



Home Buildings & Contents Insurance

Accidental Damage

Combined Product Disclosure Statement (PDS) & Financial Services Guide (FSG)



TABLE OF CONTENTS

PRODUCT DISCLOSURE STATEMENT (PDS)	3
Introduction	3
Important information	4
When answering our questions	6
Complaints	13
Benefits summary	14
Who we cover	16
Where we cover	16
Buildings cover	17
Contents cover	18
What you are covered for	22
Additional benefits.....	25
Additional covers	28
Optional covers	31
Legal liability	33
General terms and conditions.....	36
General exclusions	38
Definitions.....	40
FINANCIAL SERVICES GUIDE (FSG)	44

PRODUCT DISCLOSURE STATEMENT (PDS)

Introduction



ABOUT THIS PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) is an important document. You should read it carefully before making a decision to purchase this product.

This PDS will help **you** to:

- decide whether this product will meet **your** needs; and
- compare this product with other products **you** may be considering.

The information contained in this Introduction and the Important Information section is general information only. It is important **you** read the policy wording to ensure **you** have the cover **you** need.

Any terms in this PDS that are in **bold** are words that have a particular defined meaning. **You** should refer to the '[Definitions](#)' section of this document to obtain the full meaning of such terms. Headings have been included for ease of reference, but do not form part of the policy.

This PDS is made up of:

- this Introduction section;
- the Important Information section (beginning on page 3); and
- the policy wording (beginning with the section '[Who we cover](#)' on page 16) – terms and conditions of the cover provided.

UPDATING THIS PDS

Certain information in this PDS may change from time to time. If the updated information is not materially adverse from the point of view of a reasonable person deciding whether or not to purchase this product, a paper copy of the updated information will be available free of charge upon request, by contacting **your** intermediary or by contacting **us** using **our** contact details on the back page of this PDS.

Please note that **we** may also choose to provide **you** with a new or supplementary PDS in other circumstances.

This combined FSG and PDS was prepared on 1 June 2026. It applies to policies incepting on or after 1 July 2026.

Important information

ABOUT BLUE ZEBRA

Blue Zebra Insurance Pty Ltd (**BZI, we, us or our**) ABN 12 622 465 838, Australian Financial Services (AFS) Licence Number 504130, is an insurance underwriting agency and holds an AFS Licence to issue and provide general advice on general insurance products and to provide claims handling and settling services. **BZI** arranges and administers the policy. **BZI** acts under a binding authority for the **insurers** and not **you**.

ABOUT THE INSURERS

This insurance is jointly underwritten, for their respective shares, by:

- Chubb Insurance Australia Limited (Chubb) of Level 38, 225 George Street, Sydney NSW 2000 (ABN 23 001 642 020, AFSL 239687);
- AIG Australia Limited (AIG) of Level 19, 2 Park Street, Sydney NSW 2000 (ABN 93 004 727 753, AFSL 381686);
- HDI Global Specialty SE (HDI), acting through its Australian branch HDI Global Specialty SE - Australia, of Level 19, 20 Martin Place, Sydney NSW 2000 (ABN 58 129 395 544, AFSL 458776)

(the **insurers**).

Chubb, AIG and HDI's obligations under this policy are several and not joint. Each of their obligations are limited to the extent of their respective share of the risk, and each insurer is not liable for each other's share if any insurer does not satisfy any part or all its obligations under this policy.

ABOUT THIS INSURANCE

Our Home Building and Contents Insurance Accidental Damage policy covers **your buildings** or **your contents** for **accidental loss or damage**. **You** can choose to take out cover for **your buildings**, cover for **your contents**, or cover for both **buildings** and **contents**.

We also provide cover under specific conditions for a range of incidents and additional benefits and covers, including for **your** legal liability. **You** can also add the following 'optional cover' to **your** policy:

- 'Specified items' so they are covered for their full value if they are **contents** items that are subject to a flexible limit, or to restrict cover for an item to be at the **insured address** only.

For a summary of benefits available under this policy, please see the '[Benefits summary](#)' section.

To find out what this policy covers please read this PDS to ensure **you** have the cover **you** need.

HOW TO APPLY FOR THIS POLICY

Throughout this document when **we** are referring to **your** insurance broker or adviser, **we** simply refer to them as **your** intermediary.

If **you** are interested in buying this product or have any inquiries about it, **you** should contact **your** intermediary who should be able to provide **you** with all the information and assistance **you** require.

If **you** are not satisfied with the information provided by **your** intermediary, **you** can contact **us** at the address or telephone number shown on the back cover of this document. However, **we** are only able to provide factual information or general advice about the product. **We** do not give advice on whether the product is appropriate for **your** personal objectives, needs or financial situation. Therefore, **you** should carefully read this document before deciding whether to purchase this product or not.

COOLING-OFF PERIOD

After **you** apply for (or renew) a **BZI** product and **you** have received the PDS, **you** have **30 days** to check that the policy meets **your** needs. Within this time **you** may cancel the policy and receive a full refund of any **premiums** paid (less any non-refundable government charges, taxes and levies that **we** have paid and are not recoverable), unless:

- **you** have made a claim under **your** policy; or
- **you** have exercised any right or power **you** have in respect of **your** policy or the policy has ended.

Your request will need to be forwarded to **us** via **your** intermediary.

You can cancel **your** policy at any time after the cooling-off period. Please refer to 'Cancellation' under the '[General terms & conditions](#)' section.

OUR CONTRACT WITH YOU

You must pay **us** or **your** intermediary the agreed **premium** by the date due, to ensure there is cover under this policy. If **we** accept a claim under this policy, **you** will always need to pay **us** the **premium** due. **Your** policy is a contract of insurance between **you** and the **insurers**.

Your policy is made up of:

- The policy wording beginning with the '[Who we cover](#)' section. This is common to all customers who buy our Blue Zebra Insurance Home Buildings & Contents Accidental Damage product. It tells **you** what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- **Your policy schedule** provided by **us** for the relevant **period of insurance**. The **policy schedule** is a separate document unique to **you**, which shows the insurance details relevant to **you**. It includes any agreed changes, exclusions, terms and conditions made to suit **your** individual circumstances; and
- Any other written change otherwise advised by **us** in writing (such as an endorsement or a supplementary PDS). These written changes vary or modify the above documents.

This document is also the PDS and policy wording for any offer of renewal **we** may make, unless **we** tell **you** otherwise. Please keep **your** documents in a safe place.

Unless stated otherwise in the policy, if there is more than one insured on the policy, then anything which any of the insureds says, does or omits to advise to **us**, applies to and affects the rights of all of the insureds under this policy or any claim made under it. **We** only need a request from one insured to change or cancel **your** policy, or to tell **us** where an approved claim payment should be paid.

SIGNIFICANT ISSUES TO CONSIDER

Insurance contracts contain policy exclusions, policy terms and conditions and policy limits and sub-limits that **you** should be aware of when deciding to purchase **our** product. These things may affect the amount of the payment that **we** will make under a claim on this policy.

We may express some policy terms, policy limits or sub-limits as being either a dollar amount or a percentage of **your** sum insured shown in **your policy schedule** or some other amount, factor or item specified in the relevant clause or this document.

You should be aware of the following matters in considering whether this product is suitable for **your** needs.

Exclusion for new business policies

There is no cover under this policy for bushfire, grassfire, **storm**, **storm surge**, **flood** or tsunami in the first 72 hours from the start date shown on **your policy schedule**. Very limited exceptions apply. For full details see the '[General exclusions](#)' section.

Excesses can apply

For each of the available covers, an **excess** may apply. Please refer to the '[Excesses](#)' section.

Exclusions

This policy contains a number of exclusions, some of which are common in insurance policies. Before making a decision about whether to purchase this policy, **you** should read the full details of all relevant exclusions, which are contained in this PDS. **You** should make yourself aware of all the exclusions that apply in all sections of this PDS.

General terms and conditions

General terms and conditions applicable to all cover provided under this policy set out **your** obligations with which **you** need to comply. Please refer to the '[General terms & conditions](#)' section.

In addition, **you** should make yourself aware of all the terms and conditions that apply to the various covers detailed within this policy. If **you** or someone else (to the extent they would normally be covered under this policy) claim on this policy and do not meet them, **we** may decline or reduce the claim payment or cancel **your** policy.

Make sure you have the cover you need

You should discuss with **your** intermediary the appropriate amounts and risks for which **you** need to be insured. If **you** do not adequately insure for the relevant risks **you** may have to bear any uninsured losses yourself.

You should also advise **your** intermediary to notify **us** as soon as possible when **your** circumstances change which are relevant to **your** policy. For instance, **you** may need to consider increasing **your** sum insured if **you** purchase expensive items of **contents** like jewellery or make renovations or alterations to **your buildings**. If **you** do not tell **your** intermediary of these changes, in the event of **you** suffering a loss or damage, **your** sum insured may not be adequate to cover **your** loss, or **you** may not even have any cover under **your** policy.

THIS POLICY IS NOT A SUBSTITUTE FOR HOME MAINTENANCE

If purchased, this Blue Zebra Insurance Home Buildings & Contents Accidental Damage product provides insurance cover for **accidental loss or damage** to **your buildings** and/or **contents** and certain legal liability cover.

Home insurance policies are designed to protect their purchasers against the potential risk of covered events, for covered property. Property insurance is not intended or designed to serve as a substitute for good maintenance of **your buildings** or **contents**.

If purchased, **we** insure **your buildings** and/or **contents** on the condition that they are in good condition, and **we** may cancel **your** policy or tell **you** that **we** will not offer to renew it if that is not the case. Subject to Australian insurance law, this policy does not cover certain types of damage or loss, for example wear and tear, gradual deterioration or property which develops an inherent defect or fault due to its design.

You should read this PDS in full to understand what it does and does not cover, and the obligations **you** or anyone claiming under this policy have. If **you** have any questions about the cover this policy provides, please ask **your** intermediary to ask **us**, and **we** will answer them.

When answering our questions

Under Australian insurance law **you** have a duty to take reasonable care not to make a misrepresentation when answering **our** questions. This means that when getting a quote, buying or amending a policy, **you** need to answer **our** questions accurately and completely.

This duty applies in the same way to someone answering **our** questions on **your** behalf, as well as anyone else who answers **our** questions and is to be covered by this policy.

If **we** send **you** a renewal invitation **you** also need to check if all of the information on it is accurate and complete.

If **our** questions are not answered accurately and completely, **we** may reduce or not pay a claim, cancel **your** policy or treat it as if it never existed.

RENEWAL

At least 14 days before the policy expires **we** will provide **you** with a notice, offering **our** renewal terms, or explaining the reason for not renewing **your** policy. If **we** offer to renew **your** policy, **you** are not obliged to renew the policy with **us**. **We** encourage **you** to check the new amounts to make sure they continue to cover **your** needs.

You must check all the information recorded in **our** offer of renewal and tell **us** immediately if any of it is inaccurate or incomplete. This includes any changes that have occurred during the term of **your** policy; for example, changes to the insured property, the address where the insured property is kept, and the people covered by **your** policy.

Any changes to the information in **our** offer of renewal may cause **us** to change **our** decision to offer renewal of **your** policy or the terms on which **we** offer such renewal. If **you** do not tell **us**, **we** may reduce or not pay a claim, cancel **your** policy or treat it as if it never existed.

If **your** nominated method of paying **your premium** is by direct debit and **you** decide to renew this policy, then **we** will continue to debit **your** nominated bank account or credit card for the remainder of the **period of insurance**. If **you** pay **your premium** annually, **you** must pay the full amount by the due date shown on **your** renewal invitation in order for cover to continue into the renewed **period of insurance**.

This PDS (together with any amendments, updates or endorsements that **we** give **you** in writing) also applies for any offer of renewal **we** make, unless **we** tell **you** otherwise or provide **you** with a new updated PDS.

Your cooling-off period applies on each renewal. See page 4 for details.

Each renewal is a separate contract and not an extension of the prior contract.

HOW WE DETERMINE YOUR PREMIUM

The amount of **your premium** is determined by taking a number of different matters into account.

It is important for **you** to know in particular that the **premium** varies depending on the information **we** received from **you** about the risk to be covered by **us**. The higher the risk is, the higher the **premium** will be. Based on **our** experience and expertise, **we** decide what factors increase **our** risk and how they should impact on the **premium**. Each insurer can do this differently.

In this product the following are some of the factors that are taken into consideration when determining the appropriate **premium**:

- **your** nominated sum insured;
- where **you** live (i.e. the location of the **insured address**);
- the materials used in the construction of **your buildings**;
- what **your buildings** are used for (e.g. private residence, holiday home, rental property);
- security measures used for **your buildings** and/or **contents**;
- whether **you** have chosen any optional covers or not;
- the **excess** **you** have chosen for **your buildings** and/or **contents**. If **you** elect to take a higher **excess** in the event of a claim, this will reduce the cost of **your premium**. **Your** intermediary can supply **you** with quotes based on differing amounts of **excesses**.

Your intermediary can arrange for **you** to be provided with a quote for a **premium**. **You** will need to give relevant personal details to **your** intermediary at this time to enable **us** to calculate **your premium**.

Another important thing to know is that **your premium** also includes amounts that take into account **our** obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Insurance Duty, Goods and Services Tax (GST) and Emergency Services Levy) in relation to **your** policy. These amounts will be set out separately on **your policy schedule** as part of the total **premium** payable.

Also, minimum **premiums** may apply. Any discounts or entitlements may be subject to rounding and only apply to the extent any minimum **premium** is not reached.

BZI may also add an agency fee to the **premium** that is charged, and this will be shown on **your policy schedule**. The agency fee will only be refunded when the policy is cancelled within the cooling-off period (see page 4) or where the cancellation is effective from the start of the **period of insurance**.

Terrorism and Cyclone Insurance Act

We have determined that this policy (or part of it) is a policy to which the Terrorism and Cyclone Insurance Act 2003 applies. **We** may reinsure part or all of **our** liability under the Terrorism and Cyclone Insurance Act 2003 with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC).

As a consequence, **we** may be required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the **premium** charged to **you**. As with any other part of **our premium**, it is subject to Government taxes and charges such as GST, Stamp Duty and where applicable, Emergency Services Levy.

For further information contact **BZI** or **your** broker.

HOW TO PAY YOUR PREMIUM

There are two ways that **you** can pay **your premium**:

- an annual payment to **your** intermediary; or
- if provided, an annual payment directly to **BZI** from **your** credit card or from **your** bank account which can be arranged by **you** or **your** intermediary.

How to pay your premium via your intermediary

If **you** are paying **your** annual **premium** via **your** intermediary, **you** must pay them by the due date shown on **your policy schedule**. If **your premium** is unpaid after the due date **we** may be entitled to reduce or refuse to pay a claim or cancel this policy.

How to pay your annual premium directly to BZI

If **you** are paying **your** annual **premium** directly to **BZI**, **we** will deduct **your** annual **premium** from **your** nominated bank account or credit card within three business days after the day the details of the credit card or bank account have been provided to **us**.

If an attempt to deduct **your** annual **premium** is dishonoured for any reason, **we** will notify **you** and/or **your** intermediary and provide details on:

- any actions required by **you**; and
- when **we** will next attempt to deduct the annual **premium**.

After three unsuccessful attempts to deduct the annual **premium**, **we** may cancel this policy. **We** will send a notice to **you** and/or **your** intermediary with details of the action **we** intend to take and when the cancellation will become effective.

ABOUT YOUR SUM INSURED

Your buildings sum insured and/or **contents** sum insured are shown on **your policy schedule**.

For **contents** cover, the sum insured can be made up of two parts:

- (1) the general **contents** sum insured which represents the total value of **contents** items, other than any 'Specified items'; and
- (2) individual items which **you** have chosen to specify (and **we** have agreed) under the 'Specified items' optional cover. Only certain **contents** items can be added as 'Specified items' (see page 31 for more details). Where an individual item has been specified on **your policy schedule** but it does not meet the criteria for the 'Specified items' optional cover, then that item will:
 - (a) be treated as a general **contents** item for the purposes of this policy; and
 - (b) the value shown for that item will be considered to be in addition to the general **contents** sum insured (item (1) above) shown on **your policy schedule**.

Please check that **your** sum insureds are adequate to cover **you** for the replacement value of **your buildings** and/or **contents**, and review them whenever **your** circumstances change (for example, after renovations to **your buildings** or purchasing new **contents** items). If **you** have any questions regarding the adequacy of **your** sum insureds, please contact **your** intermediary.

The sum insured values that **you** choose should include GST.

Your buildings sum insured and/or general **contents** sum insured will be automatically adjusted at renewal, if renewal is offered, to take into account various factors including inflationary trends. If **you** need to change the value associated with any 'Specified items', please inform **your** intermediary.

ABOUT MAKING A CLAIM

How to make a claim

If **you** need to make a claim under this policy, please contact **your** intermediary to assist **you** in lodging the claim with **us**.

Alternatively, if it is an emergency outside business hours or **you** would like to lodge the claim with **us** directly, please use one of the following methods to do so:

- phone **us** on 1300 171 535 or +61 2 8551 1915 (if dialling from overseas); or
- register **your** claim online at www.bzi.com.au/claims and **our** claims staff will contact **you**.

What you must do

As soon as **you** are aware of any circumstances that are likely to result in a claim under this policy, **you** must:

- take any reasonable steps to reduce the damage and avoid any further loss;
- inform the police promptly if property is lost, stolen or subject to **malicious damage** or vandalism; and/or
- keep any damaged property for which **you** intend to make a claim (so that **we** may inspect it). If **your** claim is for a total loss, **we** will give fair consideration to any extenuating circumstances.

What you must not do

If **you** believe that **you** are likely to make a claim under this policy, **you** must not:

- carry out any repairs without **our** authority, except in the case of an emergency where **you** are required to prevent further loss or damage to **your buildings** and/or **contents** as a result of that emergency, in which case **we** give **you** the authority to arrange reasonable emergency repairs on **our** behalf;
- admit responsibility for any loss, damage or destruction, if another person's property is involved;
- make any false statements in connection with **your** policy or any claim **you** make;
- negotiate a reduced settlement with another person for damage they have caused.

If **you** do not follow these steps, **we** can reduce any claim by an amount that fairly represents the extent to which **our** interests have been prejudiced.

Assisting us with your claim

You or the claimant under this policy must reasonably assist **us** with managing the claim. This includes providing **us** with the information, co-operation and assistance that **we** reasonably require. That may include attending one or more interviews at **our** reasonable direction.

If **you** or the claimant under this policy fail to reasonably assist **us** with the claim, **we** may reduce or refuse to pay it.

After your claim is accepted

After **we** have paid a claim under **your** policy, either in total or in part, **we** have the right to take over any legal right of recovery which **you** or a claimant under this policy have. If **we** do this, it will be for **our** benefit and at **our** expense (if **you** have been fully reimbursed). **You** or they must provide **us** with reasonable co-operation. For example, **you** or they must not limit or restrict **your** rights of recovery against any third party without **our** prior written consent.

We have the right to keep any damaged property **we** have paid for under **your** policy, including any proceeds if the items are sold.

If **we** recover more than the amount **we** paid **you** or the claimant under this policy, **we** will pay **you** or them the balance after deducting any expenses incurred by **us** in undertaking the recovery.

If any person compensates **you** or them for the insured damage of any property for which **we** have paid a claim, **you** or they must reimburse **us** for that payment. **You** or they must do this promptly after the compensation payment is made.

Your cover after a claim

Partial loss

If **you** have a **buildings** or **contents** claim that does not result in **us** paying **you** the full amount of the **buildings** sum insured and the general **contents** sum insured, **your** cover for the insured property will be reinstated up to the sum insured shown on **your policy schedule**.

Total loss

If **you** have a claim and **you** are covered under this policy for:

- only **your contents**, cover ends from the date **your** claim has been accepted and confirmed as a total loss by **us** in writing.
- only **your buildings**, cover ends from the date **your** claim has been accepted and confirmed as a total loss by **us** in writing.
- **your buildings** and **your contents**, cover ends from the date **your** claim for both **your buildings** and **your contents** has been accepted and confirmed as a total loss by **us** in writing.

Liability cover in relation to **your buildings** formerly occupied by **you** will continue for 6 months from the date of the destruction, loss or damage that resulted in that claim, or, the policy expiry date, whichever occurs later. Cover will stop immediately if:

- any construction commencing at the **insured address**;
- the sale of the **insured address** or any part of it;
- another policy that includes equivalent liability cover being taken out by **you** in relation to the **insured address**; or

- the commencement of construction of a building to replace the insured **buildings** at another site.

The total premium is payable and non-refundable because **you** have received the benefit of the cover **we** provide under the policy.

Lifetime guarantee on building repairs

If **you** have a **buildings** claim then **we** guarantee that if a defect arises in **your buildings** as a result of poor quality workmanship or poor quality materials when **we** replace, repair or rebuild **your buildings**, provided that **we**:

- have directly authorised and managed the replacement, repairs or rebuilding; and
- have paid, or have a legal liability to pay, the supplier, repairer or builder directly for this work;

then **we** will rectify the problem by authorising, managing and paying for further replacement, repair or rebuilding. **We** will, at **our** discretion, decide what needs to be done to rectify the problem.

This guarantee does not apply to:

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

Claims examples

Below are some examples of claim scenarios that are included here to show how a claim payment might typically be calculated. These examples are a guide only and do not cover all of the potential scenarios or all benefits that may be paid under this policy. They do not form part of the terms and conditions of **your** policy.

All dollar figures shown in these claim examples, except for **excesses**, include GST and are in Australian dollars. Each example also assumes the claimant has not claimed any input tax credits for the GST collected on their **premium**. That is, the claimant holds a 0% input tax credit entitlement under GST law.

BZI will determine actual claims payments on an individual basis taking into consideration the facts applicable to the claim and **our** assessment of any loss, damage or liability, as well as the coverage, exclusions and **excesses** set out in this policy and on **your** **policy schedule**.

Example 1 – partial loss to buildings and contents

You have **your buildings** and **contents** insured under a **BZI** Home Buildings and Contents Accidental Damage policy, with the following details:

- **Buildings** sum insured: \$600,000
- General **contents** sum insured: \$120,000
- **Buildings excess**: \$1,000
- **Contents excess**: \$500

A few months into the **period of insurance**, there is a major bushfire event that results in damage to some of **your buildings** and some of **your contents** at the **insured address**.

We assess the claim and determine that it will cost the following amounts which include GST:

- the cost to rebuild the **buildings** will be \$350,000;
- it will cost \$50,000 to remove the debris;
- architect's fees will be \$30,000;
- temporary accommodation whilst rebuilding takes place will be \$35,000;
- the general **contents** damaged or destroyed are valued at \$60,000.

How much we pay		Explanation
Cost to rebuild your buildings	\$350,000	The buildings sum insured is sufficient to cover the cost of rebuilding without the need to rely on the 10% sum insured safety net.
Removal of debris	\$50,000	Paid in addition to the buildings sum insured.
Architect's fees	\$30,000	Paid in addition to the buildings sum insured.
Temporary accommodation	\$35,000	Paid in addition to the buildings sum insured.
Replacement cost for contents	\$60,000	Based on the assessment of the value of the contents damaged or destroyed.
Less excess payable	-\$1,000	Only one excess is payable, the higher of the buildings and contents excesses .
Total of claim payments	\$524,000	

Example 2 – theft of specified item

Your contents are insured under a **BZI** Home Buildings and Contents Accidental Damage policy. **You** have a watch with a retail valuation of \$15,000 and because there is a ‘flexible limit’ of \$10,000 per item for jewellery and watches **you** have chosen to list it is a ‘specified item’ on **your** policy with \$15,000 as the specified value (as detailed on **your policy schedule**).

During a burglary at **your** property the watch is stolen.

How much we pay		Explanation
Cost to replace your watch	\$13,000	We organise for the replacement of your watch through a reputable jeweller and pay them \$13,000 (including GST) for the replacement. As an insurance provider, we are able to obtain a wholesale discount of \$2,000 on this occasion.
Less excess payable	-\$600	This is the relevant contents excess .
Total of claim payments	\$12,400	

Example 3 – legal liability

Your buildings are insured under a **BZI** Home Buildings and Contents Accidental Damage policy with a standard **excess** of \$1,000.

At a social gathering at **your** property one of **your** guests trips over an uneven tile in **your** backyard and unfortunately breaks their leg. They make a claim for loss of wages for an 8-week period and some out of pocket expenses. After **we** assess the circumstances behind the claim **we** determine that **you** are legally liable for this claim and that the amount **you** are liable for is \$12,000.

How much we pay		Explanation
Total amount of claim	\$12,000	Paid to the injured party.
Less excess payable	-\$0	No excess is payable because the claim is only under the ‘Legal liability’ cover.
Total of claim payments	\$12,000	

GOODS AND SERVICES TAX

You must advise **us** of **your** correct input tax credit percentage (**your** entitlement to GST credits on the insurance **premium**), where **you** are GST registered as a business and have an Australian Business Number.

We will not indemnify **you** for any GST liability, fines or penalties that arise from or are attributable to **your** failure to notify **us** of **your** entitlement (or correct entitlement) to an input tax credit on the **premium**.

The sum insured values that **you** choose should include GST and all dollar amounts in this PDS are inclusive of GST unless stated otherwise.

In the event of a claim, if **you** are not registered for GST, **we** will reimburse **you** the GST component. If **you** are registered for GST the amount that **we** are liable to pay under this policy will be reduced by the amount of any input tax credit that **you** are or may be entitled to claim for the supply of goods or services covered by that payment.

If **you** are unsure about the taxation implications of this policy, **you** should seek advice from **your** accountant or tax professional.

PRIVACY

How BZI manages your personal information

BZI complies with Australian privacy law, including the Privacy Act 1988 (Cth).

How we collect your details

We usually collect personal or sensitive information, about **you** (**'your details'**) directly from **you** or **your** intermediary. **We** may also collect it from other third parties such as **our** agents and service providers, other insurers and insurance reference bureaus, people who are involved in a claim or assist **us** in investigating or processing claims, including third parties claiming under **your** policy, witnesses and medical practitioners, third parties who may be arranging insurance cover for a group that **you** are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Before giving **us** personal information about another person, please make them aware of this privacy notice or refer that person to **our** Privacy Policy which is referred to below.

Why we collect, use and disclose your details

We collect, disclose and handle information, and in some cases personal or sensitive information, about **you** (**'your details'**) to assess applications, administer policies, contact **you**, enhance **our** products and services and manage claims (**'purposes'**). If **you** do not provide **your** information, **we** may not be able to provide **you** with **our** services or do those things listed above. By providing **us**, **our** representatives or **your** intermediary with **your details**, **you** consent to **us** using, disclosing to third parties and collecting from third parties **your details** for the **purposes**.

Laws authorising or requiring **us** to collect information include the Insurance Contracts Act 1984, Corporations Act 2001, Autonomous Sanctions Act 2011, A New Tax System (Goods and Services Tax) Act 1999 and other financial services, crime prevention, trade sanctions and tax laws.

Who we may disclose your details to (including overseas disclosure)

We may disclose **your details** for the **purposes** noted above to relevant third parties including **your** intermediary, affiliates of **BZI**, the **insurers**, other insurers and reinsurers, **our** service providers, **our** business partners, health practitioners, **your** employer, parties affected by claims, people investigating or assisting **us** in claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

BZI's Privacy Policy, available at www.bzi.com.au, provides further information and lists service providers, business partners and countries in which recipients of **your details** are likely to be located. It also sets out how **we** handle complaints and how **you** can access or correct **your details** or make a complaint.

How the insurers manage your personal information

Your privacy and the security of **your** personal information is extremely important to the **insurers** of this policy. The **insurers** are committed to protecting the privacy of **your** personal information and handling it in a responsible manner in accordance with Australian privacy law, including the Privacy Act 1988 (Cth).

The **insurers** collect personal information when **you** deal with them, their agents and other companies in their business group, as well as suppliers that act on their behalf. The **insurers** use **your** personal information so that they can do business with **you**. That includes issuing and administering products and services and claims.

The **insurers** may send **your** personal information overseas. For more detail about how each insurer handles **your** personal information, please read their respective Privacy Policies at:

- Chubb
www.chubb.com/au-en/footer/privacy.html or email aulegal.privacy@chubb.com
- AIG
www.aig.com.au/privacy-policy or email privacy.manager@aig.com
- HDI
www.hdi.global/en-au/legal/privacy/ or email au.privacy@hdi.global

It's up to **you** whether **you** provide **your** personal information to the **insurers**, but if **you** don't they might not be able to do business with **you**, and that could include paying a claim.

GENERAL INSURANCE CODE OF PRACTICE

The **insurers** are all signatories to the General Insurance Code of Practice ('**Code**') and **BZI** also proudly supports the **Code**. The **Code** is monitored and enforced by the Code Governance Committee.

The **Code**, which is written in plain English, sets out the standards that general insurers must meet when providing services to their customers, such as being open, fair and honest.

It also sets out timeframes for insurers to respond to claims, complaints and requests for information from customers.

The **Code** covers many aspects of a customer's relationship with their insurer, from buying insurance to making a claim, to providing options to those experiencing financial hardship or vulnerability, to the process for those who wish to make a complaint. **We** encourage **you** to tell **us** if **you** are experiencing vulnerability, so that **we** can best assist **you**.

A copy of the General Insurance Code of Practice can be found at www.codeofpractice.com.au.

Complaints

If **you** have a complaint about this product or about a service **you** have received from **us**, please contact **your** intermediary to initiate the complaint with **us**. If **you** are unable to contact **your** intermediary, **you** can contact **us** directly on 1300 171 535 or via compliance.manager@bzi.com.au.

We will acknowledge receipt of **your** complaint within one (1) business day of receiving it from **you** or **your** intermediary, or as soon as practicable. Following acknowledgment, **we** will provide **you** with the name and relevant contact details of the person assigned to liaise with **you** about **your** complaint.

We will investigate **your** complaint and keep **you** informed of the progress of **our** investigation at least every ten (10) business days and will make a decision in relation to **your** complaint in writing within thirty (30) calendar days of receiving **your** complaint.

If **we** are unable to make a decision within this timeframe, **we** will provide **you** with a reason for the delay and inform **you** of **your** right to take **your** complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules.

You may also take your complaint to AFCA if **you** are not satisfied with **our** decision.

If **your** complaint falls outside the AFCA Rules, **you** can seek independent legal advice or access any other external dispute resolution options that may be available to **you**.

AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Free call: 1800 931 678

In writing to: The Australian Financial Complaints Authority,
GPO Box 3, Melbourne, Victoria 3001

To the extent allowable at law, if **you** request copies of the information **we** relied on to make a decision about **your** complaint, **we** must provide it within ten (10) business days of **your** request unless **we** are within **our** rights not to provide access. Please see the General Insurance Code of Practice (codeofpractice.com.au) or contact **us** for further details.

Please note that if **we** have resolved your complaint to **your** satisfaction by the end of the fifth (5th) business day after **we** have received it, and **you** have not requested that **we** provide **you** a response in writing, **we** are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

FINANCIAL CLAIMS SCHEME

The **insurers** of this policy are authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia. As such, they are subject to prudential requirements and standards, regulated by the Australian Prudential Regulation Authority (**APRA**).

This policy may be a protected policy under the Federal Government's Financial Claims Scheme (**FCS**) which is administered by **APRA**.

The **FCS** may apply in the event that a general insurance company becomes insolvent. If the **FCS** applies, a person who is entitled to make a claim under this insurance policy may be entitled to a payment under the **FCS**. Access to the **FCS** is subject to eligibility criteria. Further information about the **FCS** can be obtained at www.fcs.gov.au.

CONFIRMATION OF TRANSACTIONS

If **you** need to clarify any of the information contained in this PDS, wish to confirm a transaction or **you** have any other queries regarding **your** policy or **your** claim, **your** first point of contact is **your** intermediary. However, if **you** would also like to contact **us** directly, please use the contact details on the back cover.

Benefits summary

Below is a summary of the coverage and benefits available under this policy, as well as optional covers that **we** may provide **you** the ability to add to **your** policy.

Please refer to the whole of this PDS, **your policy schedule**, and any other documents that make up **your** policy for full details and applicable terms and conditions, limits and exclusions.

Cover	Buildings	Contents
Accidental loss or damage Page 22	<input checked="" type="checkbox"/> Up to buildings sum insured (SI) if selected	<input checked="" type="checkbox"/> Up to general contents SI if selected
Additional benefits	Buildings	Contents
Sum insured safety net Page 25	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/>
Removal of debris Page 25	<input checked="" type="checkbox"/> Up to 20% of buildings SI	<input checked="" type="checkbox"/> Up to 20% of general contents SI
Rebuilding fees Page 25	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/>
Meeting building regulations Page 25	<input checked="" type="checkbox"/> Up to \$50,000	<input checked="" type="checkbox"/>
Temporary accommodation for home owners Page 25	<input checked="" type="checkbox"/> Up to 20% of buildings SI, up to 24 months	<input checked="" type="checkbox"/>
Temporary accommodation for tenants/strata title owners Page 26	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 20% of general contents SI
Plants, trees & shrubs Page 26	<input checked="" type="checkbox"/> Up to \$5,000, excluding storm, storm surge and flood .	<input checked="" type="checkbox"/>
Prevention of further loss or damage Page 26	<input checked="" type="checkbox"/> Reasonable and necessary costs	<input checked="" type="checkbox"/> Reasonable and necessary costs
Mortgagee discharge costs Page 26	<input checked="" type="checkbox"/> Reasonable costs	<input checked="" type="checkbox"/>
Replacing important documents Page 26	<input checked="" type="checkbox"/> Reasonable costs	<input checked="" type="checkbox"/> Reasonable costs
Storage of undamaged contents Page 26	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 20% of general contents SI
Building materials Page 27	<input checked="" type="checkbox"/> Up to \$2,000	<input checked="" type="checkbox"/>
Environmental improvements Page 27	<input checked="" type="checkbox"/> Up to \$5,000	<input checked="" type="checkbox"/> 3 star+ appliances
Excess waiver for total loss Page 27	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Counselling Page 27	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Up to \$1,000
Modifications to the home Page 27	<input checked="" type="checkbox"/> Up to \$25,000	<input checked="" type="checkbox"/> Up to \$25,000

Additional covers		Buildings	Contents
Mechanical/electrical breakdown	Page 28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pet cover	Page 28	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Up to \$1,000
Keys and locks	Page 28	<input checked="" type="checkbox"/> Reasonable and necessary costs	<input checked="" type="checkbox"/> Reasonable and necessary costs
Food & medication spoilage	Page 28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$500
Selling your home	Page 28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Security attendance fees	Page 28	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$2,500
Denial of access	Page 29	<input checked="" type="checkbox"/> Up to 90 days	<input checked="" type="checkbox"/> Up to 90 days
Permanently moving your contents to a new address	Page 29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to general contents SI
Purchasing a new home	Page 29	<input checked="" type="checkbox"/> Up to 30 days	<input checked="" type="checkbox"/>
Contents at your new address	Page 29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 30 days
Identity theft	Page 29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$5,000
Theft of financial cards	Page 30	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$5,000
Contents of invited guests	Page 30	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$3,000
Tax audit	Page 30	<input checked="" type="checkbox"/> Up to \$5,000	<input checked="" type="checkbox"/> Up to \$5,000
Optional covers		Buildings	Contents
Specified items	Page 31	<input checked="" type="checkbox"/>	Optional
Legal Liability		Buildings	Contents
Cover for legal liability	Page 33	<input checked="" type="checkbox"/> Up to \$20 million	<input checked="" type="checkbox"/> Up to \$20 million
Defence costs	Page 34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Expenses incurred in attending court	Page 34	<input checked="" type="checkbox"/> Up to \$250 per day, \$5,000 in total	<input checked="" type="checkbox"/> Up to \$250 per day, \$5,000 in total
Motor vehicle liability	Page 34	<input checked="" type="checkbox"/> Up to \$20 million	<input checked="" type="checkbox"/> Up to \$20 million
Committee members of sporting or social clubs or community organisations	Page 35	<input checked="" type="checkbox"/> Up to \$10,000	<input checked="" type="checkbox"/> Up to \$10,000

Who we cover

In this policy **you/your** means:

- **you** – all the people named as the insured on **your policy schedule**; and
- members of **your family** that normally live with **you** at the **insured address**.

Family means:

- **your** spouse, partner or de facto;
- **your** parents, parents-in-law, and grandparents;
- **your** children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto; and
- the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of **your** spouse, partner or de facto.

If **you** live with people that are not part of **your family** (for example, **your** friends) **we** only cover them, to the extent their property is insured under this policy, if they are named as an insured on **your policy schedule**.

If the insured on **your policy schedule** is a company, trustee of a trust or body corporate, then **you/your** means:

- that company, trustee or body corporate;
- the following if they normally live at the **insured address**:
 - that company's director, that company's owner or that trust's beneficiary; and
 - their respective **family** members.

Where we cover

COVER AT THE INSURED ADDRESS

Your buildings and/or **contents** are covered at the **insured address**, as shown on **your policy schedule**.

If **you** have **contents** cover, **your contents** items are covered while they are inside a building that is fully enclosed at the **insured address**.

CONTENTS IN THE OPEN AIR

If **you** have **contents** cover, **your contents** items are covered while they are in the open air at the **insured address**.

If **your contents** are damaged by **flood, storm, storm surge**, or are stolen, **we** will only pay up to a **10%** of **your** general **contents** sum insured as listed on **your policy schedule**.

Any items that meet the criteria under the optional cover 'Specified items' where **you** have chosen to limit cover to the **insured address** only as shown on **your policy schedule** are not covered in the open air at the **insured address** (these will be limited to cover as per 'Cover at the insured address' above).

CONTENTS IN STORAGE

If **you** have **contents** cover, **your contents** items will be covered whilst stored in a secure commercial storage facility in Australia, provided the commercial storage facility is:

- a space specifically designed and constructed for the secure storage of goods, materials, or equipment that is fully enclosed; and
- lockable; and
- managed by a professional storage company; and
- only accessible by **you** or someone authorised by **you**.

The most **we** will pay for **contents** in storage in any one claim is the lesser of **\$100,000** or **25%** of **your** general **contents** sum insured as shown on **your policy schedule**.

Any items that meet the criteria under the optional cover 'Specified items' where **you** have chosen to limit cover to the **insured address** only as shown on **your policy schedule** are not covered whilst in storage (these will be limited to cover as per 'Cover at the insured address' above).

CONTENTS AWAY FROM YOUR INSURED ADDRESS

If **you** have **contents** cover, **your contents** items are covered while they are away from **your insured address**:

- anywhere in Australia or New Zealand whilst temporarily removed, or
- anywhere in the rest of the world where the duration of your trip is up to **100** days from the date you leave Australia.

Any items that meet the criteria under the optional cover 'Specified items' where **you** have chosen to limit cover to the **insured address** only as shown on **your policy schedule** are not covered away from the **insured address** (these will be limited to cover as per 'Cover at the insured address' above).

In addition, the following **contents** items are not covered while they are away from the **insured address**:

- goods that **you** use for earning an income; or
- office and surgery equipment that **you** use for earning **your** income.

Your contents are not covered if they:

- are outside Australia or New Zealand and the duration of **your** trip exceeds **100** days;
- are in transit during a permanent removal, except as provided under the additional cover 'Permanently moving your contents to a new address'; or
- have been removed permanently from **your insured address** other than:
 - sporting equipment that is stored within a club room;
 - **contents** stored in a bank safe deposit box; or
 - personal belongings of a student including sporting equipment whilst **you** are away from home attending school, college or university.

Buildings cover

WHAT ARE BUILDINGS

Only the following items at the **insured address** are included in the definition of **buildings**:

- residential buildings **you** live in, including:
 - any professional offices or surgeries in those **buildings**; or
 - any areas used for other business purposes within those **buildings** provided the primary use of the dwelling remains residential;
- domestic outbuildings, including garages, carports and sheds where the primary use of each individual structure is residential;
- fixed coverings to walls, floors (including installed floating floorboards) and ceilings. These do not include fixed carpets, curtains or internal blinds, unless **you** are the contracting seller or purchaser of the **buildings**, in which case these items will be deemed **buildings** until settlement;
- infrastructure for services, including infrastructure for the supply of electricity, gas, water, the internet and telephone;
- items built in, or fixed to, or on, the buildings such as built-in wardrobes, kitchen cupboards and permanently connected appliances;
- blinds or awnings on the outside of the buildings;
- landscaping, paved terraces, paved pathways and paved driveways (excluding gravel driveways), retaining walls, fences and gates entirely or partly at the **insured address**;
- jetties, wharfs, pontoons and moorings, used for domestic purposes only, where:
 - they are located within the boundaries of the **insured address**; or
 - part of their structure begins or terminates on the **insured address**; or
 - **you** are legally responsible for them and they are within 200m of the **insured address**; and
- anything permanently built, permanently constructed or permanently installed on **your** property for domestic purposes, including in ground swimming pools and spas (and their fixed accessories), tennis courts, decks, pergolas, clothes lines, play equipment, and fixed rainwater tanks, solar panels or hot water systems.

WHAT ARE NOT BUILDINGS

The following items at the **insured address** are not included in the definition of **buildings**:

- any buildings, including outbuildings, that are used primarily for business purposes, including farming activities (but not including non-income producing hobby farms);
- property that a tenant is liable for under the terms of a rental agreement;
- plants, shrubs or trees, except as provided for under the additional benefit '[Plants, trees & shrubs](#)';
- common property;
- anything defined as **contents**;
- any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- inflatable or portable swimming pools or spas, or their accessories;
- loose or compacted soil, lawn, grass, artificial grass, gravel, pebbles, rocks or granular rubber;
- a hotel, motel or **serviced apartment**;
- **bed & breakfast** or **homestay**;
- **boarding house**, **guest house** or hostel;
- any **buildings** located in a caravan park or holiday park;
- any buildings which a **body corporate entity** is legally responsible to insure, including but not limited to free standing homes, apartments, town houses and semi-detached homes; or
- any items which are not expressly set out in the list of '[What are buildings](#)' above.

Contents cover

WHAT ARE CONTENTS

Only the following items are included in the definition of **contents**:

- household goods, including fridges, washing machines and dryers, that are not used for earning income;
- clothes, shoes, manchester and personal effects (for example: medical aids, glasses and hearing aids);
- carpets, rugs, curtains and internal blinds;
- furniture and furnishings, that are not built in;
- artworks such as paintings, prints, pictures, tapestries, antiques, sculptures, ornaments and art objects;
- home theatre equipment such as televisions, projectors and screens;
- office and surgery equipment that **you** use for earning **your** income while it is at **your insured address**;
- portable domestic appliances that are not built in;
- handyman tools and gardening equipment;
- musical instruments, other than those used for earning an income;
- **pedal cycles** and their equipment and accessories (for example, lights, bike bags, pumps, or tracking or navigation computers) including whilst in use other than when being used for racing or pacemaking. **Pedal cycles are subject to a flexible limit, unless specified, shown below in the 'Contents with flexible limits' section;**
- electric scooters that are compliant with the relevant power output and speed regulations allowed under state or territory laws, regulations or rules and that do not require registration;
- sporting equipment (other than **pedal cycles**) whilst it is not being used;
- swimming pools, saunas and spas, that are not permanently installed;
- unattached accessories for any swimming pools, saunas or spas;
- jewellery and watches. These items are subject to the limits shown below in the 'Contents with flexible limits' section;
- items that contain or are thinly covered with gold or silver that are not jewellery or watches;
- **collections, sets** and memorabilia, such as medals, stamps, and currency. These items are subject to the limits shown below in the 'Contents with flexible limits' section;
- equipment for taking photographs or videos (including accessories and unprocessed film), developing and enlarging photographs, other than those used for earning an income;
- **tools of trade and equipment** used for a business activity but only while they are at **your insured address**. This does not include office/surgery equipment. These items are subject to the limits shown below in the 'Contents with fixed limits' section;
- records, CDs, DVDs, cartridges and discs, including computer software and computer games;
- data stored on any computer or related storage device, used for personal use (including the cost of restoring the data). These items are subject to the limits shown below in the 'Contents with fixed limits' section;
- money, bullion and negotiable instruments, such as cash, smart cards, and vouchers. These items are subject to the limits shown below in the 'Contents with fixed limits' section;
- unattached accessories and spare parts for the following: motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, mobility scooters, wheelchairs, surfboards, sailboards, surf skis and ocean skis, kayaks and canoes, kite surfing equipment and stand up paddleboards. These items are subject to the limits shown below in the 'Contents with fixed limits' section;
- landlords' fixtures and fittings that **you** are liable for under the terms of a rental agreement. **We** will not cover these fixtures and fittings if the **body corporate entity** is legally responsible to insure them;
- fixtures and fittings that **you** have installed for **your** own use if **you** are a tenant, or **your** fixtures and fittings if **you** are the owner of a unit within a **body corporate entity**. **We** will not cover these fixtures and fittings if the **body corporate entity** is legally responsible to insure them;
- motorcycles (including mini bikes and trail bikes) up to 250cc capacity or 20kW (for electric motorcycles) and which do not require registration, motorised golf buggies, ride-on mowers, mobility scooters, wheelchairs and remote controlled model or toy motor vehicles;
- surfboards, sailboards, surf skis and ocean skis, kayaks and canoes, kite surfing equipment, stand up paddleboards;
- watercraft no more than four metres long and which do not require registration under state or territory law; and
- remote controlled model or toy aircraft with a wingspan up to 1.5 metres, including drones that weigh less than 50kg and are not used for commercial purposes.

WHAT ARE NOT CONTENTS

The following items are not included in the definition of **contents**:

- unset precious or semi-precious stones;
- plants or trees growing outdoors. This does not include plants or trees growing in pots or tubs;
- animals, including birds or fish;
- equipment for taking photographs or videos, including accessories and unprocessed film, while they are being used to earn an income;
- musical instruments while they are being used to earn an income;
- electric scooters, electric or pedelec bicycles that are not compliant with the relevant power output and speed regulations allowed under state or territory laws, regulations or rules, or that require registration;
- **pedal cycles** while they are in use for competitive racing or pace-making;
- sporting equipment (other than **pedal cycles**) while it is being used;
- motorcycles requiring registration;
- motor vehicles, motorcycles exceeding 250cc capacity or 20kW (for electric motorcycles), quadbikes, petrol powered bicycles, motorised go-karts, caravans, trailers, or aircraft other than model or toy aircraft or drones that weigh less than 50kg and are not used for commercial purposes;
- motorcycles while they are used for competitive racing or pace-making;
- watercraft more than four meters long;
- watercraft less than four meters long that require registration under state or territory law;
- personal watercraft (for example, jet skis);
- the key or entry device for any motor vehicle or motorcycle;
- unfixed building materials, such as bricks, tiles or timber, except to the extent covered under the additional benefit titled 'Building materials';
- electrical or electronic items that are no longer able to be used for the purpose they were intended;
- anything defined as **buildings**;
- **stock**;
- any item which is legally part of a building under a **body corporate entity** according to the relevant state or territory strata law; or
- any items which are not expressly set out in the list of 'What are contents' above.

THE MOST WE WILL PAY FOR CONTENTS CLAIMS

General contents and specified items

Your contents items will be covered up to the general **contents** sum insured shown on **your policy schedule**, unless they are shown as a 'Specified item' on **your policy schedule**.

Items that are shown as a 'Specified item' on **your policy schedule** are covered in addition to the general **contents** sum insured if they are a contents item which can be covered under the 'Specified items' optional cover (see page 31). Any other individual items shown on **your policy schedule** will be treated as general **contents** and the value shown for that item will be considered to be in addition to the general **contents** sum insured shown on **your policy schedule**.

Additionally, some **contents** items may be subject to limits (individual or total) – refer to 'Contents with fixed limits' and 'Contents with flexible limits' below.

Contents with fixed limits

Contents items shown in the following table have fixed limits which determine the most **we** will pay for those items.

These limits cannot be increased and are included within the general **contents** sum insured shown on **your policy schedule**. They cannot be insured as a 'Specified item' under that optional cover (see page 31).

Contents item	Fixed limit
Tools of trade and equipment used for earning an income	\$5,000
Money, bullion and negotiable instruments (such as cash, smart cards or vouchers)	\$2,000
Data stored on any computer or related storage device, used for personal use	\$2,000 in total
Unattached accessories or spare parts for: <ul style="list-style-type: none">• motor vehicles or motorcycles• caravans or trailers• watercraft• golf buggies• ride-on mowers• mobility scooters• wheelchairs• surfboards• sailboards• surf skis or ocean skis• kayaks or canoes• kite surfing equipment• stand up paddleboards	\$2,000 per item \$4,000 in total

Contents with flexible limits

Contents items shown in the following table have flexible limits which determine the most **we** will pay for those items unless **you** have asked **us** to increase the limit, and **we** have agreed and provided **you** with an updated **policy schedule**. Please refer to the optional cover '[Specified items](#)' for more details on increasing limits.

When **you** ask **us** to increase the limit for any of these items:

- **we** may ask for, and **you** will need to pay **us**, an additional **premium**;
- they will be shown on **your policy schedule** as '[Specified items](#)';
- **your policy schedule** will show the specified value each item is insured for – this value is the most **we** will pay for that item;
- **your policy schedule** will show where each '[Specified item](#)' is insured; and they will not be considered as part of the total flexible limits, where a total limit applies.

If **you** do not ask **us** to increase the limit for any of these items then the limits in the table below will apply and these items will be insured within the general **contents** sum insured shown on **your policy schedule**.

Contents item	Flexible limit
Jewellery and watches	\$10,000 per item, pair, set \$50,000 in total
Collections, sets and memorabilia (such as medals, stamps and currency)	\$10,000 per item, collection, set \$50,000 in total
Pedal cycles	\$5,000 per item

What you are covered for

WHAT YOU ARE COVERED FOR – BUILDINGS OR CONTENTS

Our Home Building and Contents Insurance Accidental Damage policy covers **your buildings** or **your contents** for **accidental loss or damage** during the **period of insurance**.

Your **policy schedule** will show if **you** have **buildings** and/or **contents** cover.

However, in certain circumstances the cover will only apply when specific conditions are met:

- **Landslide or subsidence**

The cover for landslide or subsidence only applies if the loss or damage occurs within **72 hours** of, and as a direct result of, one of the following:

- **storm** or **storm surge**;
- **flood**;
- earthquake or tsunami;
- explosion; or
- escape of liquid from a fixed pipe or something attached to a pipe, fixed gutter, fixed tank apparatus or drain.

- **Escape of liquid**

The cover for escape of liquid only applies to the sudden and unforeseen leaking, overflowing, escaping, or bursting of liquid from any of the following:

- house gutters, drainpipes or pipes;
- sanitary fixtures (such as toilets, sinks, shower recesses or baths);
- appliances (such as washing machines, refrigerators or dishwashers);
- waterbeds;
- swimming pools or spas;
- fixed heating systems;
- fixed water tanks; or
- aquariums.

However, **we** will not cover destruction, loss or damage caused by:

- the incorrect or failed installation of any drainage, membranes, pipes and/or waterproofing; or
- a gradual process of bursting, seeping, leaking, splashing, dripping or overflowing over a period of time (and a reasonable person in the circumstances would have been aware of it).

We will not pay any costs associated with:

- delays in **you** taking steps to reduce the damage or notifying **us**;

- repairing or replacing the item from which the liquid escaped;
- replacing any liquid that has escaped; or
- locating the cause of the damage if:
 - **you** do not own the **buildings** for which this claim is made (e.g. if **you** are a tenant); or
 - **you** own the property under a **body corporate entity**.

If **you** have cover for **your buildings** and you have a claim where **we** pay for escape of liquid damage, **we** will also pay for:

- the reasonable costs associated with locating the cause of the damage; and
- any damage to **your buildings** or **your contents** caused while looking for the cause.

If **you** incur costs without **our** prior written agreement, **we** will only pay for the reasonable covered costs to identify the source of the leak using non-invasive testing methods (e.g. using a thermal camera) up to an amount **we** would have agreed to had **you** asked us first. **We** will not cover any damage caused to **your buildings** or **your contents** using invasive methods without **our** prior approval.

- **Unoccupied buildings**

You are not covered for destruction, loss or damage if the **buildings** at the **insured address** have been **unoccupied** for a continuous period of **100 days** or more, unless the destruction, loss or damage is a direct result of:

- earthquake or tsunami;
- lightning or thunderbolt;
- riot or civil commotion; or
- impact by a vehicle, aircraft, watercraft, space debris, rocket, satellite or a tree branch;

however **we** will not cover any subsequent resultant damage (for example, water entering the **buildings** following earthquake damage) unless reasonable steps have been taken to prevent subsequent and resultant damage.

If the **buildings** at the **insured address** are going to be **unoccupied** for more than **100 days** then **you** can ask **us** to provide cover and if **we** agree to do so **we** will advise **you** in writing.

The cover that is provided under this policy should also be considered in conjunction with the '[What you are not covered for – buildings or contents](#)', '[General exclusions](#)' and '[General terms & conditions](#)' sections.

WHAT YOU ARE NOT COVERED FOR – BUILDINGS OR CONTENTS

In addition to the '[General exclusions](#)' section (beginning on page 38) **we** will not provide cover for **your buildings** or **contents**, when they are destroyed, lost or damaged by any of the following events:

- insects, vermin or rodents. However, **we** will cover any resulting damage from a fire or escape of liquid that is caused by them; or
- gradual or repeated exposure to smoke or fire.

HOW WE SETTLE YOUR CLAIM

Excesses

For each of the available covers, an **excess** may apply. An **excess** is not an additional fee charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered for under the policy's terms.

Details of the **excess** amounts and circumstances in which they will be applied are set out in the definition of **excess** (see '[Definitions](#)' section) and the relevant section of this PDS that explains the cover **we** provide.

If a single event results in claims to both **buildings** and **contents**, **you** will only be required to pay one amount of basic **excess** – that which is the greater of the applicable **excesses**.

The amount of any **excess** **you** will be required to pay will appear on **your policy schedule**.

If an **excess** applies to **your** claim, **you** will need to pay it to **us** when **we** request it, and no later than when **we** are finalising the processing of **your** claim.

How we settle your claim - buildings

When **your buildings** are destroyed or damaged under the '[What you are covered for – buildings or contents](#)' section, **we** will ordinarily pay for the cost of repair or replacement with new material.

We will not pay any costs upgrading damaged or undamaged parts of **your buildings** to comply with local government or other statutory requirements (for example: current building regulations or laws), except as provided for under the additional benefit '[Meeting building regulations](#)'.

We will pay for the damaged portion of fixed coverings to walls, floors and ceilings only in the room, hall or passage where the damage occurred.

We will take reasonable steps to attempt to match any material used to repair **your buildings** with the original materials, however if **we** are unable to do so **we** will use the nearest equivalent available to the original materials. The maximum **we** will pay for any one claim is up to \$10,000 to match undamaged material (including any additional costs solely associated with doing so), in situations where:

- it is not possible or economically viable for **us** to acquire new material to replace the damaged material that reasonably matches the undamaged portion to a similar extent as immediately prior to the loss or damage occurring; and
- the amount of damaged material that cannot be matched to the undamaged material is more than 40% of the total material that would have to be replaced if all the matching damaged and undamaged material was replaced (limited to the room, hall or passage when these materials are fixed coverings to walls, floors and ceilings).

We may not always be able to repair or replace **your buildings**, for example:

- if the materials needed for the repair or rebuild are not readily available;
- if the repair or rebuilding cannot commence for a significant amount of time; for example, due to availability of service providers;
- if the pre-incident condition of the **buildings** prevents **us** from repairing or rebuilding them;
- if the event insured under this policy makes the land unsafe to build on; for example, after an earthquake;
- if the repair or rebuilding requires upgrades to comply with current local government or other statutory requirements, where the extent of the upgrades to damaged or undamaged parts of the building requires significant contribution outside of what is covered under this policy; or
- if any **buildings** or any part thereof (including subsequent alterations or renovations) did not comply with local government or other statutory requirements at the time of construction (that **you** could have reasonably been expected to be aware of), for example, a **building** was never approved by council or correctly certified, or renovations were not built in line with the relevant building code at the time.

In such situations, **we** will pay the **cash settlement value** in respect of **your** claim or part of it.

If **you** request a cash settlement instead of the repair or replacement of **your buildings**, **we** will have regard to the circumstances of **your** claim and consider any preference **you** may have. If **we** agree, **we** will pay the **cash settlement value**. For example, when **you** confirm to **us** that **you** will not rebuild **your** home.

This amount may be less than it would cost **you** to arrange the replacement because **we** are able to secure discounts from **our** supplier networks.

If the damage to **your buildings** requires them to be rebuilt, and **you** tell **us you** would prefer to rebuild at a different site and **we** agree to manage **your** claim on that basis, then **our** agreement will be on the following conditions:

- **we** will not pay more than the cost that **we** would have incurred if reinstatement of **your buildings** that are damaged had taken place at the location where the damage happened; or
- if the actual cost of rebuilding is less than the cost of reinstatement at the location where the damage happened, then **our** payment is limited to the actual cost of rebuilding.

Any rebuilding or repairing of **your buildings** must commence within 6 months of the date that the destruction or damage occurred. If it does not commence within 6 months (or any other period which **we** agree with **you** in writing) **you** may have to pay any increase in cost caused by the delay. In the case of building works **you** may need to enter a separate domestic building contract with the repairer.

How we settle your claim - contents

When **your contents** are destroyed, lost or damaged under the '[What you are covered for – buildings or contents](#)' section **we** will decide which of the following **we** will do to settle **your** claim:

- repair the **contents** item(s) to the condition it was in immediately before the **accidental loss or damage**;
- replace the **contents** item(s) with the nearest equivalent new item; or
- pay **you** the **cash settlement value** of the replacement or repair.

The situations when **we** may choose to pay **you** the cash settlement value, instead of repairing or replacing **your contents**, include:

- if parts needed for the repair are not readily available in Australia;
- if an item that is being replaced is not readily available in Australia; or
- if the repair or replacement will take a significant amount of time; for example, due to unavailability of service providers.

In such situations, **we** will pay the **cash settlement value** in respect of **your** claim or part of it.

If **you** request a cash settlement instead of the repair or replacement of **your contents**, **we** will have regard to the circumstances of **your** claim and consider any preference **you** may have. If **we** agree, **we** will pay the **cash settlement value**.

This amount may be less than it would cost **you** to arrange the replacement because **we** are able to secure discounts from **our** supplier networks.

As noted in the additional benefit '[Environmental improvements](#)', if **we** have agreed to replace any refrigerators, washing machines, clothes dryers or dishwashers that have been lost or damaged, **we** will replace them with items that have at least a 3-star energy rating regardless of whether the original item had such a rating.

We will pay for the cost of replacing any damaged:

- carpets;
- wall, floor and ceiling coverings; and
- internal blinds and curtains;

but only in the room, passage or hall where **your contents** were destroyed, lost or damaged.

When a destroyed, lost or damaged item of **your contents** is part of a pair, **set** or **collection**, **we** will only pay for the value of the destroyed, lost or damaged item itself, unless you have chosen to specify that pair, **set** or **collection** as a 'specified item' (see optional cover '[Specified items](#)'). If the item is not specified like this, then the most **we** will pay is the value that the item has as a proportion of the combined pair, **set** or **collection**. **We** will only pay the cost of replacing the item even though the pair, **set** or **collection** to which it belongs is less valuable because it is incomplete.

Additional benefits

If **we** accept **your** claim for **your buildings** or **contents** for **accidental loss or damage**, **we** will also provide the following additional benefits.

These additional benefits will be paid in addition to the **buildings** or general **contents** sum insureds shown on **your policy schedule**, up to the limits shown below for each of the additional benefits.

There are some things which are excluded under these additional benefits and these are shown below. In addition, the terms in the '[General exclusions](#)' section should also be referred to when determining whether any additional benefit will be paid.

SUM INSURED SAFETY NET

If **we** accept **your** claim for **your buildings**, and **we** determine that the cost of repairing or replacing **your buildings** exceeds the **buildings** sum insured shown on **your policy schedule**, then **we** will pay up to **10%** more than the **buildings** sum insured to either:

- repair or replace **your buildings**; or
- pay the **cash settlement value** if **we** agree to pay it.

This additional benefit will not contribute to any other 'additional benefits' provided under this policy and it does not change the **buildings** sum insured that is used in determining any other 'additional benefit'— they will be calculated based on the **buildings** sum insured shown on **your policy schedule**.

You must ensure that if **you** make any changes to **your buildings** such as renovations to increase their size or quality, then the **buildings** sum insured on **your** policy is updated to reflect these changes.

REMOVAL OF DEBRIS

If **we** accept **your** claim for **your buildings** **we** will pay the reasonable costs which **you** incur to:

- make the **insured address** safe (such as temporary fencing to restrict access); and/or
- demolish, remove and dispose of any **building** debris that was caused by the **accidental loss or damage**.

The most **we** will pay is **20%** of the **buildings** sum insured shown on **your policy schedule**.

If **we** accept **your** claim for **your contents**, **we** will pay the reasonable costs to:

- remove and dispose of any damaged **contents** items.

The most **we** will pay is **20%** of the general **contents** sum insured shown on **your policy schedule**.

REBUILDING FEES

If **we** accept **your** claim for **your buildings** **we** will pay the reasonable costs which **you** incur of:

- fees charged by architects, surveyors or engineers; and
- legal fees or fees charged by statutory authorities, that arise in respect of the reinstatement of **your buildings**.

The most **we** will pay under this additional benefit for any one claim is **10%** of **your buildings** sum insured as shown on **your policy schedule**.

MEETING BUILDING REGULATIONS

If **we** accept **your** claim for **your buildings** **we** will pay the reasonable costs which **you** incur to meet current building regulations or laws that are required when they are being rebuilt or repaired.

The most **we** will pay is **\$50,000** in any one **period of insurance**.

We will not pay any costs associated with:

- building regulations or laws that were already in place when the **buildings** were originally built, or subsequently altered or renovated; or
- upgrading undamaged parts of **your buildings** to comply with current building regulations or laws.

TEMPORARY ACCOMMODATION FOR HOME OWNERS

If we accept your claim for **your buildings** and you are unable to live in the **buildings** as a result of the **accidental loss or damage** then **we** will pay reasonable costs which **you** incur for:

- temporary accommodation for **you, your family** and any domestic pets that normally resided at the **insured address**;
- any additional living expenses that **we** agree are necessary and appropriate (such as mail redirection costs, utility connection costs); and
- any necessary costs to remove and store **your contents** and then return them to **your buildings**;

for the period it takes to repair or rebuild **your buildings** so they can be lived in again, up to a maximum period of **24 months**.

We will stop paying **you** from the date **you** no longer need to rent another property or are able to live in **your buildings**.

The most **we** will pay under this additional benefit for any one claim is **20%** of **your buildings** sum insured as shown on **your policy schedule**.

We will not pay temporary accommodation costs if:

- **you** were not permanently living in the **buildings** at the time of the **accidental loss or damage**;
- **you** do not intend to repair or rebuild **your buildings**; or
- there are unreasonable delays in repairing or rebuilding **your buildings** that **you** contributed to.

TEMPORARY ACCOMMODATION FOR TENANTS OR STRATA TITLE OWNERS

If we accept your claim for **your contents** and you are unable to live in the buildings as a result of the **accidental loss or damage** then **we** will pay reasonable costs incurred for:

- temporary accommodation (if **you** own and live in a unit) or extra rent costs (if **you** are a tenant) for **you, your family** and any domestic pets that normally resided at the **insured address**; and
- any additional living expenses that **we** agree are necessary and appropriate (such as mail redirection costs, utility connection costs); and
- any necessary costs to remove and store **your contents** and then return them to the **buildings**;

for the period it takes to repair or rebuild the buildings at the **insured address** so they can be lived in again.

The most **we** will pay under this additional benefit for any one claim is **20%** of **your general contents** sum insured as shown on **your policy schedule**.

The amount **we** pay under this additional benefit may be reduced by any amounts that can be recovered for temporary accommodation costs under another insurance policy held by a **body corporate entity**.

We will not pay temporary accommodation costs if:

- **you** were not permanently living in the buildings at the **insured address** at the time of the **accidental loss or damage**;
- the buildings at the **insured address** are not intended to be repaired or rebuilt; or
- there are unreasonable delays in repairing or rebuilding the buildings at the **insured address** that **you** contributed to.

PLANTS, TREES & SHRUBS

If **we** accept **your** claim for **your buildings** **we** will pay the cost incurred of replacing any plants, trees or shrubs that were damaged at the same time.

We will not pay any costs related to:

- lawns or grass;
- pot plants; or
- any plants that were being grown for commercial use.

There is no cover under this additional benefit for **storm, storm surge** or **flood**.

The most **we** will pay under this additional benefit any one claim is **\$5,000**.

PREVENTION OF FURTHER LOSS OR DAMAGE

If **we** accept **your** claim for **your buildings** or **contents** **we** will pay the reasonable and necessary costs which **you** incur to protect **your buildings** or **contents** insured under this policy from further loss or damage until **your** claim is settled or this policy states otherwise.

MORTGAGEE DISCHARGE COSTS

If **we** accept **your** claim for **your buildings** where **we** pay the full amount of the **buildings** sum insured shown on **your policy schedule** then **we** will pay the reasonable administration costs incurred for **you** to discharge any mortgage over the **buildings**.

REPLACEMENT OF IMPORTANT DOCUMENTS

If **we** accept **your** claim for **your buildings** and **your** Certificate of Title is destroyed or damaged then **we** will pay the reasonable cost incurred to replace it.

If **you** have **contents** cover and **your** important documents (such as passports, wills, birth or marriage certificates) are destroyed or damaged then **we** will pay the reasonable costs which **you** incur to reinstate, reproduce or restore them.

STORAGE OF UNDAMAGED CONTENTS

If **we** accept **your** claim for **your contents** and **you** are unable to live at the buildings at the **insured address** as a result of the **accidental loss or damage** then **we** will pay the reasonable costs which **you** incur to remove and store **your** undamaged **contents** until they can be kept at the **insured address**.

The most **we** will pay is **20%** of the general **contents** sum insured shown on **your policy schedule**.

We will not pay storage costs if the undamaged **contents** are being stored at the same place as the temporary accommodation **you** will be living at until the buildings at the **insured address** are able to be lived in again.

The **contents** items will continue to be insured while in storage subject to the conditions and limitations outlined in the '[Where we cover](#)' section.

BUILDING MATERIALS

If **we** accept **your** claim for **your buildings** **we** will pay the cost incurred of replacing following items for any **accidental loss or damage**:

- unfixed building materials such as bricks, tiles or timber; or
- gas or electrical appliances that were due to be fitted to **your buildings**, such as a dishwasher or oven, provided they were in a locked and fully enclosed building.

The most **we** will pay is **\$2,000** per **period of insurance**.

We will not pay any costs related to sand, gravel, bark, soil or similar materials.

ENVIRONMENTAL IMPROVEMENTS

If **we** accept **your** claim for **your buildings** and **your buildings** are totally destroyed then **we** will pay up to **\$5,000** of **your** net costs in purchasing and installing environmental improvements such as rainwater tanks, solar power systems or grey water recycling systems.

Net costs are the costs after any rebates **you** were eligible for at the date of the loss under any government or council schemes.

If **we** accept **your** claim for **your contents** and **we** have agreed to replace any refrigerators, washing machines, clothes dryers or dishwashers that have been lost or damaged then **we** will replace them with items that have at least a 3-star energy rating regardless of whether the original item had such a rating.

EXCESS WAIVER FOR TOTAL LOSS

If **we** accept **your** claim for **your buildings** or **contents** and **you** have a claim where **we** pay the full amount of the **buildings** sum insured or the general **contents** sum insured shown on **your policy schedule** then **you** are not required to pay an **excess** on that claim.

COUNSELLING

If **you** or a member of **your family** normally living at the **insured address** requires counselling as a direct result of a fire or theft at the **insured address** then **we** will pay reasonable costs up to **\$1,000** for the costs which **you** incur associated with the counselling.

However, **we** will not provide any cover that would contravene any law, including but not limited to, the Health Insurance Act 1973 (Cth) or the Private Health Insurance Act 2007 (Cth).

MODIFICATIONS TO THE HOME

If **you** or a member of **your family** normally living at the **insured address** is permanently disabled as a direct result of a physical injury caused by an accident at the **insured address** then **we** will pay up to **\$25,000** towards the costs which **you** incur for modifications required to allow **you** or **your family** member to continue to live there, or in relocating **you** to a suitable home if **you** are a tenant.

Additional covers

This policy also provides the following additional covers. These additional covers can be claimed for without there being any loss or damage to **your buildings** or **contents** as defined in the previous sections.

This section shows what is covered under each of these additional covers, and what limitations or exclusions there are. In addition, the terms in the '[General exclusions](#)' section should also be referred to when determining whether any additional cover will be paid.

MECHANICAL OR ELECTRICAL BREAKDOWN

If **you** have cover for **your buildings**, **we** will pay for loss or damage caused by **mechanical or electrical breakdown** to built in:

- air conditioners, coolers and fans;
- dishwashers, spas and pool filter motors; and
- vacuum cleaners, security gates or garage doors.

We will also pay the reasonable cost to repair or replace an electrical machine or appliance, that forms part of **your buildings** if it has a **mechanical or electrical breakdown**.

If **you** have cover for **your contents**, **we** will pay for loss or damage caused by **mechanical or electrical breakdown** to:

- refrigerators, freezers, washing machines, clothes dryers;
- portable air conditioners and coolers, portable fans;
- portable vacuum cleaners;
- spa and pool filter motors, if the spa or pool motor is not built-in;
- portable dishwashers; and
- water pumps used for domestic purposes.

We will also pay the reasonable cost to repair or replace an electrical machine or appliance, that forms part of **your contents** if it has a **mechanical or electrical breakdown**.

Unless the **mechanical or electrical breakdown** is caused by fusion of an electric motor, **we** will not pay for the **mechanical or electrical breakdown** of:

- radios, DVD or CD players, audio or amplifying equipment, televisions or video players;
- sound or video recorders or cameras;
- microwave ovens;
- equipment or motors under manufacturer's guarantee or warranty; or
- any item which is more than **15 years** old.

The relevant **buildings excess** or **contents excess** will apply to any claims under this additional cover.

PET COVER

If **your** pet dog or cat is injured or killed as a result of an accident that occurs during the **period of insurance** then **we** will pay reasonable and necessary veterinary expenses which **you** incur of up to **\$1,000**.

We will not pay for veterinary expenses associated with:

- any illness or disease; or
- any cats or dogs that are used for commercial activities.

No **excess** applies when **you** claim under this additional cover only.

KEYS AND LOCKS

If a key to an external door lock or external window lock is lost or stolen anywhere in Australia or New Zealand during the **period of insurance**, then **we** will pay the reasonable and necessary costs which **you** incur to replace the external lock, key or cylinder with a similar item.

No **excess** applies when **you** claim under this additional cover only.

FOOD AND MEDICATION SPOILAGE

If **you** have **contents** cover then **we** will pay the reasonable costs to replace any refrigerated/frozen food or refrigerated prescription medicines that are spoiled as a result of:

- **accidental loss or damage** to the refrigerator or freezer;
- **your** freezer or refrigerator breaking down; or
- a failure of the electricity supply;

during the **period of insurance**.

The most **we** will pay under this additional cover is **\$500**.

No **excess** applies when **you** claim under this additional cover only.

SELLING YOUR HOME

If **you** have **buildings** cover and **you** have entered into a contract to sell **your buildings** then the cover under this policy will extend to the purchaser of the property from when they are liable for damages to the **buildings** until the earlier of the following:

- the contract is settled or terminated; or
- the purchaser insures the **buildings** themselves; or
- this policy is cancelled by **you** or **us**.

SECURITY ATTENDANCE FEES

If **you** have **contents** cover then **we** will pay reasonable costs which **you** incur up to **\$2,500** for a security firm to attend the **insured address** in response to **your** monitored burglar alarm system being activated due to a burglary or attempted burglary.

We will not pay these costs if there is a false alarm or if there is no evidence of a burglary or attempted burglary.

No **excess** applies when **you** claim under this additional cover only.

DENIAL OF ACCESS

If **you** cannot live at the **insured address** because a government authority denies **you** access then **we** will pay any increase in **your** living expenses that is necessary and reasonable which **you** incur to maintain **your** normal standard of living for up to **90** days.

The denial must be as a direct result of destruction, loss or damage to neighbouring premises due to events that would be covered under this policy if it had occurred at **your insured address**.

PERMANENTLY MOVING YOUR CONTENTS TO A NEW ADDRESS

If **you** have **contents** cover and **you** are moving them to a new permanent residence or a commercial storage facility in Australia, then they are covered while they are being moved for loss or damage due to:

- fire;
- **flood**; or
- collision or theft of the vehicle that is transporting them.

The most **we** will pay under this additional cover is the general **contents** sum insured shown on **your policy schedule**.

PURCHASING A NEW HOME

If **you** have **buildings** cover and **you** have entered into a contract to purchase a new residential **building** that **you** will move into when **you** vacate the **buildings** listed on **your policy schedule**, **we** will insure **your** new residential **buildings** for a period of up to **30 days** from the date **you** sign the contract of purchase.

The most **we** will pay for a claim at the replacement residential **buildings** is the **buildings** sum insured shown on **your policy schedule**.

Cover for the replacement residential **buildings** will only be provided beyond the **30 day** period if:

- **you** give **us** the details about the replacement **buildings** prior to the end of the **30 day** period; and
- **we** agree to provide cover for the replacement **buildings** and **you** agree to any changes that **we** require to the cover provided (for example a higher **excess**); and
- **you** pay any extra **premium** that is required.

CONTENTS AT YOUR NEW ADDRESS

If **you** have **contents** cover and **you** are moving into a new permanent residence then **your contents** will be covered at both the **insured address** on **your policy schedule** and the new address for a period of up to **30 days**, from the day **you** start moving **your contents** to the new address.:

The cover provided under this additional cover is on the same terms as those provided at the original **insured address**.

As soon as practicable and prior to the end of the **30 day** period **you** must inform **us** of the details of **your** new address so **we** can determine whether **your contents** items can continue to be covered there.

IDENTITY THEFT

If **you** have **contents** cover and **your** identity is stolen by someone knowingly using **your** personal details without lawful authority, for fraudulent use or financial gain then **we** will pay up to **\$5,000** in any **period of insurance** for **your** costs and expenses incurred to restore **your** identity from its unauthorised use.

The costs and expenses **we** will pay for under this additional cover are limited to:

- legal expenses for **your** defence against a business or its collection agency from which goods or services have been purchased fraudulently;
- legal expenses for removal of any wrongfully recorded civil or criminal prosecutions or to challenge consequent incorrect information available on **your** consumer credit report;
- loss of wages, up to a maximum of **\$2,000** per week, that would have been earned but were not, solely because it was necessary for **you** to rectify records in relation to **your** true name or identity;
- loan application fees incurred by **you** as a result of re-applying for a loan because **you** have been allotted incorrect credit information due to the identity fraud;
- costs for notarising affidavits, telephone calls and certified mail expenses to law enforcement or financial institutions; or
- other reasonable legal fees and court costs, but only if incurred with **our** approval.

We will not pay any claim where the identity theft is caused by:

- **you** or **your** collusion;
- **your family** or their collusion; or
- **your** ex-partner; or
- someone who normally lives with **you**.

We will not pay any claim where the identity theft arises out of:

- **you** or **your family** committing an illegal or dishonest act;

- **you** breaching any security requirements or conditions imposed by any financial institution, such as in relation to **your** password or personal identification number or personal access number; or
- business interruption in relation to any business.

Subject to section 54 of the Insurance Contracts Act 1984 (Cth), the exclusions in the preceding two paragraphs do not apply where **we** have reviewed the claim and are reasonably satisfied that a particular person covered by this policy, who has a financial interest under this additional cover, in respect of the claimed incident:

- was a victim of domestic violence, coercion or a vulnerable person; and
- did not contribute to, assist, facilitate or cause it.

If so, and the incident otherwise meets the terms of this policy, **we** will settle the claim for that particular person, but only to the extent of their insured loss.

Claims are only payable under this additional cover if **you** normally reside in Australia, the identity fraud occurs in Australia, and all losses and expenses are incurred within Australia.

We will not:

- repay any loans or other amounts fraudulently procured in **your** name;
- pay any fines or any infringement or penalties imposed; or
- pay any costs that are or could be reimbursed from another party, for example, a financial institution.

No **excess** applies when **you** claim under this additional cover only.

THEFT OF FINANCIAL CARDS

If **you** have **contents** cover and **your** credit card, debit card or stored value card is stolen and used fraudulently during the **period of insurance**, **we** will cover **your** loss up to **\$5,000** for any one incident.

To be eligible to claim under this additional cover **you** must comply with the terms and conditions of the card's use.

The card cannot be stolen by **you** or anyone who lives at the **insured address**.

The amount **we** pay under this additional cover will be reduced by any amount covered by the card's issuer.

No **excess** applies when **you** claim under this additional cover only.

CONTENTS OF INVITED GUESTS

If **you** have **contents** cover then **we** will also cover the **contents** items owned by invited guests for **accidental loss or damage** at the **insured address**.

You cannot claim for money, bullion or negotiable instruments under this additional cover. Other **contents** items are covered as per the definition in the '[What are contents](#)' section in this policy.

The most **we** will pay is **\$3,000** for any one claim.

We will not pay if these **contents** items are insured under another insurance policy arranged by someone other than **you**.

The **contents excess** shown on **your policy schedule** will apply to any claims under this additional cover.

TAX AUDIT

We will pay for the fees **you** must pay to an accountant when **your** personal taxation affairs are audited by the Australian Tax Office. **You** must advise **us** of any such audit prior to the fees being incurred.

We will not pay claims for:

- any fees incurred in relation to any preliminary risk reviews or enquiries from the Australian Tax Office which are not related to an identified intention to conduct an audit;
- any audit that relates to a criminal prosecution;
- fees where the final assessment of **your** taxable income for the period being audited is 20%, or more, higher than **your** original declaration;
- fees for work performed outside the time limits allowed by the Australian Taxation Office; or
- any fines, penalties or adjustments of taxation.

The most **we** will pay under this additional cover is **\$5,000** during any **period of insurance**.

No **excess** applies when **you** claim under this additional cover only.

Optional covers

You can ask **us** to add the following optional cover to **your** policy. If this optional cover is not shown on **your policy schedule** then it has not been added to **your** policy and the coverage described in this section does not apply.

This section shows what is covered under this optional cover if it has been added to **your** policy, and what limitations or exclusions there are. In addition, the terms in the '[General exclusions](#)' section should also be referred to when determining whether any purchased optional cover will be paid.

SPECIFIED ITEMS

If you have **contents** cover and would like to change the cover for individual **contents** items:

- (a) so they are covered for their full value if they are **contents** items that are subject to the limits in the section '[Contents with flexible limits](#)'; and/or
- (b) to restrict cover for that item to be at the **insured address** only (as per the '[Cover at the insured address](#)' section); then **you** can ask **us** to add the optional cover for '[Specified items](#)'.

The following table shows which **contents** items can be included as '[Specified items](#)' under this optional cover:

Contents item	Away from insured address	At insured address only
Jewellery and watches	<input checked="" type="checkbox"/> if the value of the item is above the flexible limit (see ' Contents with flexible limits ' on page 20)	
Collections, sets and memorabilia (such as medals, stamps and currency)		
Pedal cycles	<input type="checkbox"/> otherwise covered up to the flexible limit and does not need to be specified to get cover away from the insured address .	
Artworks (such as paintings, prints, pictures, tapestries, antiques, sculptures, ornaments and art objects)	<input type="checkbox"/> These items do not need to be specified to get cover away from the insured address	<input checked="" type="checkbox"/> cover for these items is limited to the amount specified on the policy schedule and restricted to cover as per the ' Cover at the insured address ' section on page 16.
Handbags and wallets		
Medical aids, glasses and hearing aids		
¹ Musical equipment		
Phones, laptops and tablets		
¹ Photo, video and binocular equipment		
Prams and strollers		
Sporting and recreational goods		
Wheelchairs, mobility scooters, golf carts		
Other portable electronics		

¹Musical equipment and equipment for taking photographs or videos (including accessories and unprocessed film), used for earning an income are not insured.

For more detail on items with see '[Items that do not meet the criteria to be a specified item](#)' below.

If a **contents** item meets the criteria in the table above and **we** agree to cover it as a specified item then:

- (a) **we** may require an additional **premium**;
- (b) it will be shown on **your policy schedule**, including the specified value **you** have chosen for that item which is:
 - the most we will pay for that item (before deduction of any applicable **excess**); and
 - in addition to the general **contents** sum insured or total flexible limits (where a total limit applies).

In the event of a total loss of any item or article which is part of a pair, **set** or **collection**, **we** agree to pay **you** – at **your** option, exercisable after the loss – the full amount of the value of such pair, **set** or **collection**, and **you** agree to surrender the remaining article or articles of the pair, **set** or **collection** to **us**.

The relevant **contents excess** will apply to any claims under this optional cover.

Items that do not meet the criteria to be a specified item

If **your policy schedule** shows individual items that do not meet the criteria in the table above, then these are not considered '[Specified items](#)' under this optional cover. Those items will be treated as general **contents** items and there is no additional cover provided:

- the locations they are covered at will be as per the '[Where we cover](#)' section; and
- the value shown for that item will be considered to be in addition to the general **contents** sum insured shown on **your policy schedule**.

Legal liability

WHAT YOU ARE COVERED FOR – LEGAL LIABILITY

The following covers are subject to the terms, conditions, limits and exclusions of the policy.

If **you** have **buildings** cover under this policy, **we** will cover **you** against any claim for compensation or expenses which **you** become legally liable to pay for:

- the death of, or **personal injury** to, a person; or
- the **damage to property**;

resulting from an **occurrence** during the **period of insurance** arising out of the ownership or occupancy of **your buildings** or the land, trees, shrubs and other plant life at **your insured address**.

If **you** have **contents** cover under this policy and **you** live in a rented building, **we** will cover **you** against any claim for compensation or expenses which **you** become legally liable to pay for:

- the death of, or **personal injury** to, a person; or
- the **damage to property**;

resulting from an **occurrence** during the **period of insurance** arising out of the ownership of **your contents** or occupancy of the building. This does not include any amount **you** have to pay because **you** are the owner of **your buildings**.

If **you** have **contents** cover under this policy and **you** own part of a building that is a strata titled residence, **we** will cover **you** against any claim for compensation or expenses which **you** become legally liable to pay for:

- the death of, or **personal injury** to, a person; or
- the **damage to property**;

resulting from an **occurrence** during the **period of insurance** arising out of the ownership of **your contents** or occupancy of the part of the building **you** own.

If **you** have **contents** cover under this policy, **we** will cover **you** against any claim for compensation or expenses which **you** become legally liable to pay for:

- the death of, or **personal injury** to, a person; or
- the **damage to property**;

resulting from an **occurrence** during the **period of insurance** anywhere in the world. This does not include any amount **you** have to pay because **you** are the owner of any land or premises or the occupier of **your buildings**.

WHAT YOU ARE NOT COVERED FOR – LEGAL LIABILITY

In addition to the '[General exclusions](#)' section these exclusions apply to **your** liability cover and additional benefits below in the '[Additional benefits – legal liability](#)' section.

We will not cover any liability arising from:

- use of a motor vehicle, motorcycle, quadbike, mini-bike, aircraft, drone or watercraft, however **we** will cover liability that:
 - arises from the ownership, custody or use of any:
 - (a) model or toy aircraft with a wingspan up to 1.5 metres (not including a drone of any size);
 - (b) surfboard, sailboard, surf ski, ocean ski, kayak, canoe, kite surfing equipment or stand up paddleboard; or
 - (c) watercraft no more than four metres long and that does not require registration under state or territory law, however; **we** will not cover any liability arising from personal watercraft (for example, jet skis);
 - **we** cover under the additional benefit '[Motor vehicle liability](#)';
 - use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motorcycle;
 - any agreement or contract **you** enter into, however; **we** will cover **your** liability if **you** would have been liable without the agreement or contract;
 - directly or indirectly out of or in connection with the actual or alleged use, removal of or presence of or exposure to asbestos or any products containing asbestos;
 - directly or indirectly out of or in connection with the inhalation of, or exposure to silica in any form;
 - gaining a personal profit or advantage that is illegal;
 - a conflict of duty or interest;
 - any act or omission that is dishonest, fraudulent, criminal, wilful or **malicious damage**. This exclusion does not apply where **we** have reviewed the claim and are reasonably satisfied that a particular person covered under this policy section, in respect of the claimed incident:
 - was a victim of domestic violence, coercion or a vulnerable person; and
 - did not contribute to, assist, facilitate or cause it.
- If so, and the incident otherwise meets the terms of this policy, **we** will settle the claim for that particular person, but only to the extent of their legal liability;
- any loss that can be reimbursed by **your** sporting or social club or community organisation;
 - any disease that is transmitted by **you**, or any member of **your family** who normally lives with **you**; or

- any business, profession, trade or occupation carried on by **you**.

This business, profession, trade or occupation exclusion does not include being a committee member of a sporting or social club or community organisation where **you** do not receive more than \$1,000 per year for holding this position.

This business, profession, trade or occupation exclusion also does not include letting the home for domestic purposes, or babysitting on a casual basis. Babysitting is not considered to be on a casual basis if:

- the babysitting is not of a casual nature;
- any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting; or
- there is a registered business associated with the babysitting.

We will not cover any:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against **you**;
- **personal injury** to **you**, or any member of **your family** who normally lives with **you**, or any other person who normally lives with **you**;
- **personal injury** to any person **you** employ and that **personal injury** arises from their employment with **you**;
- **damage to property** that belongs to **you**, or any member of **your family** who normally lives with **you**, or any other person who normally lives with **you**;
- **damage to property** that belongs to any person **you** employ and that **damage to property** arises from their employment with **you**.

THE MOST WE WILL COVER – LEGAL LIABILITY

The most **we** will cover for any liability claim is **\$20,000,000** inclusive of GST, for any one **occurrence**.

No **excess** applies when **you** claim under this legal liability cover only.

ADDITIONAL BENEFITS – LEGAL LIABILITY

The following covers are subject to the terms and conditions, limits and exclusions of the policy.

Defence costs

In addition to the limit of **your** legal liability cover, if **we** agree **you** are entitled to liability cover under this policy in respect of an **occurrence**, **we** will also pay legal costs incurred with **our** consent to defend the claim.

Expenses incurred in attending court

In addition to the limit of **your** legal liability cover, **we** will reimburse **you** for reasonable expenses and proven income loss, incurred in attending court in relation to a liability claim covered by this policy at **our** request up to **\$250** per day but excluding the first day, and up to a total of **\$5,000** in any one **period of insurance**. **We** will only reimburse income loss for days on which **you** are not able to conduct any income-earning activity.

If **you** are:

- self-employed or a working director, then 'income' means the gross daily income from such personal exertion after allowing for the costs and expenses incurred in deriving that income; or
- an employee, then 'income' means the gross daily income from personal exertion, excluding overtime payments, bonuses, commissions or allowances.

In each case the amount of **your** income will be averaged over the 12 months immediately preceding **our** request (reasonably determined) or such shorter period during which **you** have been so engaged. **You** must provide **us** with reasonably requested documentation, correspondence, records, or other information in support of any claim for lost income.

Motor vehicle liability

We will cover **you** against a claim for compensation or expenses which **you** become legally liable to pay resulting from an **occurrence** that occurs during **your period of insurance** for:

- the death of, or **personal injury** to, a person; or
- the **damage to property**;

arising from the ownership, custody, or use of any of the following vehicles that are not required to be registered by law:

- motorcycles (including mini bikes and trail bikes but excluding quadbikes) up to 250cc capacity or 20kW (for electric motorcycles);
- **pedal cycles** (but excluding electric scooters);
- golf buggies;
- ride on mowers;
- any motorised wheelchairs or mobility scooters used to assist the disabled or elderly; or
- any domestic trailer not attached to any vehicle.

We will also cover **you** against a claim for compensation or expenses **you** become legally liable to pay for:

- the death of, or **personal injury** to, a person caused by **you** solely as a result of **you** being a passenger in a registered vehicle if the **occurrence** causing the death or **personal injury** occurs during **your period of insurance**; or
- the death of, or **personal injury** to, a person arising from the ownership, custody or use of any registered vehicle if the **occurrence** causing the death or **personal injury** takes place at the **insured address** and occurs during **your period of insurance**.

The most **we** will pay for all claims arising out of any one **occurrence** under this additional benefit is **\$20,000,000** inclusive of GST.

In addition to the limit of **your** liability cover, if **we** agree that **you** are entitled to liability cover under this additional benefit in respect of an **occurrence**, **we** will also pay legal costs incurred with **our** consent to defend the claim.

We will not cover you:

- if **you** are entitled to be wholly or partly insured by any compulsory statutory insurance or accident compensation scheme, or would have been, but for the failure to register the vehicle or to apply for cover under the insurance or scheme or to comply with a term or condition of the insurance or scheme; or
- if **you** are entitled to be wholly or partly protected by any other policy of insurance which specifically covers compulsory third party motor vehicle liability.

Committee members of sporting or social clubs or community organisations

We will cover you against a claim for compensation or expenses which **you** become legally liable in Australia to pay following an alleged or actual act or omission in connection with **your** position as a committee member of a sporting or social club or community organisation.

We will not cover you if **you** receive more than \$1,000 per year for holding the committee member position.

The claim for compensation must be made against **you** within the **period of insurance** stated in **your policy schedule**.

The most **we** will pay under this additional benefit, including legal costs, is **\$10,000** during any one **period of insurance**.

General terms and conditions

The following general terms and conditions apply to **your** policy:

Term/condition	
Reasonable actions and precautions	<p>You must take reasonable actions and precautions to prevent or minimise loss, damage, injury, illness or liability, for example:</p> <ul style="list-style-type: none"> ▪ choosing qualified and licensed professionals for any work completed on the property; ▪ ensuring any repairs or alterations undertaken by you or someone authorised by you are done competently and safely; ▪ taking reasonable care to protect and maintain the insured property (ensuring it is structurally sound, watertight, secure, well maintained and in a good state of repair); ▪ taking reasonable steps to protect the insured property following a building or pest inspection; ▪ complying with any law, by-law, ordinance or regulation that concerns the safety of persons or property.
Keeping proof of value of property insured	<p>Please retain evidence of purchase of proof of the value of all property insured by this policy. Evidence includes receipts and professional valuations and manufacturers' instructions and warranties. You should keep any of these or other evidence so that you can reasonably prove ownership and the value of any loss if you have to claim. If your claim is for a total loss, we will give fair consideration to any extenuating circumstances.</p>
Alteration of risk	<p>You must tell us promptly if:</p> <ul style="list-style-type: none"> • you start to operate or intend to operate a business activity of any kind at the insured address; • there are changes to any business activity you do operate at the insured address, such as: <ul style="list-style-type: none"> – you change the type of business activity; – people start to come to the insured address; – you install business signage; or – you need to store chemicals for the business activity; • any detail on your policy schedule is no longer accurate, such as the insured address; • you purchase a new home and sell the property at the insured address; • you intend to demolish your buildings at the insured address, have lodged an application to do this, or a government authority has issued a demolition order; • you move out and let your property at the insured address to tenants; • trespassers (squatters) occupy your property at the insured address; • you commence building or renovations at the insured address if the value of the work exceeds \$150,000; • anything else happens that a reasonable person in the circumstances would consider to increase the chance that loss, damage or injury will occur, or liability will be incurred at the insured address.
Fraudulent claim	<p>If you or any party covered by your policy makes a claim or arranges for some other party to make a claim that is in any way false, dishonest or fraudulent, then payment of the claim may be refused.</p> <p>This above term does not apply where we have reviewed the claim and are reasonably satisfied that a particular person covered by this policy, who has a financial interest in the insured property, in respect of the claimed incident:</p> <ul style="list-style-type: none"> • was a victim of domestic violence, coercion or a vulnerable person; and • did not contribute to, assist, facilitate or cause it. <p>If so, and the incident otherwise meets the terms of this policy, we will settle the claim for that particular person, but only to the extent of their financial interest in the insured property or legal liability.</p>

Term/condition	
Cancellation	<p>You may cancel your policy at any time. We will refund to you a proportion of the premium for the unexpired period of insurance (less any non-refundable government charges, taxes and levies that we have paid and are not recoverable), provided that the cancellation does not fall during the period of time referred to in the ‘Cooling-off period’ section.</p> <p>Any agency fee that has been added to the premium will only be refunded if the policy is cancelled within the cooling-off period or where the cancellation is effective from the start of the period of insurance.</p> <p>We may cancel this policy by notice in writing for any reason available to us at law. Unless we cancel your policy for the reason of fraud, we will refund to you a proportion of the premium for the unexpired period of insurance (less any non-refundable government charges, taxes and levies that we have paid and are not recoverable).</p>
Other insurance and contribution	<p>When you claim on your policy you must also supply us with written details of all other policies that you are reasonably aware of that may also pay or partially pay that claim.</p>
Notifications	<p>All notices and communications must be made or confirmed in writing by you or your intermediary. Other forms of communication will not be acted upon by us until confirmed in writing by you or your intermediary.</p>
Jurisdiction	<p>Any disputes arising from this policy will be determined by the Courts, and in accordance with the laws, of the state or territory where this policy is issued.</p>

General exclusions

There is no cover under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves any of the following:

- action of the sea, tidal wave or high tide;
- **storm surge**, except when the loss or damage occurs at the same time as **storm** damage;
- a bushfire, grassfire, **storm**, **flood** or tsunami in the first 72 hours of cover, unless this policy began on the same day:
 - **you** purchased the property at the **insured address**; or
 - that another policy covering **your buildings** or **contents** expired (but not when **you** cancelled the policy prior to its expiry date). Cover will only be provided up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours specified);
- erosion, subsidence, settling, shrinkage or expansion of earth, vibration or earth movement, other than landslide or subsidence if the loss or damage occurs within 72 hours of, and as a direct result of, one of the following:
 - **storm** or **storm surge**;
 - **flood**;
 - earthquake or tsunami;
 - explosion;
 - escape of liquid from a fixed pipe or something attached to a pipe, fixed gutter, fixed tank apparatus or drain;
- **storm**, **storm surge** or **flood** to retaining walls, gates and fences that **you** were aware, or a reasonable person in the circumstances would have been aware, were:
 - in a poor or damaged condition before the incident;
 - installed or constructed incorrectly; or
 - not compliant with local government or other statutory requirements at the time of construction;
- water entering the buildings at the **insured address**:
 - through an opening made for any renovations, extensions, alterations or repair work; or
 - because of a structural defect, faulty design or faulty workmanship when **your** buildings were constructed that **you** knew about (or should reasonably have known about) and did not repair before the loss or damage occurred. However, **we** will pay for any resultant damage that is otherwise covered under this policy. **We** will not pay the cost of the rectification of the defect, structural fault, design fault, material or planning itself.
- **malicious damage** or vandalism by **your** tenant;
- theft by **your** tenant;
- deliberate or intentional acts by **your** tenant;
- any order or any Government, Public or Local Authority involving the confiscation, nationalisation, requisition, damage or destruction of any property, unless such destruction was undertaken to reduce the spread of fire;
- a defect, structural fault, poor or faulty design specification, materials, planning or workmanship;
- cracking, collapse or subsidence, caused fully or partially by renovations, extensions or alterations to the **buildings** at the **insured address**;
- any alterations, repairs, renovations or additions to **your buildings** that cost more than \$150,000, unless agreed to in writing by **BZI**;
- a vacant block of land, unless agreed to in writing by **BZI**;
- theft or damage by someone who enters or leaves through an unlockable or unsecured part of the **buildings** at the **insured address** while they are being renovated, extended or altered;
- electrical, mechanical or electronic breakdown other than the cover provided under the additional cover '[Mechanical or electrical breakdown](#)' or the additional cover '[Food and medication spoilage](#)';
- **electronic data**, except where the destruction, loss or damage to the **electronic data** is caused by:
 - fire, lightning, explosion or implosion;
 - earthquake, subterranean fire of volcanic eruption;
 - impact by aircraft or other aerial device or something dropped from them;
 - sonic boom;
 - power surge;
 - theft which is a consequence of theft of any computer or computer hardware or firmware or microchip or integrated circuit or similar device containing such **electronic data**;
 - breakage of glass;
 - the acts of persons taking part in riots or civil commotions or of strikers or of locked out workers or of persons taking part in labour disturbances, which do not assume the proportions of or amount to an uprising;
 - **storm** or **storm surge** or tempest;
 - water or other liquids or substances discharged or overflowing or leaking from any apparatus or appliance or pipes;
- a computer virus or hacking;
- radioactivity or any radioactive substances;
- nuclear fission or nuclear fusion;
- war, hostilities whether war is declared or not, acts of foreign enemies, rebellion, revolution, civil war, invasion, insurrection or the use of military or usurped power;

- any **act of terrorism** that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion;
- damage to a heating element, however **we** will pay for any resultant damage, that is otherwise covered under this policy, following damage to a heating element;
- roots of trees, shrubs or plants, however **we** will cover any resultant damage, that is otherwise covered under this policy, to the **buildings** caused by the roots (but not the damage caused directly by the roots);
- wear, tear, gradual deterioration (including scratching or denting over time), fading;
- gradual deterioration due to the action of light, air, sand, sea salt, sea water, for example, the gradual weathering of brick, mortar or concrete or the breakdown of grouting or tile adhesive over time;
- any process of cleaning involving the use of chemicals other than domestic household chemicals;
- any hazardous materials that are legally required to be stored or used in accordance with the manufacturer's controls and instructions;
- rust, corrosion, oxidation, rising damp, seepage, mould, mildew or rot;
- atmospheric or climatic conditions, other than **storms**;
- contamination or pollution of any kind, unless it is caused by a sudden and unexpected accident that is covered by this policy;
- anything stated under the heading of 'What is not covered' or following the words '**We** will not pay' whenever used in this policy;
- any additional, indirect or consequential costs or losses, that are incurred unless covered under the 'Additional benefits' or 'Additional covers' sections of this policy;
- compensation for non-financial loss, distress, inconvenience, except if covered under the section '[What you are covered for – legal liability](#)';
- any event that does not occur within the **period of insurance**.

Subject to section 54 of the Insurance Contracts Act 1984 (Cth), there is no cover under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves any of the following:

- theft or attempted theft by **you**, **your** tenant or someone who lives at the **insured address** or is at the **insured address** with **your** consent or the consent of someone who lives at the **insured address**;
- malicious or intentional acts by **you**, **your** tenant or someone that lives at the **insured address** or is at the **insured address** with **your** consent or the consent of someone who lives at the **insured address**;
- any illegal activity **you** or **your family** are involved in;

however these exclusions do not apply where **we** have reviewed the claim and are reasonably satisfied that a particular person covered by this policy, who has a financial interest in the insured property, in respect of the claimed incident:

- was a victim of domestic violence, coercion or a vulnerable person; and
- did not contribute to, assist, facilitate or cause it.

If so, and the incident otherwise meets the terms of this policy, **we** will settle the claim for that particular person, but only to the extent of their financial interest in the insured property or legal liability.

Definitions

Term	Definition
Accidental loss or damage	Accidental loss or damage means damage to, loss or destruction of your building or your contents , when it is caused by a sudden and unforeseen event.
Act of terrorism	An act of terrorism is any act, or preparation in respect of action, or threat of action designed to influence the government of the day or de facto government of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) of the day or de facto government, and which: <ul style="list-style-type: none"> • involves violence or threat of violence against one or more persons; or • involves damage to property; or • endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or disrupt an electronic system.
Bed & breakfast	Bed & breakfast means a dwelling occupied by permanent residents where short term accommodation, that includes the option for meals, is provided to paying guests.
Boarding house	Boarding house means a dwelling that provides a principal place of residence for five or more paying residents (excluding the proprietors or owners) where the furniture and beds are provided by the proprietors/owners.
Bodily injury	Bodily injury means physical bodily harm including resultant sickness or disease that requires care or loss of functional ability or results in death.
Body corporate entity	Body corporate entity means Strata Management, Owners Corporation, Body Corporate or similar entities that are responsible for the administration, maintenance, and management of common property and shared facilities and are legally responsible to insure the building at the insured address .
Buildings	Buildings means the items defined in the section ' What are buildings ' on page 17.
BZI	Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFS Licence Number 504130. BZI acts as an agent of the insurers under a binder agreement.
Cash settlement value	Where we choose to pay you as a cash settlement (for the reasons described in ' How we settle your claim ' section), cash settlement value means the fair and reasonable value for which you or the funds recipient would be able to reinstate, replace or repair the insured property following the claim against this policy. Where you request the cash settlement instead of repair or replacement, cash settlement value means the fair and reasonable value for which we would be able to reinstate, replace or repair the insured property following the claim against this policy.
Collection	A collection is a group of objects, typically kept together, which collectively have a value above that of the sum of the value of the individual items if separated.
Contents	Contents means the items defined in the section ' What are contents ' on page 18.
Damage to property	Damage to property means physical injury to or destruction of tangible property, including the loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits and similar instruments, but does not include the value represented by such instruments.
Electronic data	Electronic data means any facts, concepts or information converted to a form useable for communications or displays or distribution or processing by electronic or electromechanical data processing or electronically controlled equipment which includes but is not limited to programs or software or other coded instructions for such equipment.
Excess	Excess means the first amount of each claim that you or the person making the claim must pay. The amount of the relevant excess is shown in your policy schedule or in this PDS. See page 23 for more information about excesses .

Term	Definition
Family	<p>Family means:</p> <ul style="list-style-type: none"> • your spouse, partner or de facto; • your parents, parents-in law, and grandparents; • your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto; or • the children, parents, parents-in law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto.
Flood	<p>Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> • a lake (whether or not it has been altered or modified); • a river (whether or not it has been altered or modified); • a creek (whether or not it has been altered or modified); • another natural watercourse (whether or not it has been altered or modified); • a reservoir; • a canal; • a dam.
Guest house	Guest house means a boarding house .
Homestay	Homestay means a bed & breakfast .
Insured address	Insured address means the place where the buildings or contents are located, as shown on your policy schedule .
Insurers	<p>Insurers means:</p> <ul style="list-style-type: none"> • Chubb Insurance Australia Limited (Chubb) of Level 38, 225 George Street, Sydney NSW 2000 (ABN 23 001 642 020, AFSL 239687); • AIG Australia Limited (AIG) of Level 19, 2 Park Street, Sydney NSW 2000 (ABN 93 004 727 753, AFSL 381686); • HDI Global Specialty SE (HDI), acting through its Australian branch HDI Global Specialty SE - Australia, of Level 19, 20 Martin Place, Sydney NSW 2000 (ABN 58 129 395 544, AFSL 458776).
Malicious damage	Malicious damage means a wrongful act by a person with the intention of damaging property.
Mechanical or electrical breakdown	<p>Mechanical or electrical breakdown means any sudden and unforeseen physical loss or damage which may include (but is not limited to) the actual:</p> <ul style="list-style-type: none"> • fusion of an electric motor. Fusion is the process of fusing or melting together of the windings of an electric motor in an insured item following damage to their insulating material as a result of overheating caused by an electrical current; or • breakdown, seizing, deformation or explosion of any part of the insured item of machinery; which is sufficient to prevent the machinery undertaking its normal operation.
Occupied	<p>Occupied means that:</p> <ul style="list-style-type: none"> • the buildings at the insured address are furnished such that they are comfortably habitable, including: <ul style="list-style-type: none"> – being connected to electricity and hot and cold running water; and – containing at least one usable bed and mattress and a functioning refrigerator; and • you, a member of your family, or someone with your consent has resided in the buildings at the insured address overnight.
Occurrence	An occurrence includes continuous or repeated exposure to substantially the same general conditions. We regard all death, personal injury or damage to property , arising from one original source or cause, as one occurrence .

Term	Definition
Pedal cycles	<p>Pedal cycles means:</p> <ul style="list-style-type: none"> • bicycles; • electric bicycles not required to be registered by law with a motor no more than 200 watts continuous rated power; • pedelec bicycles where the rider's pedalling is assisted by a small electric motor that automatically cuts off once the bicycle reaches 25km/hour (the electric motor must only become activated by the riders pedalling) not required to be registered by law with a motor no more than 250 watts continuous rated power; and • any essential components required for the bicycles to operate (e.g. pedals, handlebars, custom wheels) whether purchased as an aftermarket part or not.
Period of insurance	<p>Period of insurance means the dates and times over which your insurance cover is valid, ending on the expiry date as shown in your policy schedule unless the policy is terminated earlier in accordance with the policy terms and conditions.</p>
Personal injury	<p>Personal injury means bodily injury, shock, mental anguish or mental injury, defamation or death. Personal injury does not include the publication or utterance of a defamatory statement:</p> <ul style="list-style-type: none"> • made prior to the commencement of the period of insurance; or • made by or at the direction of you with knowledge of its falsity; or • relating to advertising, broadcasting or telecasting activities by or on behalf of you.
Policy schedule	<p>Policy schedule means the relevant policy schedule issued by us. This is a separate document unique to you, which shows the insurance details personal to you. It includes any changes, conditions and exclusions made to suit your individual circumstances and that may amend the cover provided.</p>
Premium	<p>Premium means the amount(s) shown in your policy schedule that you have to pay for the cover we provide which is inclusive of Insurance Duty, Goods and Services Tax (GST), Emergency Services Levy (where applicable) and any additional government charges.</p>
Serviced Apartment	<p>Serviced apartment means a fully furnished apartment within a complex that is available for short-term or long-term stays and provides regular housekeeping services during a stay.</p>
Set	<p>A set is a number of contents items which are typically used or kept together and have some matching characteristics.</p>
Stock	<p>Stock means all stock, including work in progress, raw material and property of others held on consignment. Stock does not mean any items listed in the 'What are not contents' section on page 18.</p>
Storm	<p>Storm means:</p> <ul style="list-style-type: none"> • a thunderstorm (including lightning); • rainwater, snow or hail; • a cyclone, tornado, or other violent wind; or • run-off of storm water following a localised storm in your area.
Storm surge	<p>Storm surge means an increase in the sea level resulting from strong onshore winds or reduced atmospheric pressure associated with a low-pressure system or tropical cyclone.</p>
Tools of trade and equipment	<p>Tools of trade and equipment means equipment, instruments and tools you use in your trade or profession, that either belong to you or you are responsible for. Tools of trade and equipment excludes:</p> <ul style="list-style-type: none"> • trailers; • any motorised vehicles; or • stock. <p>Tools of trade and equipment may include, but are not limited to:</p> <ul style="list-style-type: none"> • computers; • drills, saws and other power tools; • scientific equipment such as surveying equipment; • equipment for taking photographs or videos; • musical instruments.

Term	Definition
Unoccupied	<p>Unoccupied means that:</p> <ul style="list-style-type: none"> • the buildings at the insured address are not furnished such that they are comfortably habitable, including: <ul style="list-style-type: none"> – not being connected to electricity and hot and cold running water; and – not containing at least one usable bed and mattress and a functioning refrigerator; or • no one, including you, a member of your family, or someone with your consent has resided in the buildings at the insured address overnight.
We, us, our	Blue Zebra Insurance Pty Ltd (BZI) ABN 12 622 465 838, AFS Licence Number 504130 to the extent it is acting as an agent of the insurers under a binder agreement, or otherwise the insurers .
You/your	<p>In this policy you/your means:</p> <ul style="list-style-type: none"> • you – all the people named as the insured on your policy schedule; and • members of your family that normally live with you at the insured address. <p>If you live with people that are not part of your family (for example, your friends) we only cover them if they are named as an insured on your policy schedule.</p> <p>If the insured on your policy schedule is a company, trustee of a trust or body corporate, then you/your means:</p> <ul style="list-style-type: none"> • that company, trustee or body corporate; • the following if they normally live at the insured address: <ul style="list-style-type: none"> – any company director, company owner or trust beneficiary; and – their respective family members. <p>Notwithstanding the above, a reference in this policy to you or your, that relates to who can cancel, amend or otherwise administer the policy, outside of making a claim, is limited to the people named as the insured on your policy schedule, or in the case of a company, trustee of a trust or body corporate, then the company director, company owner or the trustee, or their legal representative, only.</p>

FINANCIAL SERVICES GUIDE (FSG)



ABOUT THIS FSG

This Financial Services Guide (FSG) is an important document designed to help you decide whether to use the financial services offered.

It contains information about how Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (BZI) administers the policy and arranges the policy.

WHAT FINANCIAL SERVICES ARE PROVIDED?

BZI holds an Australian Financial Services Licence (AFSL) that allows BZI to provide you with general financial product advice about this Home Building and Contents Insurance Accidental Damage product and to arrange this product and provide claims handling and settling services. BZI is responsible for the provision of these services under its own AFSL.

BZI acts under a binder authority from the following insurers who are the issuers of this product:

- Chubb Insurance Australia Limited (Chubb) of Level 38, 225 George Street, Sydney NSW 2000 (ABN 23 001 642 020, AFSL 239687);
- AIG Australia Limited (AIG) of Level 19, 2 Park Street, Sydney NSW 2000 (ABN 93 004 727 753, AFSL 381686);
- HDI Global Specialty SE (HDI), acting through its Australian branch HDI Global Specialty SE - Australia of Level 19, 20 Martin Place, Sydney NSW 2000 (ABN 58 129 395 544, AFSL 458776)

This means that BZI can bind the insurers with this policy and can handle or settle claims on behalf of the insurers. BZI acts for the insurers when providing these services and not on your behalf. You can find full details of BZI and the insurers on page 4 of the PDS.

Any advice given to you by BZI about Home Building and Contents insurance will be of a general nature only and will not take into account your personal objectives, financial situation or needs. You need to determine whether this product meets your needs.

HOW ARE WE PAID?

BZI is paid a commission by the insurers when you buy this Home Building and Contents Accidental Damage insurance policy. This commission is included in the premium that you pay and may be up to 24.5% of the premium paid excluding any government taxes and levies. BZI receives this commission from the insurers after you have paid the premium.

Commission received by BZI is used to meet our distribution expenses, which include any commission payable to your broker.

BZI may add an agency fee to the premium that is charged. Any agency fee will be noted on your policy schedule.

BZI may also receive a share of the profit earned by the insurers if the insurers make an underwriting profit in accordance with the underwriting targets they have set. This amount is calculated and paid retrospectively only when the insurers exceed their underwriting targets in a given year.

BZI employees are paid an annual salary and may be paid a bonus based on business performance.

FURTHER INFORMATION

For more information about remuneration or other benefits received for the financial services provided, please ask your broker or contact us using the details noted in this document within a reasonable time of receiving this FSG and before you choose to buy this product.

COMPLAINTS

If you have a complaint about the financial services provided by BZI in relation to this product please refer to the PDS for details of the complaint resolution process.

WHAT PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS DO WE HAVE IN PLACE?

BZI holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by BZI and our employees (even after they cease to be employed). BZI's policy meets the requirements of the Corporations Act 2001 (Cth).

WHO IS RESPONSIBLE FOR THIS DOCUMENT?

The insurers are responsible for the PDS. BZI has authorised the distribution of this FSG.

This combined FSG and PDS was prepared on 1 June 2026. It applies to policies incepting on or after 1 July 2026.



BZH_AD_PDS_260701

Contact Details

Blue Zebra Insurance Pty Ltd
ABN 12 622 465 838
AFS Licence 504130
PO Box R804
Royal Exchange NSW 1225



1300 171 535



info@bzi.com.au



bzi.com.au

For Claims



www.bzi.com.au/newclaim



1300 253 692



Overseas phone: +61 1300 253 692