

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Household building insurance policy
Prepared on: 1 June 2019 (effective 1 June 2019)

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No Optional	Some examples of specific conditions, exclusions or limits that apply to events/ covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You are not covered for any loss or damage to your contents caused by heat, ash, soot and smoke when your contents have not caught on fire unless it is caused by a burning building located within 10 metres of the insured address. PDS pg. 26.
Flood	Yes	You are not covered for any loss or damage to a swimming pool or spa, including the cost of cleaning mud or debris out of a swimming pool or spa or the cost to replace or store the water. PDS pg. 27.
Storm	Yes	You are not covered for any loss or damage caused to your contents by rain, hail or wind entering your home as a result of a defect, structural or design fault. PDS pg. 23.
Accidental Breakage	Yes / Optional	Yes – We pay for the cost to repair or replace glass in certain contents items that are accidentally broken. We will not cover you for any loss or damage to glass forming part of a radio or clock, vase, ornament, lamp or photo frame PDS pg. 27. Optional – We will pay for accidental loss or damage to some contents under the Optional Extras – Accidental damage to contents cover. PDS pg. 35.
Earthquake	Yes	We cover you for loss or damage to your contents caused by an earthquake. You are not covered for any loss or damage to contents caused more than 72 hours after an earthquake. PDS pg. 24.
Lightning	Yes	You are not covered for any loss or damage to your contents if there is no evidence that lightning directly caused the loss or damage. PDS pg. 28.
Theft and Burglary	Yes	You are not covered for any loss or damage caused by theft or attempted theft by a person who, without violent and forcible entry, entered your home with your express or implied consent, including a boarder or tenant. PDS pg. 22.
Actions of the sea	No	You are not covered for any loss or damage caused to your home by the action of the sea, including erosion or king tides. PDS Pg. 40. We do cover flood or water runoff, tsunami and storm surge. PDS Pg. 23, 24 & 32.
Malicious damage	Yes	You are not covered for any loss or damage caused by you or a person who permanently resides in the home or by a person who entered your home your expressed or implied consent. PDS pg. 29.
Impacts	Yes	You are not covered for any loss or damage caused by removing a fallen tree or branch that has not caused damage to the home or damage which has been caused by the roots of trees, plants, hedges or shrubs. PDS pg. 28.
Escape of liquid	Yes	We refer to Escape of liquid as leaking, bursting, discharging or overflowing from certain items or devices. You are not covered for any loss or damage caused by a leaking shower floor, base or cubicle. PDS pg. 24.
High value items and collections	Optional	We refer to High value items and collections as Specified items in the home. You are not covered for any loss or damage caused to Specified Items in the home unless the loss or damage is caused by an insured event when the Specified items are inside your home. PDS pg. 36.
Items away from the insured address	Optional	We refer to Items away from the insured address as Specified items away from the home. You are not covered for any loss or damage caused to your Specified Items away from the home if they are outside of Australia or New Zealand. PDS pg. 37.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example, the extra benefit “Visitors contents” has a \$500 limit for any one event. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example your basic excess would be payable on a claim for the insured event of Storm. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million for each accident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

*the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all of your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 1300 392 535 or in writing to Sure Insurance, PO Box 487, Capalaba, QLD 4155.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Provided/Distributed by Sure Insurance Limited, AFS Licence Number 506378.
- Underwritten by 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.

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Household building insurance policy

Prepared on: 1 June 2019 (effective 1 June 2019)

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STEP 1 Understanding the Facts

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STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No Optional	Some examples of specific conditions, exclusions or limits that apply to events/ covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You are not covered for any loss or damage caused to your home by heat, ash, soot or smoke when your home has not caught on fire unless it is caused by a burning building located within 10 metres of the insured address. PDS pg. 26. You are not covered for any loss or damage caused to your home by scorching or heat damage where there has been no identified source of fire ignition. PDS pg. 26
Flood	Yes	You are not covered for any loss or damage to a swimming pool or spa, including the cost of cleaning mud or debris out of a swimming pool or spa or the cost to replace or store the water. PDS pg. 27.
Storm	Yes	You are not covered for any loss or damage caused to your home by rain, hail or wind entering your home as a result of a defect, structural or design fault. PDS pg. 23.
Accidental Breakage	Yes / Optional	Yes – We will pay for loss or damage to repair or replace fixed glass that forms part of your home, including windows, which is accidentally broken. PDS pg. 27. Optional – We will pay for accidental loss and damage to some items under the optional benefit of Accidental Home damage cover. You are not covered for any accidental loss or damage if your home has been rented to another person. PDS pg. 35.
Earthquake	Yes	We cover your home if it suffers loss or damage as a result of an earthquake. You are not covered for any loss or damage if it is caused more than 72 hours after an earthquake. PDS pg. 24.
Lightning	Yes	You are not covered for any loss or damage caused to your home if there is no evidence that lightning directly caused the loss or damage. PDS pg. 28.
Theft and Burglary	Yes	You are not covered for any loss or damage caused to your home by theft or attempted theft by a person who, without violent and forcible entry, entered your home with your express or implied consent, including a boarder or tenant. PDS pg. 22.
Actions of the sea	No	You are not covered for any loss or damage caused to your home by the action of the sea, including erosion or king tides. PDS Pg. 40. We do cover flood or water runoff, tsunami and storm surge. PDS Pg. 23, 24 & 32.
Malicious damage	Yes	You are not covered for any loss or damage caused to your home by you or a person who permanently resides in the home or by a person who entered your home with your express or implied consent. PDS pg. 29.
Impacts	Yes	You are not covered for any costs to remove a fallen tree or branch that has not caused damage to the home or damage to for your home which has been caused by the roots of trees, plants, hedges or shrubs. PDS pg. 28.
Escape of liquid	Yes	We refer to the Escape of liquid as leaking, bursting, discharging or overflowing from certain items or devices. You are not covered for any loss or damage caused to your home by a leaking shower floor, base or cubicle. PDS pg. 24.
Removal of debris	Yes	We will pay up to 10% of your home sum insured for each claim under our Removal of debris and rebuilding costs benefit. PDS pg. 31.
Alternative accommodation	Yes	We refer to Alternative accommodation as Temporary accommodation. We will pay up to 10% of your home sum insured for each claim. PDS pg. 33.

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STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example, the extra benefit “Mitigation improvements” has a \$10,000 limit in our home building policy. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example your basic excess would be payable on a claim for the insured event of Storm. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million for each incident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).
- the insurer will cover all the reasonable costs to rebuild your home (*Total replacement*).

*the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

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If you want more information on this policy contact us on 1300 392 535 or in writing to Sure Insurance, PO Box 487, Capalaba, QLD 4155.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

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