good condition*. For the meaning of 'good condition' please refer to 'Words with special meanings - Definitions' on pages 57-60;
- maintain locks and alarms in good working condition, especially where we have relied on *your* disclosure or representation that a burglary security system and/or monitored smoke detectors have been installed when deciding whether to accept the risk of providing insurance cover to *you*;
- take all reasonable care to prevent theft, loss or damage to the property insured under *your policy*;
- comply with all the terms and conditions of *your policy*;
- provide honest and complete information whenever *you* make a claim, statement or provide any document to *us*;
- ensure that *your home* complies with all applicable local government and/or statutory requirements at all times.

## Not meeting your responsibilities

If *you* do not meet your responsibilities, we may:

- reduce *your* claim; or

- refuse to pay *your* claim; or
- cancel *your* insurance *policy*.

## You must contact us when:

- any detail on *your* Certificate of Insurance is no longer accurate, such as the *insured address*;
- *you* start or intend to operate or there is any change to a *business* activity at the *insured address* including:
  - the type of *business* activity; and
  - the physical attendance of customers and/or suppliers at the *insured address*; and
  - the installation of any *business* signage; and
  - the storage of any chemicals.
- *you* purchase a new *home*;
- *you* move out and then let/rent/lease *your home* to *tenants* whether full-time, short-term or casually or for reward;
- *you* commence building or renovations at the *insured address*;
- *you* intend to demolish *your home* or have lodged an application to demolish *your home* or a government authority has issued a demolition order for *your home*;
- a trespasser or an unauthorised person commences to occupy *your home*;
- anything else that a reasonable person would regard as increasing the risk of loss, damage or injury occurring at the *insured address*.

## What we will do when you contact us

When *you* contact *us* and tell *us* about any changes to *your policy*, we may decide to impose an additional excess, charge an additional *premium* or apply a special condition to *your policy*. In some cases, we may decide to no longer insure *you* and will cancel *your policy*.

## When changing insured address

When *you* permanently change *your* residential address within Australia we will continue to provide cover of any loss or damage to *your contents* caused by an insured event which occurs during the period of insurance at both *your insured address* and *your* new address for up to 14 days from the date any of *your contents* first arrive at *your* new address.

The most we will pay for *your contents* at any or all locations is the general *contents* sum insured listed in *your policy*. All conditions, limits and exclusions referred to in *your policy* apply to this cover.

*You* must contact *us* before the expiration of 14 days from the date any of *your contents* first arrive at *your* new address to change *your insured address* if *you* want *your contents* cover to continue. If *your contents* have been located at *your* new address for more than 14 days, all cover for *your contents* under this *policy* ends unless *you* have contacted *us* to change *your insured address* and we have agreed to continue cover and *you* have paid *us* any extra *premium* we have requested.

As Sure Insurance only offers *home* and *contents* insurance to policyholders in specific regions of Queensland, *you* will need to arrange alternative insurance if *you* no longer reside in one of those regions.

## Your premium

*Your premium* is the amount *you* are required to pay *us* for the requested insurance cover by the due date, including GST, together with any applicable government charges or levies. The *premium* and due date will be shown on *your* Certificate of Insurance. Where *you* have elected to pay *your premium* monthly, this will also be shown on *your* Certificate of Insurance.

If *you* do not pay *your premium* for *your* new *policy* or renewal by the date shown on *your* Certificate of Insurance (whether annual or monthly) we will provide *you* a written notice of cancellation of *your policy* as required by law.

If we agree to accept *your* late payment of the insurance *premium*, we will only recommence *your* cover from the date the late payment was received by *us* and *you* will not have any insurance cover from *us* between the original due date for payment of *your premium* until the date we agree to recommence *your* cover.

Please refer to 'About the cost of the product - Your premium' on page 50 of *your policy*.

## Complaints procedure

We aim to provide an excellent service to all our customers. However, we recognise that things can occasionally go wrong. If they do, we will do our best to manage *your* complaint effectively and quickly. Please contact *us* regarding *your* complaint on 1300 392 535 or [complaints@sure-insurance.com.au](mailto:complaints@sure-insurance.com.au).

# SUMMARY OF IMPORTANT CLAIMS INFORMATION

This summary lists some of the important information *you* should consider when making a claim with *us*. However, there are other things *you* should be aware of when making a claim. For more details see pages 43-45.

## Making a claim

It is important that *you* contact *us* as soon as possible after any loss or damage has occurred. *You* must also take all reasonable steps to prevent any further loss or damage. For more details see page 43-45.

## Establishing your loss

*You* will be required to prove that an event covered by *your policy* has occurred and the extent of the loss or damage *you* have suffered. For more details see pages 43-45.

## Proof of ownership and value

We may ask *you* for proof of ownership or value of any *home* or *contents* in the event of a claim. For more details see page 43-45.

## How claims are settled

Depending on the circumstances of *your* claim we may decide to repair, replace or rebuild *your home* and/or *contents* as new or pay *you* what it would cost *us* to repair, replace or rebuild any building or *contents* damaged by an insured event.

However, when an item cannot be replaced (such as a painting), we explain how we settle *your* claim on page 47. All *policy* limits and amounts in this Product Disclosure Statement include any compulsory government statutory charges, levies, duties, GST or other applicable taxes.

If we pay a claim, we will reduce the amount we pay to *you* by any Input Tax Credit (ITC) that *you*, or any other person named in the *policy*, is entitled to claim.

# AMOUNTS SHOWN

In some parts of this Product Disclosure Statement, we provide examples to help explain how *your policy* works. In those examples, the \$ amounts include any government statutory charges, levies, duties, GST or other applicable taxes.

If we pay a claim, we will reduce the amount we pay to *you* by any Input Tax Credit (ITC) that *you*, or any other person named in the *policy*, is entitled to claim.

# EXCESS

An excess is the amount *you* have to pay when *you* make a claim. Depending on the nature of *your* claim, *you* may be required to pay more than one excess.

The excess or excesses that apply to *your* claim will depend upon the circumstances of the claim. For more details see page 49.

# SUMMARY OF CHOOSING YOUR COVER

*Your* Certificate of Insurance shows the type of cover *you* have chosen.

## We offer the following insurance options:

- *home* insurance only; or
- *contents* insurance only; or
- both *home* and *contents* insurance.

## You can also choose a number of optional extras, namely:

- *accidental damage - home*; and

- *accidental damage - contents*; and
- *specified contents away from the home*; and
- *unspecified contents away from the home*.

An additional *premium* will be charged for any (optional) extras we agree to include in *your* insurance cover.

# SUMMARY OF WHAT YOU ARE COVERED FOR - INSURED EVENTS

We will cover you for loss or damage as a result of the following insured events:

## Burglary, theft or attempted burglary or theft

Up to *your* sum insured.  
For more details see page 22.

## Contents in the open air

Up to \$3,000.  
For more details see page 22.

## Credit card or ATM card cover

Up to \$1,000.  
For more details see page 22.

## Cyclone, storm and water runoff

Up to *your* sum insured.  
For more details see pages 23.

## Damage by an animal

Up to *your* sum insured.  
For more details see page 24.

## Earthquake or tsunami

Up to *your* sum insured.  
For more details see page 24.

## Escape of water or liquids

Up to *your* sum insured.  
For more details see page 24.

## Exploratory costs of a leak

Up to \$1,000.  
For more details see page 25.

## Explosion

Up to *your* sum insured.  
For more details see page 25.

## Fatal injury compensation

Up to \$10,000 per person.  
For more details see page 26.

## Fire (including bushfire)

Up to *your* sum insured.  
For more details see page 26.

## Flood (including water runoff)

Up to *your* sum insured.  
For more details see page 26.

## Garden and plants

Up to \$1,000.  
For more details see page 27.

## Glass

Up to *your* sum insured.  
For more details see page 27.

## Impact

Up to *your* sum insured.  
For more details see page 28.

## Lightning

Up to *your* sum insured.  
For more details see page 28.

## Loss of rent

Up to 10% of the *home* sum insured.  
For more details see page 28.

## Malicious damage, intentional damage or damage by vandals

Up to *your* sum insured.  
For more details see page 29.

## Matching repairs

Up to \$1,000.  
For more details see page 29.

## Mitigation improvements

Up to \$10,000.  
For more details see page 29.

## Mortgage discharge cost

Up to \$1,500.  
For more details see page 29.

## Motor burnout

Up to 10 years.  
For more details see page 30.

## Moving to a new address

Up to 14 days.  
For more details see page 30.

## Paraplegia or quadriplegia assistance

Up to \$20,000.  
For more details see pages 30.

## Removal of debris and rebuilding costs

Up to 10% of *your* sum insured in addition to *your* sum insured.  
For more details see page 31.

## Replacement of locks

Up to \$1,000.  
For more details see page 31.

## Riot or civil commotion

Up to *your* sum insured.  
For more details see page 32.

## Spoilage of food and medication

Up to \$500. No excess will apply if the loss is a direct result of a bushfire, cyclone or flood.  
For more details see page 32.

## Storm surge

Up to *your* sum insured or up to 10% of *your* sum insured for loss and damage to paths, driveways, garden, paving, freestanding and *retaining walls*.  
For more details see page 32.

## Supplementary living expenses

Up to \$10,000.  
For more details see page 33.

## Temporary accommodation

Up to 18 months or 10% of the sum insured.  
For more details see page 33.

## Temporary removal of contents

For up to 60 days.  
For more details see page 33.

## Temporary storage of undamaged contents

For up to 18 months or 10% of the sum insured.  
For more details see page 34.

## Unfixed building materials

Up to \$1,000.  
For more details see page 34.

## Visitors' contents

Up to \$1,000.  
For more details see page 34.

# YOUR HOME

If *home* is shown on your Certificate of Insurance, we will cover you for loss or damage to your home as a result of an insured event occurring at the risk address shown on your Certificate of Insurance and during the period of insurance, including:

- air conditioners that are permanently wired to the electricity supply;
- boat jetties and boat pontoons, mooring poles and their attachments and accessories that are located within the boundaries of the *insured address* or where part of their structure begins or terminates on the *insured address*;
- ceiling fans and ceiling exhaust fans;
- coverings fixed to ceilings, walls or floors;
- dishwashers that are housed in a purpose-built cupboard or bench;
- fixed aerials, satellite dishes and masts;
- fixed barbecues;
- fixed clotheslines;
- fixed electrical and gas appliances that are permanently wired or connected to the electricity or gas supply;
- fixed external blinds, shade sails and awnings;
- fixed in-ground pools, saunas, spas, permanently attached hard pool covers, pump motors, filters and any attachments that fit into the filters;
- fixed light fittings;
- fixed solar panels and satellite dishes;
- fixed water tanks;
- garages, car ports, self-contained flats, sheds and fixed outbuildings;
- garden borders, paved driveways, paths and paving;
- insulation;
- pergolas, pagodas, decking and fixed gazebos;
- *retaining walls* that are located within but do not form part of the boundaries of the *insured address*;
- service pipes and cables, both above and below ground, that are your property and for which you are responsible;
- sewerage storage tanks or treatment tanks permanently plumbed into your home;
- tennis courts;
- unfixed *home* building materials and uninstalled *home* fittings;
- verandas and balconies;
- walls, fences (limits apply) and gates that you own or are responsible for.

# WHAT IS NOT INSURED AS YOUR HOME

The following items are not included or insured as your home under this insurance cover:

- anything defined as *contents*;
- a caravan, motor vehicle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft;
- air conditioners that are not fixed or are attached within a window and are removeable;
- any fixed or temporary dead weight mooring, mushroom mooring or screw in mooring;
- any part of the *home* that is used or occupied as a hotel, motel or boarding or guest house other than a *home* where only one bedroom is being let to paying guests or boarders;
- carpets, rugs, *floating floors*, blinds, drapes or curtains;
- fences, sheds, stables and other structures used for agricultural purposes;
- any part of the *home* that is used for any *business* activity not previously agreed to by us;
- a glasshouse or greenhouse;
- a house under construction;
- an inflatable or portable swimming pool or spa or their accessories;
- lawns (natural or artificial), trees, plants, shrubs and hedges;
- the land your home is built on;
- any loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks or granular rubber;
- plants, trees, shrubs or hedges that are in the ground (unless covered under additional feature 'Garden and plants'. For more details see page 27);
- temporary homes or structures.

# LIMITS FOR HOME COVER

The maximum we will cover you for any one insured event resulting in a claim is the sum insured shown on your Certificate of Insurance unless stated elsewhere in this policy. This includes:

- driveways, paths, paving and sealed roads – up to 500 metres and to a maximum of 10% of the *home* sum insured;
- walls, fencing and gates – up to 1,000 metres and to a maximum of 10% of the *home* sum insured.

# YOUR HOME SUM INSURED

Your *home* sum insured is the amount you choose to cover your *home*. It is important that you choose a *home* sum insured that is sufficient to cover the likely cost to rebuild your *home* if it is totally destroyed by an insured event such as a fire.

**We recommend that when you decide on your *home* sum insured you should consider:**

- the likely cost to rebuild your *home* based on the current cost of materials and labour and not rely only on your *home*'s market value; and
- any additional costs to rebuild your *home* to comply with current building laws, which may increase the total building costs.

To help you calculate a replacement value for your *home* and/or *contents*, we provide you with a link to a 'Building Calculator' and a 'Contents Calculator', which are initiatives of the Insurance Council of Australia and which you can access via our website [sure-insurance.com.au](http://sure-insurance.com.au).

You can ask us to change your *home* sum insured at any time. It remains your responsibility to regularly review your sum insured to make sure it provides the right amount of cover for your *home*.

## Increases to your home sum insured at renewal

We will show your *home* sum insured on each Certificate of Insurance we issue.

If we send you an offer to renew your *policy*, we will automatically increase the *home* sum insured by the *uplift rate* to protect your sum insured against the effects of increasing costs.

However, the automatic increase we offer is not a representation by us that your *home* sum insured is adequate to fully cover any loss or damage to your *home*.

Even though we will automatically offer you that increase in cover, you do not have to accept it.

You can also ask us to increase or decrease your *home* sum insured at any time.

# YOUR CONTENTS

**If *contents* is shown on your Certificate of Insurance, we will cover you for loss or damage to your *contents* as a result of an insured event occurring at the risk address shown on your Certificate of Insurance during the period of insurance, including:**

- above-ground pools, spas and their pump motors, filters and any attachments that fit into the filters;
- carpets, *floating floors* and floor coverings;
- clothing and personal effects;
- fixtures or fittings in a residential flat, *home* unit, townhouse or villa that is owned or occupied by you and that does not form part of a *home* building for insurance purposes;
- furniture and furnishings in your *home* office;
- furniture, antique furniture and furnishings;
- household electrical appliances and light fittings that are not permanently wired to an electricity supply;
- internal blinds, shutters and curtains;
- mobile dishwashers that are not fixed or plumbed in;
- motorised wheelchairs, mobility scooters and medical equipment that are not used for any *business* activity, ride-on mowers, golf carts and remote-controlled model or toy motor vehicles;

- potted trees, shrubs and plants;
- ride-on mowers and other motorised gardening equipment that does not require registration or compulsory insurance;
- surfboards, sailboards, canoes, kayaks and non-motorised surf skis;
- weapons, firearms and/or dangerous weapons registered and stored in accordance with all applicable state and federal legislation.

## If *contents* are insured in a property in which you are a tenant

**When you are a *tenant* of a property, *contents* also include any items used primarily for domestic and residential purposes that are permanently attached to the *insured address* and that you own, including:**

- lino;
- wooden *floating floors*;
- air conditioners and spas for the sole use of the owner or occupier;
- fixtures owned by you as a *tenant* that are removable.

## Increases to your contents sum insured at renewal

We show your *contents* sum insured on each Certificate of Insurance we issue.

If we send you an offer to renew your policy, we will automatically increase the contents sum insured by the uplift rate to protect your sum insured against the effects of increasing costs.

However, the automatic increase we offer is not a representation by us that your contents sum insured is adequate

to fully cover the loss or damage to your contents.

Even though we automatically offer you that increase in cover, you do not have to accept it.

You can ask us to increase or decrease your contents sum insured at any time.

## WHAT IS NOT INSURED AS CONTENTS

The following items are not insured as contents under this insurance cover:

- anything defined as *home* unless you have cover for contents that are insured in a property that is not a unit and in which you are a *tenant*;
- aircraft, watercraft, outboard motors or any of their spare parts or accessories, other than remote-controlled model aircraft or watercraft;
- bullion, nuggets or precious metal unless they are used as or form part of jewellery;
- coupons, travel tickets, gift cards or pre-paid tickets of any kind;
- lawns (natural or artificial), trees, plants, shrubs or hedges in the ground;
- motorbikes, trail bikes, mini bikes, quad bikes, trikes, motorised go-karts, motorised golf karts or motorised scooters (other than mobility scooters) or their spare parts and accessories, except protective clothing, including helmets;
- motor vehicles, caravans, mobile homes, trailers, tractors (other than remote-controlled model vehicles) or any attached accessories;
- pets, domestic animals and livestock;
- precious or semi-precious gems unless they form part of a piece/s of jewellery;
- shares, securities, bonds or negotiable instruments;
- stock in trade;
- unfixed *home* building materials and uninstalled *home* fittings;
- unlicensed, unregistered or illegally possessed firearms;
- used or applied chemicals, fertilisers and pesticides.

## LIMITS FOR CONTENTS COVER

You may wish to specify certain contents that you believe have a replacement value greater than the limits stated below for loss and damage:

- in your *home* and referred to in your Certificate of Insurance as '*specified contents in the home*';
- away from your *home* anywhere in Australia or New Zealand and referred to in your Certificate of Insurance as '*specified contents away from the home*'.

The maximum we will pay for any one claim arising from an insured event or accidental damage contents claim unless stated elsewhere in this PDS, is the sum insured shown on your Certificate of Insurance or:

**Antiques, art and curios** - up to \$10,000 for each item or set of antiques, paintings, pictures, works of art or curios but not more than \$50,000 for any one event. This limit does not apply to antique furniture, antique jewellery or antique watches.

**Bicycles** - up to \$1,000 for any bicycle and its accessories including helmets (not cycling clothing) but not more than \$10,000 for any one event.

**Cameras** - up to \$5,000 for any one event for all cameras, video cameras and photographic accessories.

**Car parts** - up to \$500 for any one event for unattached accessories, spare parts or keys for vehicles, caravans, watercraft or trailers. Theft of these items is only

covered if they are in the *home* and the theft results from violent and forcible entry into the *home*.

**Cash** - up to \$500 for any one event including smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps that are not part of a set or collection.

**CDs, DVDs and digital media files** - up to \$5,000 for any one event including all CDs, DVDs, records, audiotapes or video tapes or legally obtained digital music or movie files purchased online (for example, via the iTunes Store).

**Collections, sets and memorabilia** - up to \$10,000 for any one event, including stamps, stamp collections, collectors' pins, medals and currency no longer in circulation. This limit does not include current cash or currency.

**Computer equipment** - up to \$10,000 for any one event for all computer equipment, photocopiers, fax machines or medical, dental or health care equipment.

**Computer software** - up to \$10,000 for any one event for all legally obtained computer software or electronic game software.

**Contents in the open air** - up to \$3,000 for any one event.

**Credit card or ATM cover** - up to \$1,000 for any one event.

**Jewellery or fur** – up to \$5,000 for any piece or set of jewellery, a watch or any fur but not more than \$10,000 for any one event.

**Removal of debris and rebuilding costs** – up to 10% of the *contents* sum insured for any one event.

**Replacement of locks** – up to \$1,000 for any one event.

**Rugs** – up to \$2,000 for each hand-woven carpet or rug but not more than \$10,000 for any one event.

**Silver and gold** – up to \$2,000 per item or set of silverware, silver-plated or gold-plated items but not more than \$10,000 for any one event. This limit does not apply to jewellery or watches.

**Spoilage of refrigerated food, frozen food and medicines** – up to \$500 for any one event with no excess if the loss is a direct result of a bushfire, cyclone or flood.

**Temporary accommodation** – up to 18 months from the date of loss up to a maximum of 10% of the *home* sum insured for any one event.

**Temporary removal of contents elsewhere** – up to 18 months from the date of loss up to a maximum of 10% of the *contents* sum insured for any one event.

**Tools of trade** – up to \$5,000 for any one event for *tools of trade*, including *home* office equipment used for *business* purposes.

**Unfixed building materials** – up to \$500 for any one event.

## WHAT YOU ARE COVERED FOR - INSURED EVENTS

If *home* and/or *contents* is shown on your Certificate of Insurance, we will cover you for the following specified events.

### **Burglary, theft or attempted theft** Any loss or damage caused as a result of burglary, theft or attempted theft.

But, we will not cover you for any loss or damage to your *home* caused by:

- theft or attempted theft by *you* or any person who permanently or temporarily resides in the *home*;
- theft or attempted theft by a person who, without the use of violence or force, entered *your home* with *your* express or implied consent, including a boarder, a member of *your family* or a *tenant*;
- theft without the use of violence or force where entry was gained from a common area of a multiple occupancy residence such as a flat, boarding house, hostel, unit, townhouse or motel.

### **Contents in the open air**

If *contents* is shown on your Certificate of Insurance, we will cover you for loss or damage caused by an insured event while your *contents* are:

- in the *open air* at the *home*;
- in or on a motor vehicle parked within the boundaries of the *home*.

But, we will not cover you for any loss or damage to your *contents*:

- caused by theft or attempted theft by *you* or by a person who permanently or temporarily resides in the *home*;
- caused by theft without the use of violence or force from a common area, garage or storage area of a multiple occupancy residence such as a flat, boarding house, hostel, unit, townhouse or motel;
- from a locked or unlocked motor vehicle parked in a common area of a multiple occupancy residence such as a flat, boarding house, hostel, unit, townhouse or motel.

The maximum sum for which we will cover you for *contents* in the *open air* is \$3,000 for any one event.

### **Credit card or ATM card cover**

We will cover you for the theft of your money or your financial liability if:

- *contents* is shown on your Certificate of Insurance; and
- your credit or ATM card is lost or stolen anywhere in Australia; and
- someone other than *you*, a member of *your family* or someone who permanently or temporarily resides in *your home* uses your card/s without *your* express or implied consent to withdraw money from a linked bank account or to buy goods for which *you* are financially liable.

But, we will not cover you for any loss or damage if:

- the person using your credit or

ATM card obtained *your* PIN or personal identification details by whatever means;

- *you* did not notify *your* financial institution or credit provider of the loss of *your* credit or ATM card within 24 hours of *you* first discovering it was lost or stolen;
- *your* financial institution or credit provider has agreed to refund to *you* any loss of credit or financial liability;
- *you* breached the terms and conditions under which the credit or ATM card was issued by the financial institution.

The maximum we will cover *you* for a lost or stolen credit or ATM card is \$1,000 for any one event.

## Cyclone, storm and water runoff

**Any loss or damage caused by a cyclone, storm or water runoff.**

**But, we will not cover you for any loss or damage to your home contributed to or caused:**

- by the action or movement of the sea unless the loss or damage was caused by a rise in sea level resulting from a cyclone or other intense storm;
- by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement other than loss or damage caused directly by a landslide or subsidence that occurs within 72 hours of and as a direct result of a storm or was caused by erosion over time or a structural or design fault;
- by a storm that occurs within the first 72 hours of this *policy* commencing unless:

- *your policy* commenced immediately after another *policy* covering the same property expired; or
- *your policy* expired without a break in cover; or
- *you* have just purchased the *home*.

- by rain, hail or wind entering *your home* as a result of a defect, structural or design fault, wear and tear or a process of gradual deterioration of which *you* were aware or should have been aware and did not take any or any adequate steps to repair or replace before the further loss or damage occurred.
- by underground (hydrostatic) water pressure, such as swimming pool movement;
- to a path, driveway, garden, paving, freestanding or *retaining wall*, gate or fence that was not structurally sound or in *good condition* at the time of the loss and of which *you* were aware or should have been aware and did not take any or any adequate steps to repair or remedy before the further loss or damage occurred;
- to a sea wall;
- to a sporting surface or court;
- to a swimming pool, spa, water tank or their covers or liners, including the cost of cleaning mud or debris out of a swimming pool, spa or water tank and replacing or storing the water;
- to an unsealed path or a driveway constructed from gravel or other loose material.

The maximum we will pay for any loss and damage to paths, driveways, gardens, paving or freestanding or *retaining walls* is 10% of the *home* sum insured for any one event.

## Damage by an animal

**Any loss or damage caused by an animal.**

**But, we will not cover you for any loss or damage caused by:**

- an animal pecking, biting, clawing, scratching, tearing or chewing any part of *your home* or *contents* or caused by their urine or excrement unless the loss or damage is caused by an animal (other than an insect, vermin or rodent) that becomes accidentally trapped inside *your home* or unit and that does not belong to *you* or anyone who permanently or temporarily resides at the *insured address*;
- a domestic pet in *your* permanent or temporary care or that is owned or kept by *you* or a person who permanently or temporarily resides in the *home*;
- a domestic pet that entered *your home* with *your* consent or from a person who permanently or temporarily resides with *you*;
- an insect, vermin or rodent but we will cover the damage they cause if the damage is covered under the following insured events:
  - fire; or
  - escape of liquid.

## Earthquake or tsunami

**Any loss or damage as a result of an earthquake or tsunami.**

**But, we will not cover you for any loss or damage caused:**

- by the action or movement of the sea (neither a storm surge nor a tsunami is considered an action or movement of the sea; for more details see pages 23 and 32);
- by an earthquake or tsunami that occurs within the first 72 hours of this *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or
  - *you* have just purchased the *home*.
- by erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement other than loss and damage caused directly by a landslide or subsidence that occurs within 72 hours of and as a direct result of an earthquake or tsunami;
- by erosion resulting from a structural or design fault;
- more than 72 hours after an earthquake or tsunami.

## Escape of water or liquid

**Any loss or damage caused by water or any other liquid bursting, leaking, discharging or overflowing from:**

- a water main, water supply pipe or fire hydrant located at or near the *home*;
- a drain, fixed pipe, roof gutter, guttering or rainwater downpipe, drainage or sewage system;
- a fixed bath, sink, basin or toilet in the *home*;

- a fixed heating or cooling system;
- a fixed water or septic tank;
- a pipe or any plumbing apparatus fixed to a pipe;
- a rainwater, hot water, septic or fish tank at the *home*;
- a refrigerator, freezer, dishwasher or washing machine;
- a swimming pool or spa at the *home* whether fixed or portable;
- a waterbed in the *home*.

**But, we will not cover you for any loss or damage caused:**

- to or by any broken, worn or aged tiles or grouting affixed to a wall in a bathroom, kitchen or laundry unless the damage was caused by liquid or water leaking from a pipe located within a wall or under a floor that does not form part of a shower wall, floor or base;
- by a leaking shower floor, base or cubicle wall, such as through deteriorated grouting and/or cracked tiles;
- by a *leak* or gradual process of deterioration of which you were aware or should have been aware and did not take any or any adequate steps to repair or replace before the loss or damage occurred;
- by underground (hydrostatic) water, such as swimming pool movement;
- to repair or renovate any water damaged area of *your home* before we inspect the cause of the *leak*;
- by *leaks* that have not caused any permanent damage to *your home*;
- by *leaks* from agricultural pipes;

- by liquids escaping from a portable container, such as a plant pot, vase, terrarium, fishbowl, beverage container, saucepan, bucket or watering can;
- by the escape of gas or a liquid;
- to a tank, pipe, part of a tank or pipe, a container or waterbed that was the cause of the *leak*;
- to a leaking shower floor, base, glass screen, door or cubicle wall;
- by any liquid escaping from a watering or irrigation system or hose;
- by wear and tear, rust, fading, rising damp, mould, mildew, corrosion, rot or gradual process of deterioration resulting from the escape of any liquid;
- by a gradual process, such as leaking, splashing, dripping or overflowing, over a period of time of which you were aware or should have been aware and did not take any or any adequate steps to repair or replace before the loss and damage occurred.

**Exploratory costs of a leak**

**If *home* is shown on your Certificate of Insurance, we will also pay for any reasonable exploratory costs to locate the source of the *leak* provided that:**

- the source of the *leak* is unknown; and
- the *leak* is causing damage to the *home* or *contents*.

We will also cover you to replace undamaged tiles or other wall or floor materials to match or complement any new materials used for the repairs up to \$1,000 per claim.

**Explosion**

**Any loss or damage caused by an explosion.**

**But, we will not cover you for any loss or damage caused:**

- by nuclear or biological devices; or
- to any tank or container that exploded.

**Fatal injury compensation**

**If *home* or *contents* is shown on your Certificate of Insurance and you or any person who permanently resides with you suffers a fatal injury as a result of an insured event at the *home*, we will pay the sum of \$10,000 for each deceased person if:**

- we have agreed to pay a claim for loss or damage to *your home* or *contents* resulting from the event; and
- the death occurs within 12 months of the insured event.

We will pay the sum of \$10,000 for each deceased person for any one event.

**Fire (including bushfire)**

**Any loss or damage caused by fire, including bushfire.**

**But, we will not cover you for any loss or damage caused:**

- by a bushfire that occurs within the first 72 hours of the *policy* commencing unless:
  - *your policy* commenced immediately after another *policy* covering the same property expired; or
  - *your policy* expired without a break in cover; or

- *you* have just purchased the *home*.

- by heat, ash, soot or smoke when *your home* or *contents* have not ignited unless the loss and damage is caused by a burning building that is located within 10 metres of the *insured address*;
- by scorching or heat damage where there has been no identified source of fire ignition;
- by cigarette/cigar marks or scorching;
- to floor coverings from an open fire, combustion heater, pot belly stove or stove;
- by any electrical breakdown or short-circuit but we will pay for any resulting fire damage.

**Flood and water runoff**

**Any loss or damage caused by flood or water runoff.**

*Flood* means the covering of normally dry land by water that has escaped or been released from the normal confines of a lake, river, creek, reservoir, canal, dam or other natural watercourse regardless of whether it has been altered or modified.

*Water runoff* means water that enters *your home* as a result of running off, escaping or overflowing from any origin.

**But, we will not cover you for any loss or damage caused:**

- by deliberate or malicious damage to or destruction of a reservoir or dam or any looting or rioting following those incidents;
- by a *flood* that occurs within the first 72 hours of this *policy* commencing unless:

- *your policy* commenced immediately after another *policy* covering the same property expired; or
- *your policy* expired without a break in cover; or
- you have just purchased the *home*.
- by any underground (hydrostatic) water or pressure;
- to a path, driveway, garden, paving or freestanding or *retaining wall*, gate or fence that was not structurally sound or in *good condition* and which was known by you should have been known by you and was not repaired before the loss or damage occurred and caused or contributed to the loss or damage;
- to sea walls;
- to a sporting surface or court;
- to a swimming pool, spa, water tank or their covers and liners, including the cost of cleaning mud or debris out of a swimming pool, spa or water tank or replacing or storing the water;
- to an unsealed path or driveway constructed from gravel or other loose material.

The maximum we will pay for any loss or damage to a path, driveway, garden, paving or freestanding or *retaining wall*, gate or fence is 10% of the *home* sum insured for any one event.

## Garden and plants

If *home* is shown on your *Certificate of Insurance* and we have accepted a claim for loss or damage to your *home* resulting from the same insured event, we

**will pay for the cost to repair or replace trees, shrubs, plants, hedges or garden beds at your home that are damaged as a result of the same insured event.**

**But, we will not cover you for any loss or damage to lawns, grass or pot plants.**

The maximum we will cover you for damage to garden and plants is \$1,000 for any one event.

## Glass

**If home is shown on your Certificate of Insurance, we will pay for the reasonable cost to repair or replace:**

- fixed glass that forms part of the *home*, including windows that are accidentally broken; or
- a fixed sink, basin, shower base (not tiled bases), bath or toilet in the *home* that is accidentally broken.

**But, we will not cover you for:**

- the cost to repair scratches or cracks that do not extend through the entire thickness of the item;
- any damage caused to glass in a glasshouse or greenhouse;
- the cost to repair or replace tiles or tiled fixtures forming part of the *home*;
- any damage caused to toilet seats;
- any damage caused to glass that forms part of a stove, heater, oven or cook top as a result of the direct application of heat.

**If contents is shown on your Certificate of Insurance, we will pay for the reasonable cost to repair or replace any glass that is accidentally broken or damaged and that:**

- forms part of your furniture; or

- forms part of a picture, painting, print or mirror designed to be hung from a wall or freestanding; or
- forms part of an aquarium.

**But, we will not cover you for:**

- the cost to repair scratches or cracks that do not extend through the entire thickness of the item;
- the cost to repair or replace a picture tube or the screen of a television or visual display unit;
- the cost to repair or replace any glass that forms part of a radio or clock, vase, ornament, lamp or photograph frame.

## Impact

**Any loss or damage caused to the home that results from an impact from:**

- a falling tree or branch, including the cost of removing the tree or branch;
- a motor vehicle, caravan or watercraft;
- debris falling from the air, space, an aircraft, rocket, satellite or drone;
- a satellite dish or a television or radio aerial that breaks or collapses.

**But, we will not cover you for any loss or damage to the home caused:**

- by removing fallen trees or branches that have not caused damage to the *home*;
- to a path, paving or underground service by a road vehicle, crane or earthmoving equipment;
- by lopping or felling trees;
- by the roots of trees, plants,

hedges or shrubs;

- by the removal of tree stumps or roots still in the ground.

**If contents is shown on your Certificate of Insurance, we will also cover you for any loss or damage to your contents caused by a ceiling collapse.**

**But, we will not cover you for any loss or damage caused by a ceiling collapse that you or a reasonable person should have expected but did not take any or took inadequate steps to prevent or avoid before the loss or damage occurred to your home.**

## Lightning

**Any loss or damage caused by lightning, including damage resulting from a power surge following a lightning strike.**

**But, we will not cover you for any loss or damage:**

- caused by a power surge or fluctuation created by your electricity provider or by trees or objects falling onto a power line; or
- if there is no evidence that lightning directly caused the loss or damage.

## Loss of rent

**If home is shown on your Certificate of Insurance and:**

- the *home* becomes unfit to live in as a result of loss or damage covered by an insured event or an optional extra; and
- we have agreed to pay for the loss or damage; and
- the *home* was being let for reward at the time of the loss,

**we will cover you for any loss of rent during whichever is the shorter of the following periods:**

- while the *home* remains unfit to live in; or
- 12 months.

This benefit is calculated based on the rentable value of the *home* immediately prior to the occurrence of the loss or damage.

We cover you for these benefits in addition to the sum insured for the *home*.

The maximum we will cover you for loss of rent is 10% of the *home* sum insured for any one event.

## Malicious damage, intentional damage or damage by vandals

**Any loss or damage caused by malicious damage, intentional damage or damage by vandals.**

**But, we will not cover you for any loss or damage caused:**

- by you or any person who permanently or temporarily resides in the *home*;
- by a person who entered your *home* with your express or implied consent or that of any person who permanently or temporarily resides in the *home*;
- by a boarder or *tenant* in the house.

## Matching repairs

**If home or contents is shown on your Certificate of Insurance and we have agreed to pay your claim for an insured event, we will also pay the costs to replace or match your undamaged property to create a uniform appearance**

**when we repair your damaged property.**

The maximum we will pay for matching repairs is \$1,000 for any one event

## Mitigation improvements (bushfire, cyclone and flood)

**If home is shown on your Certificate of Insurance, we will cover you for any reasonable cost to purchase and install mitigation improvements to reduce the risk of bushfire, cyclone or flood damage being caused to your home, such as a sprinkler system, gutter guards, window protection, roller door bracing, roof improvements, shed anchoring, flood barriers, flood-resistant doors and windows and anti-backflow valves if all the following conditions apply:**

- we have accepted a claim for an insured event that has caused loss or damage that exceeds 80% of your *home* sum insured; and
- we authorise or arrange repairs to your *home*; and
- you have obtained our written agreement to purchase or install the relevant mitigation improvements prior to doing so.

The maximum we will cover you for mitigation improvements is \$10,000 for any one event.

## Mortgage discharge costs

**If home is shown on your Certificate of Insurance and we have elected to pay your claim for an insured event to a mortgagee, financier or credit provider that repays your mortgage or financial commitment in full, we will also pay the reasonable administrative and legal costs to:**

- discharge your mortgage; and

- remove the mortgage from the land title register relating to your *home*.

**But, we will not cover you for any penalty interest rate charge or early loan repayment charge imposed by a mortgagee, financier or credit provider.**

The maximum we will cover you for mortgage discharge costs is \$1,500 for any one event.

## Motor burnout

**If home or contents is shown on your Certificate of Insurance and a household electric motor burns out or fuses during the period of insurance, we will cover you for the reasonable cost to:**

- repair or replace the damaged motor;
- repair or replace the sealed unit in which the electric motor was located, such as a sealed refrigeration or air-conditioning unit;
- re-gas a refrigeration or air-conditioning unit;
- replace switches, capacitors, condensers, bearings and fixed seals that form part of the electric motor.

If we are not able to repair or replace the motor or sealed unit, we will cover you for the reasonable cost of replacing the electric motor or sealed unit with an equivalent and compliant motor or unit.

**But, we will not cover you for:**

- any loss and damage caused by the burnout of an electric motor or an electric motor located within a sealed unit if it was more than 10 years old from its date of manufacture;

- any amount recoverable by you under a guarantee or warranty applying to the electric motor or sealed unit;
- any loss and damage to a pump or electric motor forming part of a submersible pump;
- any loss and damage to a radio, television, computer, printed circuit board, electronic component, video, sound or recording system or amplifying or electronic equipment;
- any loss and damage caused to a motor used in connection with a *business* or your occupation;
- the cost to replace an appliance if its electric motor or sealed unit cannot be repaired or replaced.

## Moving to a new address

**If contents is shown on your Certificate of Insurance and you are moving to a new address within Australia, we will cover your contents while they are being transported to your new address for any loss or damage caused by:**

- fire; or
- a collision; or the vehicle carrying your *contents* overturning while in transit.

When you are moving to a new *home* we will cover your *contents* at your new address and at your old address for a maximum of 14 days from the date you began to move.

## Paraplegia or quadriplegia assistance

**If home or contents is shown on your Certificate of Insurance, we will pay you the reasonable and necessary costs of performing modifications to your home**

**to enable you to continue to live in the home or to assist you to relocate to a new residence (if required) if:**

- you became injured as a direct result of an insured event occurring at the home; and
- the injury resulted in permanent paraplegia or quadriplegia; and
- we have accepted a claim for loss or damage to your home resulting from the insured event.

The maximum we will cover you for paraplegia or quadriplegia assistance is \$20,000 for any one event.

## Removal of debris and rebuilding costs

**If home is shown on your Certificate of Insurance and it has been damaged as a result of an insured event or an applicable optional cover event that we have accepted, we will cover you for the reasonable cost of:**

- performing a property survey; and
- any design costs to repair your home; and
- any related legal work required to repair your home; and
- demolition and removal of debris from the home, including asbestos; and
- complying with any applicable government laws or by-laws introduced after the home was originally built or altered.

**But, we will not cover you for any costs to comply with any government laws or by-laws that relate to any part of the home that was not damaged by the insured event.**

We agree to cover you for these benefits in addition to the sum insured for the home.

The maximum we will cover you for removal of debris and rebuilding costs for your home is 10% of the home sum insured for any one event.

If contents is shown on your Certificate of Insurance and we have accepted a claim for contents damage caused by an insured event or applicable optional cover event, we will also cover you for the cost of removing the damaged contents and any associated and reasonable storage costs for those contents.

We agree to cover you for the cost of removing and storing your damaged contents in addition to the sum insured for contents.

The maximum we will cover you for removal of debris and rebuilding costs for your contents is 10% of the contents sum insured for any one event.

## Replacement of locks

**If home or contents is shown on your Certificate of Insurance, we will cover you for the reasonable cost to re-barrel or replace any home locks or change any house key codes if:**

- a key for an external door to your home is lost or stolen anywhere in Australia;
- a key was stolen and you have reported the theft to the police and have provided us with a copy of the crime report number;
- a key or anything attached to a key recorded your address or any other identifying information.

The maximum we will cover you for the replacement of locks is \$1,000 for any one event.

## Riot or civil commotion

**If home or contents is shown on your Certificate of Insurance, we will cover you for any loss or damage caused by a riot or civil commotion.**

**But, we will not cover you for any loss or damage caused:**

- by a boarder or tenant who resides in the home;
- by any nuclear, ballistic or biological device;
- by any person who entered your home with your express or implied consent or that of any person who permanently or temporarily resides in the home.

## Spoilage of food and medication

**If contents is shown on your Certificate of Insurance, we will cover you for any loss and damage to any refrigerated food or medications that have spoiled inside a refrigerator or freezer as a result of:**

- the burnout of an electric motor or an electric motor in a sealed unit that is not more than 10 years old from its date of manufacture;
- the accidental breakdown or failure of a refrigerator or freezer;
- the failure of a commercial electricity supply to the refrigerator or freezer.

**But, we will not cover you for any loss or damage caused:**

- by the burnout of an electric motor that is more than 10 years old from the date of its manufacture;

- by an electricity supplier deliberately shutting off or restricting the electricity supply to your home;
- by an industrial strike that causes the electricity supply to be cut off to your home;
- by the power to a refrigerator or freezer being accidentally switched off or disconnected (including as a result of a safety switch);
- to a refrigerator or freezer by spoiled food or medication (e.g. stain or odour).

The maximum we will cover you for spoilage of food and medication is \$500 for any one event.

No excess will apply if the spoilage of food or medication was caused as a direct result of a bushfire, cyclone or flood.

## Storm surge

**If home or contents is shown on your Certificate of Insurance, we will cover you for any loss or damage caused by a rise in the sea level resulting from a cyclone or other intense storm.**

**But, we will not cover you for any loss or damage caused:**

- by a storm that occurs within the first 72 hours of this policy commencing unless:
  - your policy commenced immediately after another policy covering the same property expired; or
  - your policy expired without a break in cover; or
  - you have just purchased the home.

- by underground (hydrostatic) water or pressure;
- to a path, driveway, garden, paving or freestanding or *retaining wall*, gate or fence that was not in a structurally sound or *good condition* of which *you* were aware or should have been aware and did not take any or any adequate steps to repair or remedy before the further loss or damage occurred;
- to sea walls;
- to a sporting surface or court;
- to a swimming pool, spa, water tank or their covers or liners, including the cost of cleaning mud or debris out of a swimming pool, spa or water tank and replacing or storing the water;
- to an unsealed path or driveway constructed from gravel or other loose materials.

The maximum we will pay for any loss or damage to a path, driveway, garden, paving or freestanding or *retaining wall* is 10% of the *home* sum insured for any one event.

### Supplementary living expenses

**If *home* is shown on your Certificate of Insurance and in our opinion an insured event has resulted in the *home* becoming unliveable, we will cover you for the reasonable increase in your normal living expenses that are necessary to maintain your standard of living at the date of the insured event.**

We agree to provide this cover only:

- for the reasonable period it takes to make *your home* liveable in our opinion; or

- until *you* are permanently relocated.

**But, we will not cover you for any supplementary living expenses that are covered under any additional benefit or optional cover you may have under this policy.**

The maximum we will cover *you* for supplementary living expenses is \$10,000 for any one event.

### Temporary accommodation

**If *home* or *contents* is shown on your Certificate of Insurance and are damaged by an insured event and we agree that *your home* is unfit to live in as a result of the loss or damage, we will cover you for the reasonable cost of temporary accommodation for you and any person who was permanently residing in the *home* at the date of the insured event and is covered by the *policy*:**

- for the reasonable period it takes to replace or repair the *home* or *contents* in our opinion; or
- the period that the *home* remains unfit to live in up to a maximum of 18 months from the date of the insured event.

The cost of the temporary accommodation we pay is based on the rentable value of *your home* immediately prior to the loss or damage.

We agree to pay this benefit in addition to the sum insured for the *home* or *contents*.

We will cover *you* for temporary accommodation for up to 18 months to a maximum of 10% of the total sum insured for any one event.

### Temporary removal of contents

**If *contents* is shown on your Certificate**

**of Insurance, we will cover you for any loss or damage caused to your contents by an insured event while they were temporarily removed from your home but within Australia and in your possession and while temporarily occupying another premises for up to 60 days unless we agree in writing to a longer period.**

We agree to cover *you* for temporary removal of *contents* for up to 60 days.

### Temporary storage of undamaged contents

**If *contents* is shown on your Certificate of Insurance and are damaged by an insured event and we agree that *your home* is unfit to live in as a result of that insured event, we will cover you for:**

- the reasonable cost to remove and store *your contents* until *you* find another residence to live in permanently or *your home* is fit to live in in our opinion, whichever occurs first; and
- the cost to return *your contents* from storage to *your home*.

**But, we will not cover you for any loss or damage caused to:**

- cash, gift cards, cheques, gift vouchers or cards and travellers' cheques;
- jewellery or watches;
- gems or precious metals in any form;
- any *contents* that are excluded under this *policy*.

The maximum we will cover *you* for temporary storage of undamaged *contents* is up to 18 months and to a

maximum of 10% of the *contents* sum insured for any one event.

### Unfixed building materials

**If *home* is shown on your Certificate of Insurance, we will cover you for loss or damage to any unfixed *home* building materials or uninstalled *home* fittings located at the *insured address*.**

The maximum we will cover *you* for unfixed building materials or uninstalled *home* fittings is \$1,000 for any one event.

### Visitors' contents

**If *contents* is shown on your Certificate of Insurance and we agree to pay your claim for an insured event, we will also pay the costs to replace your visitors' contents that have suffered loss or damage while they were located in your home.**

If *your visitors' contents* were insured by another *policy* that covers their loss and damage for the insured event, we are entitled to reduce our obligation to replace *your visitors' contents* by any sum that *your visitors* receive from the other insurer.

The maximum we will cover *you* for visitors' *contents* is \$500 for any one event.

## OPTIONAL EXTRAS

### Accidental damage to the home

If *accidental damage to the home* is shown on your Certificate of Insurance, we will cover you for any loss or damage to your home that resulted from an event unintended and unexpected by you.

But, we will not cover you for:

- *accidental damage to your home* if it has been rented to another person;
- *accidental damage* to a swimming pool, outdoor spa and related equipment, including covers and liners;
- *accidental damage* caused by:
  - minor dents, scratches or chips to walls, floors and furniture;
  - scorching, burning or melting caused by a process that involves heat, fire, a cigarette, a cigar, a pipe, tobacco, ash or any other substance designed to be burned, heated up or ignited.
- any general exclusion referred to on pages 40-43;

- any specific exclusion that applies to an insured event caused by the *accidental damage*;
- any loss and damage that occurs while *your home* is being renovated;
- any loss and damage caused by a power surge unless an insured event at *your home* directly caused the power surge;
- any loss or damage that occurs after the first 60 days of your home being *unoccupied*;
- any loss or damage caused by a mechanical, electrical or electronic breakdown of an item unless the breakdown or failure is covered under motor burnout cover;
- any item that we do not cover as part of *your home* as referred to on page 15.

We will only pay up to the limits that apply for the insured event that caused the *accidental damage*.

### Accidental damage to contents

If *accidental damage to contents* is shown on your Certificate of Insurance, we will cover you for any loss or damage to your contents that resulted from an event that was unintended and unexpected by you or by anyone who permanently or temporarily resides at the home.

But, we will not cover you for:

- any *accidental damage* to:
  - handheld glass, glassware or china items that are cracked, chipped or broken while being used;
  - minor dents, scratches or chips, including walls, floors and furniture;
  - scorching, burning or melting caused by a process that involves heat, fire, a cigarette, a cigar, a pipe, tobacco, ash or other substance designed to be burned, heated up or ignited.
- any *accidental damage* to a swimming pool, outdoor spa or related equipment, including covers and liners;
- any general exclusions referred to on pages 40-43;
- any specific exclusion that applies to an insured event that causes the *accidental damage*;
- anything that occurs while renovating *your home*;
- any damage caused by a power surge unless an insured event at *your home* caused the power surge;

- anything that occurs after the first 60 days of *your home* being *unoccupied*;
- any mechanical, electrical or electronic breakdown of an item unless the breakdown or failure is covered under motor burnout cover;
- any item that we do not cover as *your contents* as referred to on page 18.

We will only pay up to the limits that apply for the insured event that caused the *accidental damage*.

### Specified contents in the home

If *specified contents in the home* is shown on your Certificate of Insurance we, will cover you for any accidental loss or damage that occurs within your home to those specified contents up to the sum insured for that item shown on your Certificate of Insurance during the period of insurance.

But, we will not pay for any loss or damage to:

- sporting, recreational or leisure goods and equipment while in use other than a bicycle unless it was being used for racing or pace-making;
- specified *contents* that are used for a *business* activity;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps unless they are part of a set or collection.

## Specified contents away from the home

If *specified contents away from the home* is shown on your Certificate of Insurance, we will cover you for any accidental loss or damage that occurs anywhere in Australia or New Zealand to those *specified contents* up to the sum insured for that item shown on your Certificate of Insurance during the period of insurance.

But, we will not pay for any loss or damage to:

- sporting, recreational or leisure goods and equipment while in use other than a bicycle unless it was being used for racing or pace-making;
- specified *contents* that are used for a *business* activity;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps unless they are part of a set or *collection*.

## Unspecified contents away from the home

If *unspecified contents away from the home* is shown on your Certificate of Insurance, we will cover you for any accidental loss or damage that occurs

anywhere in Australia or New Zealand to unspecified contents up to the sum insured and up to the item limit shown on your Certificate of Insurance during the period of insurance.

But, we will not pay for any loss or damage to:

- sporting, recreational or leisure goods and equipment while in use other than a bicycle unless it was being used for racing or pace-making;
- specified *contents* that are used for a *business* activity;
- cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps unless they are part of a set or *collection*.

## LEGAL LIABILITY

Legal liability cover applies when another person or company makes a claim or takes legal action against you for something that you may be legally responsible for. Your legal liability cover depends on the type of insurance *policy* you have.

### Home insurance legal liability

If *home* is shown on your Certificate of Insurance and you are either an owner, occupier or landlord of the insured *home*, we will cover you and anyone who permanently resides with you, for their legal liability to pay compensation for death or bodily injury to another person or for loss or damage to their property resulting from an incident that occurs during the period of insurance.

The incident must occur within the boundaries of the *insured address* shown on your Certificate of Insurance.

The maximum we will cover you for *home* insurance legal liability is \$20 million including legal costs when our nominated legal representatives manage your claim.

### Contents insurance legal liability

If *contents* is shown on your Certificate of Insurance, we will cover you and anyone who permanently resides with you at your address for their legal liability to pay compensation for death or bodily injury to another person or for any loss or damage to their property resulting from an incident that occurs during the period of insurance.

The incident must occur within Australia and the legal liability must not arise from the ownership of the *insured address* shown on your Certificate of Insurance.

The maximum we will cover you for *contents* insurance legal liability is \$20 million including legal costs when our nominated legal representatives manage your claim.

### Legal liability exclusions

We will not cover your legal liability or the legal liability of anyone who permanently or temporarily resides at the *insured address* if the damage or loss was caused by or resulted from:

- any *business* activity conducted at the *insured address*;
- your association with any *business*, committee, club or association that you or anyone who permanently or temporarily resides with you;
- any contract of employment, workplace agreement, industrial award, enterprise bargaining agreement or determination;
- any criminal or statutory charge, notice, fine or penalty;
- any disease or infection;
- any award of exemplary or aggravated or punitive damages or a fine or penalty either claimed, ordered or awarded against you or anyone who permanently or temporarily resides with you;
- any exposure or potential exposure to asbestos in any form;

- any general exclusion that applies to this *policy*;
- an animal unless it is a pet dog, cat or horse and is kept at the *insured address* and has not been declared to be a dangerous dog by a relevant authority;
- any claim relating to workers' compensation or employment practice, including discrimination, equal opportunity and unfair or wrongful dismissal;
- any liability assumed under an oral or written contract or agreement, including a *rental agreement* or building contract unless that legal liability already existed in the absence of the contract or agreement;
- death or bodily injury to *you* or anyone that permanently or temporarily resides with *you* at the *insured address*;
- defamation, libel or slander;
- loss or damage to a landlord's property in which *you* reside and that was caused by *you* or anyone who permanently or temporarily resided with *you*;
- loss or damage to any property that is in *your* possession or the possession of anyone who permanently or temporarily resides with *you*;
- a new *home* construction or *home renovations* or addition where the value of the work exceeds \$75,000;
- *your* ownership or occupation of any building or land other than the *insured address* shown on *your* Certificate of Insurance;
- the use, ownership or control of a vehicle, caravan, trailer or aircraft unless it is a model aircraft, bicycle, golf buggy, wheelchair, ride-on mower or other garden equipment that does not need to be registered by law.

## GENERAL EXCLUSIONS - WHAT YOU ARE NOT COVERED FOR

**You and anyone who permanently or temporarily resides with you or is acting with your express or implied consent are not covered by any section of this policy for any loss, damage or legal liability that is caused or contributed to by the following events:**

### Action of the sea

Any loss, damage or legal liability caused by the action or movement of the sea.

But, we do cover for loss and damage caused by a *flood*, storm surge or tsunami.

### Asbestos

Any loss, damage or legal liability caused directly or through or in connection with the inhalation of asbestos, asbestos fibres or derivatives of asbestos, including the fear of inhalation of or exposure to asbestos.

### Business activity

Any loss, damage or legal liability arising when part of the *home* or *contents* insured is used for any *business* activity, except where a *business* activity has been previously agreed to by us.

### Computers and data

Any loss, damage or legal liability caused by electronic data or files that are corrupted, damaged or lost, including software, photographs, files, music files or any other visual images or audio file stored electronically.

But, we will cover *you* if the storage device was lost or damaged as a result of an insured event and the electronic data or files were legally purchased and cannot be restored to *you* at no cost.

### Confiscation

Any loss or damage caused by a government or local authority confiscating, compulsorily acquiring, nationalising or requisitioning *your* property.

### Consequential loss

Any *consequential loss* of any kind unless it is a loss that is stated as covered elsewhere in this PDS.

### Dangerous goods

Any loss, damage or legal liability caused by the unlawful possession or storage of toxic, explosive, flammable, illegal or combustible substances or liquids in or around *your home*.

### Defective or faulty design or workmanship

Any loss, damage or legal liability caused by defective or faulty design or workmanship, including any previous damage that has not been repaired.

### Deliberate acts

Any loss, damage or legal liability caused or contributed to by a deliberate or intentional act or omission by *you* or anyone who permanently or

temporarily resides with *you* at the *insured address* is acting with *your* express or implied consent.

### Ground movement (erosion and landslide)

Any loss, damage or legal liability caused by erosion, landslide, vibration, subsidence, earth shrinkage or any other earth movement.

But, we will cover any loss and damage from landslides or subsidence that occurs within the first 72 hours of a *flood*, storm or rain *water runoff* where the insured event is covered under *your policy*.

### Hydrostatic pressure

Any loss or damage resulting from the lowering or rising of the water table caused by hydrostatic water pressure.

### Illegal or criminal activity

Any illegal or criminal activity *you* or anyone at the insured address who permanently or temporarily resides with *you* or is acting with *your* express or implied consent is alleged to be involved in.

### Loss not caused by insured event

Any loss, damage or legal liability not directly caused by any insured event or to items that *you* or anyone who permanently or temporarily resides with *you* at the *insured address* have misplaced.

### Loss of value

Any reduction in market or resale value to *your home* or *contents* resulting from an insured event, including theft or repairs.

### Maintaining your home and contents

Any loss, damage or legal liability resulting from *your* failure to maintain *your home* in good repair and condition to ensure it was watertight, structurally sound, secure and well-maintained.

### Medical equipment and aids

Any loss or damage to medical equipment, item or aid that are designed to be either wholly or partially implanted within the body permanently or temporarily.

### Non-compliance with building regulations

Any loss, damage or legal liability if *your home* does not comply with any applicable building laws or regulations, except where those laws or regulations were first introduced after *your home* was originally built or last altered and that *you* were not required to comply with at the time.

### Period of insurance

Any loss, damage or legal liability for any event or *accident* that occurs outside the period of insurance shown on *your* Certificate of Insurance.

### Pests or parasites

Any loss, damage or legal liability caused by vermin, including rats, rabbits, mice, cockroaches, insects, fleas, lice, bedbugs, termites and birds.

But, we will cover any loss and damage resulting from fire caused by vermin.

### Power surge

Any loss, damage or legal liability resulting from a power surge unless the power surge was caused by an insured event.

### Property not owned by you

Any loss, damage or legal liability to property not owned by *you* or a person who permanently or temporarily resides with *you* at the *insured address*.

But, we will cover you for:

- loss and damage to property not owned by *you* but for which *you* are legally liable; and
- the cost to replace *your* visitors' *contents* while they are visiting *your home* if they are not otherwise insured. See Visitor's contents on page 34.

### Radioactivity

Any loss, damage or legal liability caused by radioactivity or the use or escape of any nuclear fuel, material or waste.

### Roots and trees

Any loss, damage or legal liability caused by the roots of a tree, plant or shrub.

### Seepage and pollution

Any loss, damage or legal liability caused by seepage, pollution or contamination by any substance no matter how caused, including water seeping or running:

- through the earth;
- down the sides of earth or an earth-fill dam abutting *your home*;
- down the sides or underneath swimming pools or spas causing them to move, change shape, lift or *leak* through their hydrostatic valves;
- against or through a *retaining wall* that causes or contributes to it moving or cracking;
- from agricultural pipes.

### Sporting goods

Any loss, damage or legal liability arising from the use of sporting goods being used professionally or competitively or a musical instrument or a firearm while in use.

### Terrorism or war

Any loss, damage or legal liability caused by an act of *terrorism*, war or other act by a foreign enemy directly or indirectly caused or contributed to by:

- any biological contamination, explosion or pollution;
- any chemical contamination, explosion or pollution;
- any nuclear contamination, explosion or pollution;
- any radioactive contamination, explosion or pollution.

### Tree lopping

Any loss, damage or legal liability caused by a tree being lopped, felled or transplanted by *you* or anyone who permanently or temporarily resides with *you* at the *insured address* or is acting with *your* express or implied consent.

### Unoccupied home

Any loss, damage or legal liability if *your home* has been *unoccupied* for 60 or more consecutive days and was not maintained in a lived-in state by:

- keeping lawns mowed and the garden tidy; and
- redirecting regular mail and deliveries; and
- arranging for a physical inspection to be performed both inside and outside the *home* at least once per week for the entire period of the unoccupancy.

## War

Any loss, damage or legal liability caused either directly or indirectly by war, another act of a foreign enemy, a civil commotion, mutiny, uprising or revolution (whether war is declared or not). We also do not cover for riot, looting or civil commotion following these incidents.

## Watercraft

Any loss, damage or legal liability caused by the use or ownership of a watercraft.

## Wear and tear

Any loss, damage or legal liability caused by wear and tear, a gradual process of deterioration, mould, mildew, action of light, atmospheric or climatic conditions, rust, corrosion or wet or dry rot from whatever cause.

# CLAIMS - MAKING A CLAIM

At Sure Insurance, we understand that when things go wrong *you* want to be able to make *your* claim quickly and easily. To help *you*, we have outlined a few simple steps to follow.

**Step 1** - If *you* suffer any loss or damage, make sure everyone is safe. For emergencies, please call 000 or *your* local SES on 132 500. *You* are also required by this PDS to take all reasonable steps to prevent any further loss or damage but only if it is safe to do so.

**Step 2** - Report any theft, burglary, loss of valuables or malicious damage to the police. Please keep a list of any stolen or damaged items and details of the date the incident was reported to the police, the name of the police officer that *you* spoke to, the police station the event was reported to and the police report number.

**Step 3** - Keep evidence of the loss or damage to *your* property. However, do not authorise any repair or replacement unless it is to prevent further loss, damage

or liability. If any damaged property is a health or safety hazard, *you* should dispose of it immediately.

**Step 4** - Contact *us* on 1300 392 535. We will ask *you* to describe what has happened and will identify the type of loss, damage or injury that *you* may be able to claim for.

We will also ask *you* for the details of any person who may have been responsible for the loss or damage, including their name and address.

We may choose to appoint a representative of Sure Insurance to assist *you* in the assessment and settlement of *your* claim.

## Your obligations

**If an event occurs that may give rise to a claim under *your* home or contents policy, *you* are required to do all of the following:**

- take all reasonable steps to prevent any further loss or damage if it is safe to do so; and

- if a criminal act may have caused the loss or damage, *you* must:
  - immediately contact the police; and
  - immediately report the event to the police and provide *us* with the name of the police officer *you* reported the incident to, the police station *you* reported to and the police report number.
- keep evidence of the loss or damage to *your* property; and
- do not authorise any repair or replacement of any item unless it is to prevent further loss, damage or liability. However, if the damaged property is a health or safety hazard, *you* should dispose of it immediately; and
- tell *us* about the incident and lodge *your* claim as soon as possible; and
- provide proof of ownership, such as receipts, invoices, photographs, valuations, warranties or financial records, if requested by *us*; and
- tell *us* about any possible criminal prosecution or inquest arising from the event; and
- tell *us* if *you* believe there is another insurance *policy* that may also cover the same loss or damage; and
- tell *us* whether *you* are registered for Goods and Services Tax (GST) and entitled to claim an Input Tax Credit (ITC); and
- provide all reasonable assistance requested by *us* or our appointed legal representatives; and
- do not dispose of any damaged items unless we have authorised *you* to do so or if the damaged property is a health or safety hazard; and
- do not admit liability for any event to any person; and
- do not make an offer to or negotiate, pay or settle *your* claim with any person; and
- do not give *us* any false, or misleading or inaccurate information or documents in support of *your* claim; and
- authorise *us* to take over the matter and defend or settle any claim in *your* name; and
- authorise *us* to represent *you* or anyone who permanently or temporarily resides with *you* at the *insured* address at an inquest, official inquiry or court proceedings related to an event covered by *your* *policy*; and
- reimburse *us* for any reasonable costs we have incurred or paid for *your* claim if we either decline *your* claim or *you* decide to withdraw it.

*You* must also prove *you* have suffered a loss that is covered by *your* *policy* before we will make any payment.

**To enable *your* claim to be assessed quickly, please make sure *you* keep the following information and documents:**

- sales receipts or tax invoices; and
- detailed valuations from an Australian qualified and registered valuer; and
- instruction manuals; and
- guarantee or warranty certificates; and

- catalogues; and
- make, model and serial numbers; and
- photographs or images of the damaged item/s.

We may require you to provide us with additional evidence to substantiate your claim to our reasonable satisfaction and we have minimum proof requirements for the items set out below:

- for claims for lost or damaged jewellery, including watches, we require:
  - proof of purchase that identifies the item; and
  - a photograph clearly showing the item; and
  - a full description of the item in writing from the jeweller you bought it from or a professional valuer; and
  - an original operating manual or the manufacturer's box.
- for claims for lost or damaged paintings, pictures, works of art, sculptures or art, we require:
  - proof of purchase that identifies the item; and
  - a valuation by a member of the Auctioneers and Valuers Association of Australia.

A statutory declaration alone is not acceptable evidence of proof of ownership or value.

If we decide that you are unable to reasonably substantiate your claim, even if you have provided the minimum proof documents, we may reduce or refuse your claim.

### If you are registered or required to be registered for GST

You must tell us your Australian Business Number (ABN) and the ITC you are entitled to receive for your premium and your claim each time you make a claim. If you do not give us this information or provide us with the incorrect ITC, we will not pay any GST liability you incur.

When we pay a claim, your GST status will determine the amount we pay you and your claim settlement amount will be adjusted to allow for any ITC entitlement. This applies to any amount we pay, including where we advise that an amount will include GST.

## WHAT WE PAY - SETTLING YOUR HOME CLAIM

If we accept your home claim, we will pay for any reasonable cost to repair, rebuild or replace your home to its condition when it was either new or last renovated, altered or restored at our sole option and discretion.

If that is not possible, we will pay you a cash sum equivalent to the reasonable cost to repair, rebuild or replace your home to its condition when it was either new or last renovated, altered or restored.

The most we will pay for any one home claim is the building sum insured plus any applicable additional benefits.

We will repair your home up to the nearest archway, doorway or similar entry and exit point.

We will not pay for any undamaged materials in any adjoining rooms or undamaged parts of your home.

### Matching materials

We will pay the reasonable cost to match existing building materials used in the construction of your home when we agree to pay to rebuild or repair your home, except when matching materials cannot be found locally in which case we will only pay for the cost of the closest comparable material/s.

### Rebuilding at an alternative location

You may choose to have your home replaced at another site if it is regarded as a total loss by us.

However, we will not pay more than the cost to rebuild your home at its original site as stated on the Certificate of Insurance.

### Choice of repairer

We have the exclusive right to nominate and engage the repairer or supplier to be used to repair, rebuild or replace your home.

### Lifetime repair guarantee

Sure Insurance provides a lifetime guarantee if we authorise and pay for the repairs to your home arising from an insured event. Our lifetime guarantee requires us to repair any defect caused by poor workmanship by one of our nominated repairers.

However, we do not guarantee any repairs that you have authorised or organised if we agree to cash settle your claim.



## WHAT WE PAY - SETTLING YOUR CONTENTS AND SPECIFIED ITEMS CLAIM

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If we accept *your contents* claim or claim for specified items, we will repair or replace *your contents* or specified items at our sole option and discretion.

The most we will pay is the sum insured for *your contents* plus any additional benefits that may apply and the individual value of a specified item.

We will pay for the reasonable costs to replace *your* damaged item with a new item that is substantially the same if it cannot be repaired for less than the sum insured.

If we believe it is not possible to repair or replace stolen or damaged items, we will pay *you* either the replacement value or the sum insured for that item, whichever is the lesser.

### We treat these items differently when we decide to repair or replace them

Specified *contents* - we will pay the reasonable cost to repair or replace the specified item up to the sum insured listed on *your* Certificate of Insurance.

Carpet - we will pay for the reasonable cost to repair or replace carpet in a room, hallway or passageway where the loss or damage occurred.

Jewellery - we will pay for the reasonable cost to repair or replace *your* jewellery up to the applicable limit. However, we will not pay to reshape or re-claw an item if *your* claim is only for the loss of a gemstone.

*Pairs, sets and collections* - we will pay for the reasonable cost to replace or repair a particular item that forms part of a *pair, set or collection*.

*Sporting equipment* - we will pay for the reasonable cost to replace or repair the item. If the item was designed to complement another piece of *sporting equipment* and neither piece can be used without the other, then we will treat all pieces as one item.

*Unspecified contents away from the home* - we will pay for the reasonable cost to repair or replace the item up to the limit shown on *your* Certificate of Insurance.

## TOTAL LOSS

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*Your cover under your policy* ends if we settle *your* claim by paying the total sum insured under the *policy*.

### Your premium after we have paid a total loss

If *you* paid *your premium* in full when *you* purchased *your policy*, we will refund to *you* the unused pro-rata portion of the annual *premium* you have already paid. We will not charge a cancellation fee.

If *you* pay *your premium* by monthly instalments, *you* will not be entitled to any refund of the *premium* *you* have paid.

We do not charge a cancellation fee.

### Paying your mortgage or credit provider

If we decide to cash settle *your home* claim and *your home* is mortgaged or financed, we may at our sole option and discretion pay some or all of the claim amount to the credit provider or financier named on *your* Certificate of Insurance.

Any payment we make to a credit provider or financier when we settle *your* claim will reduce the amount we are required to pay to *you* for *your* claim by an equal amount.

If the sum we decide to pay to *your* credit provider or financier is less than the sum for which we decide to settle *your* claim, we will pay *you* the balance of the claim amount.

## FRAUD

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At Sure Insurance, we actively investigate any potentially fraudulent or inflated claim in an effort to ensure that insurance is fair for all of our policyholders. Any claim we regard as being potentially fraudulent or inflated will be investigated and may be reported to the police.

To report any suspected fraud, please call us on 1300 392 535.

# EXCESS

Your excess is the amount you are required to pay to us whenever you make a claim. Your Certificate of Insurance sets out the excess amounts you will need to pay.

If you claim on more than one type of insurance cover for the same incident, you will only have to pay the highest applicable excess. For example, if you have both *home* and *contents* cover and both *your home* and *contents* are damaged by the same insured event, you will only be required to pay the higher excess from both policies.

## Waiving your excess

When you make a claim for loss or damage to *your home* or *contents* and the incident covered by *your policy* was caused by a person who did not permanently or temporarily reside with you at the *insured address*, we may decide to waive any excess payable by you at our sole discretion if you provide us with the name and address of the person responsible for causing the loss or damage or, if applicable, their vehicle registration details.

## How to pay your excess

When you make a claim, we will choose whether to deduct any applicable excess from the amount we pay you or will direct you to pay the excess to us or our nominated repairer or supplier during the management of *your claim*. We may require you to pay your excess in full before we pay your claim or provide any benefit under the *policy*.

## Unoccupancy excess - When your home or unit will be unoccupied for more than 60 days

We will apply an *unoccupied premises excess* as shown on your Certificate of Insurance for each event covered by *your policy* if at the time of the incident *your home* had been *unoccupied* for more than 60 consecutive days unless no excess applies to *your claim*.

The period of unoccupancy for the purpose of this *policy* is deemed to commence on the day the *home* becomes *unoccupied* and ends when you or someone nominated by you has occupied the *home* for at least two consecutive nights.

You may be required by us to prove the occupancy of the *home* in the event of a claim, which may require you to provide supporting evidence to us, including proof of the use of utilities supplied to the house, such as electricity, gas and internet. We may also request additional evidence of occupancy from you to decide whether an *unoccupied premises excess* applies.

An *unoccupied premises excess* is payable in addition to any other excess that may apply to *your claim*.

# ABOUT THE COST OF THE PRODUCT - YOUR PREMIUM

Your premium is the amount you have to pay to us for *your policy* and includes any compulsory government or statutory

charges, levies, duties, GST and taxes that may apply.

## HOW WE CALCULATE YOUR PREMIUM

There are a number of factors we take into account when determining your insurance premium, which include:

- pricing factors; and
- *policy* optional extras; and
- any applicable discount; and
- any fees (including fees attributable to payment of *your premium* by instalments); and
- any statutory charges.

At Sure Insurance, we believe that the cost of insurance should be fair and reasonable, which is why we use a number of reliable indicators to accurately assess *your risk* and to calculate *your premium*.

The following pricing factors may be taken into account when determining your premium:

- the sum insured requested for *your home* and/or *contents*;
- the physical address of *your home*;
- the age of *your home*;
- the materials used to construct *your home*;

- the use of *your home*;
- the age of each proposed insured person;
- the bushfire risk at the physical address of the *home* or where *your contents* are located;
- the cyclone risk at the physical address of the *home* or where *your contents* are located;
- the flood risk at the physical address of the *home* or where *your contents* are located;
- the security risk at the physical address of the *home* or where *your contents* are located.

## Optional extras

You may add any or all of the nominated optional extras below by paying an additional *premium*.

- Home Insurance
  - Accidental damage - home

- Contents Insurance
  - Accidental damage - contents
  - Specified contents away from the home
  - Unspecified contents away from the home

## Premium discounts

We will automatically calculate any discount to which you are entitled based on the information you provide to us. We show any discounts we apply on your Certificate of Insurance.

We do not apply any discount where you pay your premium by monthly instalments or to any sum relating to an additional premium or government levy, duty, GST or other statutory charge included in your premium.

**You may be eligible for a premium discount in the following circumstances:**

- for combining your home and contents cover on the one policy; or
- an auto club discount based on your membership level of a recognised auto club; or
- a bushfire mitigation discount; or
- a cyclone mitigation discount; or
- a flood mitigation discount; or
- a security mitigation discount; or
- a loyalty discount based on the period of time you have been a customer of Sure Insurance.

Visit [sure-insurance.com.au](http://sure-insurance.com.au) for details of discount rates.

## Monthly instalment payments

To help you to manage the annual cost of your insurance, you can request that we automatically deduct your annual premium in monthly instalments from your nominated bank account or credit/debit card.

If you elect to pay your premium by monthly instalments, we may charge a monthly management fee in addition to your annual premium and will debit that fee each month as part of your regular instalment payment. The total amount payable will be more than if you pay your premium annually as a single payment.

Your Certificate of Insurance shows any additional fees that applies to your monthly instalment policy.

Any premium discounts we provide do not apply to the additional fee we charge for managing your monthly instalments.

If you are paying your premium by instalments, please refer to the Direct Debit Request Service Agreement incorporating your direct debit authority, which sets out the terms and conditions applicable to your instalment payment arrangement. This can be found on our website at [sure-insurance.com.au](http://sure-insurance.com.au).

If you wish to alter, delay or cancel your direct debit authority with us, please contact us at least 10 days prior to your next debit date. If you do not do so, we will not be able to implement your instructions until the following month.

## Overdue instalments

You are responsible for ensuring your account has sufficient cleared funds to pay each direct debit on the day it falls due.

If there are insufficient funds in your account on the date we attempt to debit your account with your monthly premium or your financial institution dishonours the debit, we may pass on to you any fees or costs we have incurred.

We recommend that you tell us immediately if you change or close your nominated account or if you will not have sufficient funds in your nominated account available on the day your next instalment payment is due.

**If any monthly instalment payment is overdue, we can do one or both of the following:**

- refuse to pay your claim if any instalment is more than 14 days overdue;
- cancel your policy without notice to you in advance if an instalment is more than one month overdue.

## Weekends or public holidays

Any payment from you to us that falls due on a weekend or public holiday will be debited the next business day.

## Policy renewal

When we decide to renew your policy, we will send you a Renewal Certificate of Insurance not less than 14 days before the expiry of your current policy to enable you to check the details that will apply for the new period of insurance.

If you do not require any changes to be made to your policy cover, we will continue to deduct your new monthly payments during the new period of insurance.

# PAYMENTS AND REFUNDS

Any payments or refunds paid by us to you will be made via electronic funds transfer to your nominated account. We do not issue cheques or make payments in cash.

# CANCELLATIONS

## Cancellation by you

You may cancel your insurance cover at any time by contacting us by phone, email or mail.

If you cancel your insurance cover with us within the 21-day cooling-off period after your cover commences or after you have renewed your policy with us and have not made a claim on your policy in the meantime, we will refund any premium payment you have made in full.

If you cancel your policy with us after the cooling-off period expires, your insurance cover will end on the date we received your cancellation request unless you inform us otherwise and we agree.

You can discuss the cancellation of your policy by calling us on 1300 392 535.

## Cancellation by us

We may cancel your insurance cover for any reason we are permitted to do so by law. For example, we may cancel your insurance cover if you make a fraudulent claim under your policy.

# COMPLAINTS

At Sure Insurance, we will attempt to resolve any complaint or dispute you may have as quickly as possible.

**The steps we set out below are part of our complaint and dispute resolution process, the details of which are available by either:**

## Upon cancellation

**If your insurance cover is cancelled after the cooling-off period, we will deduct from any annual premium you have paid:**

- a sum representing the period of time over which your insurance cover has been in force; and
- any non-refundable taxes and charges; and
- our cancellation fee of \$50.

If you pay your premium by monthly instalments, you will not be entitled to any refund of your premium but we will not charge our cancellation fee.

If we have cancelled your insurance cover due to fraud or any other reason permitted by law, we will not pay you any refund.

If your refund is less than our cancellation fee, we will not pay you any refund but we will not charge you any additional sum.

- calling us on 1300 392 535; or
- visiting our website at [sure-insurance.com.au](http://sure-insurance.com.au).

## Stage 1 – First review

Talk to us. The first thing you should do is call one of our consultants about your

complaint on 1300 392 535. Our consultant will respond to your complaint as soon as possible but will aim to respond within 15 business days of receipt of your complaint provided we have all the necessary information we need to complete any investigation required.

If we are unable to respond within 15 business days of receipt of your complaint, we will contact you to explain why. More complex complaints may take a longer period of time to resolve. Should we need more information or time to resolve your complaint, we will contact you to let you know.

After our first contact, we will keep you informed about the progress of your complaint at least every 10 business days during this Stage 1 unless you agree to extend that period.

If our consultant is unable to resolve your complaint to your satisfaction, they will refer you to or you may request to be referred to our Internal Dispute Resolution Service for an independent internal review of your complaint.

## Stage 2 – Internal dispute resolution

**You may request the matter be referred to the Sure Insurance Dispute Resolution Team or you can contact them directly by:**

- calling us on 1300 392 535; or
- emailing us at [complaints@sure-insurance.com.au](mailto:complaints@sure-insurance.com.au); or
- mailing us at Sure Insurance, PO Box 487, Capalaba, QLD, 4157.

Our Internal Dispute Resolution representatives will have the appropriate experience, knowledge and authority to consider and resolve your complaint.

They will aim to respond within 15 business days of the complaint being

referred to them or if additional time is required to investigate or resolve your complaint, they will discuss with you a reasonable alternative timeframe.

After our first contact during Stage 2, we will keep you informed about the progress of your complaint at least every 10 business days during this stage unless you agree to extend that period.

If our decision at Stage 2 does not resolve your complaint to your satisfaction or if we do not resolve your complaint within 45 calendar days of the date we first received your complaint, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

## Stage 3 – External dispute resolution

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers if the complaint is one that falls within AFCA's Terms of Reference.

**You can contact AFCA by visiting, calling or writing to:**

- [www.afca.org.au](http://www.afca.org.au); or
- free call 1800 931 678; or
- email to [info@afca.org.au](mailto:info@afca.org.au); or
- post to GPO Box 3, Melbourne, VIC 3001.

External dispute resolution determinations made by AFCA are binding upon us in accordance with the AFCA Terms of Reference.

If AFCA advises you that the AFCA Terms of Reference do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

# CODE OF PRACTICE

The Insurance Council of Australia (ICA) has developed a voluntary General Insurance Code of Practice (the Code) that we support and adhere to. The Code aims to raise the standards of practice and service within the general insurance industry.

## The objectives of the Code are:

- to commit us to high standards of service;
- to promote better, more informed relations between us and you;
- to maintain and promote trust and confidence in the general insurance industry;

- to provide fair and effective mechanisms for the resolution of complaints and disputes between us and you; and
- to promote continuous improvement of the general insurance industry through education and training.

To obtain a copy of the Code visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au) or contact us.

# FINANCIAL CLAIMS SCHEME

**The Financial Claims Scheme protects general insurance policyholders from potential loss if a financial institution fails.**

You may be entitled to a payment under the Financial Services Claims Scheme if you meet the eligibility criteria.

If you would like more information about the scheme, please contact:

- [fcs.gov.au](http://fcs.gov.au); or
- 1300 558 849.

# PERSONAL INFORMATION

We value the privacy of the personal information we collect about you.

We collect your personal information directly from you and through others, including those listed in our Privacy Policy, such as our distributors, claim managers and legal service providers.

## How we use your personal information

We and any parties appointed by us will only use your personal information for the purpose it was collected, such as to provide you with assistance or a product or service you requested or to help with your claim.

Your personal information may also be used for other purposes, that are set out in our Privacy Policy.

You may choose to not give us your personal information. However, this may affect our ability to provide you with a product or service, including the management of your claim.

## We may disclose your personal information to:

- our related entities; and

- our service providers, which may include some providers based overseas; and
- other parties as set out in our Privacy Policy.

## Our Privacy Policy

Our Privacy Policy provides information about how we collect, use and disclose your personal information and how you can:

- access your personal information in our
- ask us to correct your personal information on our records; and
- complain about any breach of the principles set out in the Privacy Act 1988 (Cth) and how we will deal with your complaint.

## Our Privacy Statement

To obtain a copy of the Sure Privacy Statement, please visit our website at [sure-insurance.com.au](http://sure-insurance.com.au). You can also call us on 1300 392 535 to request a copy.

## WORDS WITH SPECIAL MEANINGS - DEFINITIONS

Term	Definition
<i>accident</i>	An event or incident that causes loss or damage that you did not either intend or expect.
<i>accidental damage</i>	Damage caused by an accident.
<i>as new</i>	Home: to rebuild or repair your home using the same materials if they are readily available in Australia or using equivalent materials in terms of quality, purpose and specifications if they are not readily available in Australia.  Contents: to replace your contents with new items if they are readily available in Australia or by items of equivalent quality and price regardless of brand or supplier if they are not readily available in Australia.
<i>business</i>	Any business, trade, occupation, profession or other activity from which you earn an income but not including: <ul style="list-style-type: none"> <li>■ casual baby-sitting or child-minding;</li> <li>■ a domestic garage sale;</li> <li>■ renting your home.</li> </ul>
<i>collection</i>	More than one item that has been bought together or collected as part of an interest or hobby, including collections of coins, stamps, models, toys, badges and wine.
<i>consequential loss</i>	Any loss or damage or additional expense indirectly resulting from an insured event for which you have been provided cover under your policy, including:
<i>contents</i>	<ul style="list-style-type: none"> <li>■ the reduction in value of an item after it has been repaired or replaced;</li> <li>■ when you purchased an extended warranty for an item that was destroyed by an insured event (the cost to replace the item but not a new warranty);</li> <li>■ any loss of income resulting from your inability to work due to an insured event;</li> <li>■ any loss of productivity caused by the loss of or damage to your mobile phone.</li> </ul> <p>See page 18.</p>
<i>excess</i>	The amount you are required to pay us whenever you make a claim as shown on the Certificate of Insurance. More than one excess may apply to a claim.

Term	Definition
<i>family</i>	Any family member who permanently or temporarily resides with you at your home and includes your legal or de facto spouse or any member of your family or your spouse's family.
<i>fixed swimming pool</i>	Includes in-ground and above-ground pools that required excavation or the installation of any permanent structure, such as decks, ladders and fences, and all fixed accessories, such as pumps, motors and filters.
<i>floating floor</i>	A floor that does not have to be nailed or glued or otherwise attached to the subfloor.
<i>flood</i>	The covering of normally dry land by water that has escaped or been released from the normal confines of: <ul style="list-style-type: none"> <li>■ a lake, river, creek or other natural watercourse regardless of whether it has been altered or modified;</li> <li>■ a reservoir, canal or dam.</li> </ul>
<i>forced entry</i>	Illegal or unauthorised entry into your home or where you are currently residing, including illegally using keys or picking locks. It does not include the entry into your home via an unlocked door, window, skylight or external opening.
<i>good condition</i>	Maintaining your home in good repair and condition to ensure it is watertight, structurally sound, secure and well-maintained.
<i>home</i>	See page 15.
<i>home business equipment</i>	Computer equipment, including associated hardware and accessories, software (except for custom-written software), furniture and furnishings in a home office.
<i>insured address</i>	The address or addresses shown on your Certificate of Insurance.
<i>insurer/product insurer</i>	Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), trading as Liberty Specialty Markets.
<i>leak</i>	Any liquid that escapes from anything that leaks, bursts, discharges or overflows.
<i>lease agreement</i>	A lease for not less than three months between you and a tenant that gives the tenant the exclusive right to occupy all or part of the home.
<i>Liberty Mutual Insurance Company, Australia Branch</i>	Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), trading as Liberty Specialty Markets, a company incorporated under the laws of Massachusetts, USA (the liability of members is limited).
<i>open air</i>	Anywhere at the insured address that is not fully enclosed or lockable, such as an uncovered balcony or courtyard.

Term	Definition
<i>pair/set</i>	Contents that together comprise one unit, such as golf clubs, candle holders, dinner sets and ornaments.
<i>paraplegia</i>	Complete paralysis of the lower half of the body, including both legs.
<i>policy</i>	Includes: <ul style="list-style-type: none"> <li>■ your insurance, new business or renewal application; and</li> <li>■ your Certificate of Insurance; and</li> <li>■ this Product Disclosure Statement; and</li> <li>■ any Supplementary Product Disclosure Statement; and</li> <li>■ any applicable Key Facts Sheet.</li> </ul>
<i>premium</i>	The amount you are required to pay us for the requested insurance cover we give you under this policy. It includes any compulsory government statutory charges, levies, duties, GST or other taxes that may apply.
<i>quadriplegia</i>	Complete paralysis of the body from the neck down, including both arms and legs.
<i>renovations</i>	The removal of any part of the roof, floor or external walls of your home for the purpose of performing additions, alterations, repairs or improvements to your home.
<i>rental agreement</i>	A fixed-term lease agreement or periodic tenancy agreement whether verbal or in writing.
<i>rented out</i>	When your home is rented out in accordance with a rental agreement.
<i>retaining wall</i>	A wall that is not part of the building you live in and is designed to hold back or retain earth, water or any other substance.
<i>specified contents away from the home</i>	Items that you ask us to cover that are not in your home and for a sum that exceeds the limits of cover listed on page 20 and 21.
<i>specified contents in the home</i>	Items that you ask us to cover that are in your home and for a sum that exceeds the limits of cover listed on page 20 and 21.
<i>sporting equipment</i>	Any item or piece of equipment used for sporting, leisure or recreational activities, but does not include: <ul style="list-style-type: none"> <li>■ camping or diving equipment, parachutes, model crafts, hang-gliders, aircraft, motor vehicles, trail bikes, mini bikes, motorised go-karts or jet skis;</li> <li>■ any spare part or accessory used with that sporting equipment including a helmet, gloves, boots or goggles.</li> </ul>

Term	Definition
<i>stock</i>	Any goods or merchandise that are sold or distributed by you.
<i>temporary structure</i>	Any structure in which you live that is not fixed to the ground and not connected to any external service.
<i>temporary/unfixed swimming pool</i>	A swimming pool that is not a fixed swimming pool, including inflatable or above-ground swimming pools or spas.
<i>tenant</i>	The person(s) named on a rental agreement or who pays rent to reside in the home, including anyone who permanently or temporarily resides with them.
<i>terrorism</i>	Any act or omission by any person or group that includes the use of or threat to use force or violence for any political, religious, ideological, ethnic or similar purpose and/or is intended to induce fear in the public or any section of the public.
<i>tools of trade</i>	Tools or equipment that are normally used for your business, including home business equipment.
<i>unoccupied</i>	When no one has lived in your home for more than 60 consecutive days and you did not tell us beforehand that it would be unoccupied for 60 days or longer or when someone stays in the house for less than one night per calendar week over the 60-day period.
<i>unspecified contents away from the home</i>	Those of your contents that are located away from your home anywhere in Australia or New Zealand.
<i>uplift rate</i>	The automatic increase to your home or contents sum insured on renewal of your policy by us.
<i>water runoff</i>	Water that enters your home as a result of running off or overflowing from any origin or cause.
<i>we, us</i>	Sure Insurance Pty Ltd (ABN 72 624 109 128, AFSL 506 378)
<i>you, your</i>	The person/s shown as the policyholder/s on the Certificate of Insurance, including those family members who permanently reside at the insured address.

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# Sure



## **Contact Us**

For further information  
or assistance contact us on:

[sure-insurance.com.au](http://sure-insurance.com.au)

**1300 392 535**

## **Sure Insurance Pty Ltd**

ABN 72 624 109 128

AFSL 506378

PO Box 487

Capalaba QLD 4157

All financial services in connection with your insurance are provided by Sure Insurance Pty Ltd (ABN 72 624 109 128, AFSL 506 378) on behalf of the product issuer Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), trading as Liberty Specialty Markets, a company incorporated under the laws of Massachusetts, USA (the liability of members is limited).

Any general advice provided by Sure Insurance relating to this policy is provided under its Australian Financial Services Licence. Please consider your financial situation, needs and objectives and read the PDS and FSG before deciding whether to buy this insurance from us.

PDS01/2019 Effective date: 1 June 2019