

Home Insurance

Product Disclosure Statement
and Policy Booklet



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ABN 93 004 208 084 AFS Licence No. 227678, a subsidiary of Insurance Australia Group Limited.
GPO Box 244 Sydney NSW 2001.

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This Product Disclosure Statement and Policy Booklet (PDS) was prepared on 2 August 2022.
The information in this PDS is current at that date. From time to time, we may include more
up-to-date information in the PDS that is not materially adverse without notifying you. You can
get more up-to-date information by calling 13 RACV (13 7228) or visiting racv.com.au. We will
give you a free copy of any updates when you request them. If it becomes necessary, we will
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A message to RACV members from RACV Insurance.

Every year over 1,000,000 Victorians choose RACV Insurance. And it's no wonder. After all, RACV Insurance sets out to offer excellent value for money and the very best in service.

With RACV Home Insurance, claims assistance is available 24 hours a day, 7 days a week, just call 13 19 03.

Of course, another great reason to choose RACV Insurance is that you automatically become an RACV member. RACV is, first and foremost, a membership organisation. So, everything RACV does is for the benefit of members. Every one of RACV's more than 2 million members receives access to a wide range of benefits.

A good example of this is the Years of Membership Benefits program which rewards loyalty with discounts on a range of products and services, including an annual discount on RACV Home Insurance. You don't have to wait long to start saving, only 5 years, and RACV's Years of Membership Benefit increases the longer you remain a member.

The benefits of RACV membership don't end there. RACV members save 25% off standard accommodation rates at our eight RACV Resorts in Victoria, Queensland and Tasmania. You'll also save by accessing special offers with participating organisations through the RACV Show Your Card & Save program and receive discounts on a wide variety of products and services at RACV shops.

RACV is committed to representing members' interests in areas such as road safety and mobility.

It's all part of RACV's promise to be there for every member every day.



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Home Insurance at a glance – quick summary

Here's a summary of the key details about Home Insurance. In this Product Disclosure Statement and Policy Booklet (PDS), we set out the full details about your cover and any limits, exclusions and conditions that may apply.

Who we cover

Under your policy, we cover:

- you
- your family who normally lives with you at your home.

Type of Insurance

You can choose from these 3 types of insurance:

- Buildings and Contents Insurance (covers both your home and contents)
- Buildings Insurance (covers your home)
- Contents Insurance (covers your contents).

What we insure

page 16

Your home:

- domestic residential buildings at your site
- home improvements and fixtures.

page 17

Your contents:

- items that you or your family own or are responsible for and that you keep in or around your home.

What we pay

page 11

For your home:

- cost to repair or rebuild your home up to the Buildings sum insured
- costs covered under 'other benefits', some of which are included in your Buildings sum insured.

page 11

For your contents:

- cost to repair or replace your contents up to the Contents sum insured
- costs covered under 'other benefits', some of which are included in your Contents sum insured.

What you're covered for

page 25

Listed events:

- we cover up to 17 events which may cause loss or damage to your home or contents e.g. fire, theft, storm, flood and earthquake.

page 36

Other benefits:

- we cover up to 19 other things which may cause loss or damage and we pay for other costs in certain situations e.g. credit card theft and rebuilding fees.

page 51

Liability cover:

- we cover claims made against you for death or injury to another person and loss or damage to someone else's property.

Optional cover you can add

page 55

Options you pay extra for:

- Accidental damage
- Burn out of electric motors - fusion
- Valuable Items Cover
- Portable Items Cover.

Key features and benefits of Home Insurance

This table summarises your cover. In this PDS, we set out the full details about your cover, any limits, exclusions and conditions that may apply.



What you're covered for		Buildings Insurance	Contents Insurance
Listed events	Animal damage	✓	✓
	Broken glass – buildings	✓	✗
	Broken glass – contents	✗	✓
	Earthquake	✓	✓
	Explosion	✓	✓
	Fire	✓	✓
	Flood*	✓	✓
	Impact damage	✓	✓
	Lightning	✓	✓
	Rainwater run-off*	✓	✓
	Riots or civil commotion	✓	✓
	Storm	✓	✓
	Storm surge*	✓	✓
	Theft or attempted theft	✓	✓
	Tsunami	✓	✓
Vandalism or a malicious act	✓	✓	
Water and oil leaks	✓	✓	
Other benefits	Building materials	✓	✗
	Credit card theft	✗	✓
	Demolishing and removing debris	✓	✗
	Food spoilage	✗	✓
	Fixtures for owners and landlords - strata scheme	✗	✓



What you're covered for		Buildings Insurance	Contents Insurance
Other benefits	Funeral expenses	✓	✓
	Furniture and furnishings for landlords – strata scheme with no active Owner's Corporation	✓	✗
	Furniture and furnishings for landlords - non strata scheme	✓	✗
	Keys and locks	✓	✓
	Locating the cause of damage	✓	✗
	Loss of rent for landlords/Loss of rent during repairs	✓	✗
	Meeting building regulations	✓	✗
	Mortgagee discharge costs	✓	✗
	Moving into your new home	✗	✓
	Moving your contents to your new home	✗	✓
	Rebuilding fees	✓	✗
	Temporary accommodation for home owners	✓	✗
	Temporary accommodation for tenants or strata scheme owners	✗	✓
	Visitors' belongings	✗	✓
Optional cover you can add	Accidental damage	✓	✓
	Burn out of electric motors - fusion	✓	✓
	Portable Items Cover	✗	✓
	Valuable Items Cover	✗	✓
Liability cover		✓	✓

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Key details about your policy



Words with special meaning

Some words in this PDS have special meaning – see 'Definitions' on pages 97 - 102.

Our agreement with you



Key details
about your
policy

Your contract

Your policy is a contract between you and us and is made up of:

- your current Certificate of Insurance
- this Product Disclosure Statement and Policy Booklet (PDS), and
- any applicable Supplementary PDS.

More than one insured

If there's more than one insured on the Certificate of Insurance, then anything that any one insured says, does or omits applies to do will apply all of the other insureds.

Also, each insured can act on behalf of all the other insureds as their agent.

Certificate of Insurance

Your current Certificate of Insurance shows the type of insurance and any optional covers you have chosen under your policy. It also shows the period that is covered by your policy – we only cover you for incidents that happen during the policy period.

Receiving your policy documents

You may choose to receive your policy documents:

- electronically – that is, by email, or
- by post.

If we send your policy documents by email, we will send them to the email address you last gave us. Any policy documents we send to your email address will be considered to have been received by you 24 hours from when we send them.

If we send your policy documents by post, we will send them to the mailing address you last gave us.

You are responsible for making sure the email and mailing address we have for you is up-to-date. It is important that you tell us of any change to your email or postal address as soon as reasonably possible – see 'You change your contact details' on page 91.

Limits, exclusions and conditions

Limits, exclusions and conditions apply to the cover you have chosen:

- throughout this PDS, we set out any specific limits, exclusions and conditions with the cover they apply to
- on pages 64 - 68, we set out the general exclusions that apply to all covers and benefits under your policy, and
- on pages 69 - 70, we set out your responsibilities when you are insured with us.

Special conditions

We may apply special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter at the time that you purchase the policy. For example, we may not cover you for some incidents like a bushfire, storm or flood if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions that apply to your policy, including the period of any applicable embargo period.

In addition, we may apply special conditions during your policy that limit your ability to make changes to coverage, sum insured and your policy terms.

Sum insured

Your current Certificate of Insurance shows the amount of insurance you have under your policy as the:

- Buildings sum insured, and/or
- Contents sum insured.

Some of the 'other benefits' provide cover for costs or expenses which are payable as part of your Buildings sum insured or Contents sum insured. Refer to pages 36 - 37 for details.

Each year your policy renews, we automatically increase your Buildings sum insured and General Contents sum insured to account for inflationary trends.

Valuable Items Cover (refer pages 59 - 60) and Portable Items Cover (refer pages 61 - 62) which are listed separately on your Certificate of Insurance will remain insured for the values you nominated. As we will not increase the sum insured for these items on renewal, you must specifically ask us to increase these values, when necessary.

In your offer of renewal, we show you the new sum insured that will apply during the next policy period.

Buildings sum insured

The Buildings sum insured is the amount of insurance you choose to cover your home. We insure certain types of buildings – see page 16.

Contents sum insured

The Contents sum insured is the amount of insurance you choose to cover your contents. It is made up of:

- your General Contents sum insured, plus the sum insured that applies to any optional cover you have for:
 - Valuable Items Cover
 - Portable Items Cover.

If we replace an item that is part of your contents, we will replace it with a new one. This is known as 'new for old'. We insure certain types of contents – see page 18.

Make sure you insure your home and contents for their full replacement value. To help you estimate your full replacement value, visit our website at racv.com.au and use our buildings and contents calculators.

Your premium

In return for paying your premium, we provide the cover you have chosen.

Your premium is based on the likelihood of a claim being made under your policy for an incident that occurs during the policy period. When we work out your premium, we look at a range of factors including:

- your address
- the amount your buildings or contents are insured for
- the construction materials of your home and roof.

For more information about how we work out your premium, the excesses that may apply to your policy and any discounts you may be eligible for, see our Premium, Excess & Discounts Guide.

To get a free copy of our Premium, Excess & Discounts Guide:



Visit
[racv.com.au/
homeped](http://racv.com.au/homeped)



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(13 7228)



Visit
an RACV shop

Paying your premium

You must pay your premium on time. You can pay your premium:

- annually in one lump sum, or
- in monthly instalments by direct debit from an account or credit card you nominate (if we offer this option to you).

Your current Certificate of Insurance shows the amount you need to pay and the due date for your annual premium or for each monthly instalment.

If you pay annually, you can pay through any of these ways:



Go to racv.com.au/payments and have your credit card or PayPal details ready



Contact your financial institution to arrange payment from your account



Call 13 RACV (13 7228) and have your credit card ready



Pay by cash, EFTPOS, cheque or credit card at any RACV shop or Australia Post Office



Send your cheque or credit card details to the address shown on your notice

What happens if you don't pay on time

When you take out insurance, you need to pay your annual premium or any instalments by the due date specified on your Certificate of Insurance.

An instalment is unpaid if it cannot be deducted from your nominated account or credit card.

If your premium is overdue, we will send you a notice outlining the overdue amount and when it needs to be paid.

If your premium remains unpaid after the time period specified in the notice we send, we will:

- cancel your policy for non-payment, and
- refuse to pay any claim for an incident occurring after the cancellation date.

If you pay by instalment, we will send you a second notice either before cancellation informing you of the effective date of cancellation, or within 14 days after cancellation confirming the effective date of cancellation.

If you need to make a claim when your policy is overdue, and before your policy has been cancelled for non-payment, we will require you to pay the overdue amount as part of the claim settlement process. Alternatively, where the settlement method allows we can reduce the settlement payment by the overdue amount.

Choosing your excess

You can reduce your premium by choosing a higher basic excess.

However, if you want to choose a lower basic excess, you will pay an additional premium.

Your current Certificate of Insurance shows the amount and types of excesses that apply to your policy.

21 day cooling-off period

You can tell us to cancel your policy within 21 days from:

- the date we issue your policy – for example, if you call us on 3 May to set up a new policy from 10 May, then your 21 day cooling-off period starts from 3 May as that's when we issued your policy
- the start date of the policy period that applies when you renew your policy.

If you tell us to cancel your policy within those times, we'll refund the premium you paid us in full. However, we can only do that if you haven't made a claim on your policy.

Assigning rights and appointing a representative

Assigning your rights

You must not assign any benefits, rights or obligations under your policy unless you get our written consent first.

Appointing someone to represent you

If you want to appoint someone to represent you, then you need to tell us and we need to agree that we will deal with them on your behalf. For example, you ask someone to manage your policy or a claim. For more details about who you can appoint to manage your claim, such as a repairer, see page 70.

We will not unreasonably withhold our consent to an appointment. However, we may have a concern with a party that may present a conflict of interest. For example, someone who supplies goods or services for your claim.

Governing law and GST

Governing law

This contract is governed by the law of the Australian State or Territory that your home is located in.

GST

All dollar values described in your policy include GST, unless we say they don't.

Buildings and contents we insure

2

We insure certain types of buildings and/or contents.

This section describes:

- The buildings we insure.
- The types of contents we insure.
- Where we insure your contents.
- Your General Contents.

Full details about what we insure are set out in this PDS.

The buildings we insure

Under Buildings Insurance, we cover loss or damage to the buildings that you own and live in.

Your home

Your home includes:

- domestic residential buildings at your site that can be locked up
- home improvements at your site – for example, garage, carport or in-ground pool
- fixtures or items permanently attached or fixed to your home – for example, light fixtures, built in wardrobes, kitchen cupboards and floating floorboards.

We don't consider carpets to be part of your home unless you are a landlord – see pages 41 - 42.

Buildings we don't insure

We don't insure:

- boarding houses or hostels
- hotels or motels
- commercial buildings
- exhibition or display homes
- commercial farm buildings, or
- buildings under initial construction.

If you are not sure whether your home is any of these, please contact 13 RACV (13 7228). We will refuse a claim and cancel your policy if your home is or becomes any of these things.

The types of contents we insure

2

Buildings and
contents we
insure

Your contents

Items that are not permanently attached or fixed to the structure of your home that you or your family:

- own, or
- are responsible for as part of a written employment contract or a hire or lease agreement (except a tenancy agreement).

If you have Contents Insurance, then you will always have General Contents cover.

And if you choose to increase your cover for certain items, then you may also have optional cover for your:

- Valuable Items Cover
- Portable Items Cover.

When you make a claim, we may ask you to provide proof of ownership and value for an item – for example, a receipt, valuation or photograph.

Table 2.1 – Types of contents we insure

This table shows the types of contents you may have and the items we insure under them.

Contents	Items we insure
General Contents	<p>The things you or your family keep in and around your home which include:</p> <ul style="list-style-type: none">• furniture, furnishings and rugs• carpets (if you are an owner who lives in your home, your carpets are included as part of your General Contents)• electrical items – for example, fridges and washing machines• home theatre equipment – for example, TVs• clothes, shoes and manchester – for example, sheets and towels• toys and sporting equipment• handyman tools – for example, drills and saws• gardening equipment – for example, leaf blowers and shovels. <p>If you run a business, trade or profession from your home, we also include your home office equipment as General Contents – for example, furniture, computer or office equipment.</p>
Optional cover you can add – see pages 59 to 63	
Valuable Items Cover	<p>Items you or your family can insure inside your home for more than what we normally pay for them when they are part of your General Contents. The groups of contents you can insure are:</p> <ul style="list-style-type: none">• jewellery and watches• collections• music, games and movies• works of art.
Portable Items Cover – anywhere in Australia and New Zealand	<p>Items you or your family own and are designed to leave your insured address with you or on you. The groups of contents you can insure are:</p> <ul style="list-style-type: none">• jewellery and watches• portable electronic devices• sporting and recreational items• mobility scooters• glasses and medical items• clothing and luggage.

Contents we don't insure

We don't insure any of these items under Contents Insurance:

- loose or unset gemstones
- cryptocurrency and/or any devices or programs involved in the storage or transfer of cryptocurrency
- plants, trees or shrubs growing in the ground
- grass, rocks and soil on your site
- building materials or items at your site that are due to be fitted to your home (we provide limited cover for those items under Buildings Insurance – see page 38)
- animals
- the cost to replace any credit or financial transaction cards
- illegal items - this includes illegally downloaded digital media
- goods kept for sale, distribution, on display, exhibition or on consignment
- stock used in any business, trade or profession
- watercraft except for sailboards, canoes, kayaks, and non-motorised surf skis
- trailers, caravans, aircraft or aerial devices
- vehicles including:
 - motor vehicles
 - any registrable motorcycles
 - any motorcycles greater than 75cc
 - ride-on vehicles (for example, motorised golf buggies or carts) except for mobility scooters and ride on lawnmowers that you only use to mow your lawn.

Where we insure your contents

One of the things that affects what we pay for your contents is where your contents are when the loss or damage takes place.

Table 2.2 shows the locations where we insure your contents.

Conditions and limits apply at certain locations:

- for General Contents – see pages 22 and 23
- for Optional cover (Valuable Contents and Portable Contents) – see pages 59 to 62.

We also cover your contents when you are taking them to your new home – see page 45.

You can increase your cover for some of your General Contents items by adding options to your policy – see Section 5.

Table 2.2 – Where we insure your contents

Location of contents	General Contents	Valuable Items Cover	Portable Items Cover
		✓	✓
In the open air at your site	✓	✗	✓
Away from your home Inside another building in Australia for up to 60 days	✓	✗	✓
In a safety deposit box at a bank in Australia	✓	✗	✓
Anywhere else in Australia or New Zealand	✗	✗	✓
The rest of the world	✗	✗	✓
In storage In storage in Australia	✓	✗	✓

Your General Contents

Under Contents Insurance, we provide a certain level of cover for your General Contents.

Maximum amount we pay for some contents

When certain valuable or portable items are part of your General Contents, we limit how much we pay for them – see Table 2.3.

For example, if a fire in your home damages your CDs, DVDs and other discs that are valued at \$5,000, we will only pay up to \$2,500 in total for all of them.

Increasing your cover

You can add options to your policy to increase the amount we insure your contents for and the locations where we insure your contents.

You can also add options to your policy to increase the events we cover under your Contents Insurance policy. These options are shown in Table 5.1 on page 55.

Table 2.3 – Maximum amount we pay for some contents

This table shows the items we limit and whether you can add an option to your policy to increase your cover for those items.

We do not limit items that are not shown here – for example your TV or home theatre.



**Buildings and
contents we
insure**

General Contents we limit	The most we pay	Option to increase cover
Works of art – paintings, pictures or sculptures	\$2,500 in total	✓
Music, games and movies – CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total	✓
Collections – cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullions	\$2,500 in total	✓
Jewellery and watches	\$2,500 in total	✓
Tools of trade – see page 101 for the definition	\$2,000 in total	✗
Cash (excluding cryptocurrency), cheques, money orders, gift certificates and negotiable financial documents	\$200 in total	✗
Unattached accessories, keys, equipment or spare parts for an aerial device, aircraft, caravan, motor vehicle, trailer or watercraft	\$500 in total	✗
Computer software	The cost to replace the software only	✗
Title deeds, passports, bonds and negotiable documents	The cost to replace the document only	✗

Limits that apply at certain locations

We insure your General Contents when they are:

- at your home – inside
- at your home – in the open air at your site
- away from your home
- in storage.

We limit what we pay for your General Contents depending on where they are when the loss or damage takes place. We also exclude some items at certain locations – see page 22 and 23.

At your home – inside

We cover your General Contents when they are inside your home.

Covered

- General Contents inside your home.

At your home – in the open air at your site

We cover some of your General Contents when they are in the open air at your site.

Covered

- General Contents in the open air at your site.

The most we pay is 20% of the General Contents sum insured.

Not covered

- these items when they are part of your General Contents:
 - computers and related equipment
 - personal electronic devices – for example, mobile phones and PDAs
 - the contents items shown in Table 2.3 on page 21
 - contents in or on a caravan, mobile home or watercraft.

Away from your home

We cover some of your General Contents when they are away from your home.

Covered

General Contents that are:

- temporarily inside another building in Australia for 60 days or less, and you:
 - are residing in that building, or
 - lend them to someone else for personal use at their home or site
- in a safety deposit box at a bank in Australia.

The most we pay is 20% of the General Contents sum insured.

Not covered

- computers and related equipment
- personal electronic devices – for example, mobile phones and PDAs
- the items shown in Table 2.3 on page 21.

In storage

We cover some of your General Contents while they are in storage in Australia.

Covered

- General Contents in storage in Australia.

Not covered

- the items shown in Table 2.3 on page 21.

Conditions

For us to cover your General Contents while they are in storage, you need to contact us and provide:

- the value of the items, and
- the address where they are stored.

If we agree to cover your General Contents in storage, then you may need to pay us any additional premium.

Your Home & Contents



Your Home & Contents Insurance provides cover for your building or contents or both. The table on the next page summarises your cover. Full details about your cover are set out in this section.

In this section, we outline what you're covered for and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

The events we cover

We cover your home or contents when certain things happen. These are known as 'listed events'. You can make a claim if a listed event takes place and causes loss or damage to your home or contents during the policy period.

You can add options to your Home Insurance policy to cover you for extra events. For more details, see Section 5.

We cover the listed events as shown in Table 3.1 under:

- Buildings Insurance
- Contents Insurance

Table 3.1 – Listed events

Listed Events	Buildings Insurance	Contents Insurance
Animal damage	✓	✓
Broken glass – buildings	✓	✗
Broken glass – contents	✗	✓
Earthquake	✓	✓
Explosion	✓	✓
Fire	✓	✓
Flood*	✓	✓
Impact damage	✓	✓
Lightning	✓	✓
Rain water run-off*	✓	✓
Riots or civil commotion	✓	✓
Storm	✓	✓
Storm surge*	✓	✓
Theft or attempted theft	✓	✓
Tsunami	✓	✓
Vandalism or a malicious act	✓	✓
Water and oil leaks	✓	✓

* Unless you have chosen to remove Flood, Rainwater run-off or Storm Surge – see pages 29, 31 and 33.

Animal damage

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by an animal not kept at your site.

Covered

- loss or damage caused by animals not kept at your site.

Not covered

- loss or damage caused by:
 - vermin and insects (other than resultant loss or damage caused by fire, water and oil leaks)
 - birds pecking, scratching or biting.

Broken glass – buildings

- ✓ **Buildings Insurance**
- ✗ **Contents Insurance**

If any item shown here is unintentionally broken and has a fracture that extends through its entire thickness.

Covered under Buildings Insurance

- glass panels in fixtures
- cooktop or oven door
- vitreous china or acrylic or fibreglass fixed shower base, bath, spa bath, basin, sink, toilet, bidet or sanitary fixtures
- the reasonable cost to reconnect any electrical components to the item.

Not covered

- an item that broke because heat was directly applied to it
- glass in a greenhouse or glasshouse
- water or sewerage pipes
- any damage caused by the broken item.

Broken glass – contents

✗ **Buildings Insurance**

✓ **Contents Insurance**

If fixed glass in an item shown here is unintentionally broken and has a fracture that extends through its entire thickness.

Covered under Contents Insurance

- fixed glass in:
 - your furniture, including outdoor furniture
 - a light fitting
 - a mirror or picture
- damage that is also caused to the frame of a broken mirror or picture
- the reasonable cost to reconnect any electrical components to the item.

Not covered

- glass that is in a TV, radio or computer equipment
- any damage caused by the broken item.

Earthquake

✓ **Buildings Insurance**

✓ **Contents Insurance**

If loss or damage is caused by an earthquake.

Covered

- earthquake
- landslide or subsidence that happens immediately as a result of an earthquake.

Explosion

✓ **Buildings Insurance**

✓ **Contents Insurance**

If loss or damage is caused by an explosion.

Covered

- explosion
- landslide or subsidence that happens immediately as a result of an explosion.

Not covered

- the item that exploded.

Conditions

- there must be physical evidence of the explosion.

Fire

✓ **Buildings Insurance**

✓ **Contents Insurance**

If loss or damage is caused by a fire.

Covered

- fire
- bushfire.

Not covered

- if the fire was started with the intention to cause damage by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
- damage which results from scorching or melting where there was no flame.

Flood

- ✓ Buildings Insurance
- ✓ Contents Insurance

If loss or damage is caused by a flood.

For example, damage is caused when heavy or sustained rainfall causes a river or creek near you to overflow.

Covered

- flood
- landslide or subsidence that happens immediately as a direct result of a flood.

'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:

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

Not covered

- loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if the damage occurred because they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years' old
 - loss or damage caused by actions of the sea.

Conditions

- if we have identified your home is at risk of flooding, you may choose to remove this cover. If you do that and we agree, we will also remove cover for storm surge and rainwater run-off cover.

We will charge you a lower premium and your Certificate of Insurance will show that you don't have cover for flood, storm surge or rainwater run-off.

Impact damage

✓ **Buildings Insurance**

✓ **Contents Insurance**

If loss or damage is caused by an item shown here.

Covered under Buildings Insurance and Contents Insurance

- loss or damage caused by the impact of:
 - external aerials, masts, flagpoles or satellite dishes
 - aircrafts, vehicles or watercrafts
 - debris from space, aircrafts, rockets or satellites
 - trees or branches.

Covered under Buildings Insurance

- if a tree on your property causes loss or damage to your home and a qualified expert agrees it needs to be removed, then we pay the costs to:
 - cut down and remove the tree
 - treat the stump so it doesn't grow.

Not covered

- loss or damage caused by tree cutting, lopping or felling on your site
- costs to remove the stump
- costs to cut down or remove a tree if it didn't cause any damage to your home or contents.

Lightning

✓ **Buildings Insurance**

✓ **Contents Insurance**

If loss or damage is caused by lightning.

Covered

- lightning
- power surge only as a result of lightning.

Rainwater run-off

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by rainwater run-off.

For example, heavy rain causes a build up of water in the street gutters and the water enters your home.

Covered

- rainwater run-off
- landslide or subsidence that happens immediately as a direct result of a rainwater run-off.

Not Covered

- loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if the damage occurred because they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years old
- loss or damage caused by actions of the sea.

Conditions

- if we have identified your home is at risk to rainwater run-off, you may choose to remove this cover. If you do that and we agree, we will also remove cover for flood and storm surge cover.

We will charge a lower premium and your Certificate of Insurance will show that you don't have cover for flood, storm surge or rainwater run-off.

'rainwater run-off' is rainwater that flows over normally dry ground due to excessive rainfall in your local area.

Riots or civil commotion

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by a riot or civil commotion.

Covered

- riot, civil commotion, industrial or political disturbance.

Storm

✓ **Buildings Insurance**

✓ **Contents Insurance**

If loss or damage is caused by a storm.

For example, hail damages your roof.

Covered

- violent wind, cyclone or tornado
- rain, thunderstorm, hail or snow
- landslide or subsidence that happens immediately as a result of a storm.

Not covered

- loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if the damage occurred because they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years' old
- loss or damage caused by:
 - water which enters your home through any tarpaulins or fixings set up while you're renovating or altering your home
 - actions of the sea
 - flood (refer to 'Flood' cover on page 29)
 - rainwater run-off (refer to 'Rainwater run-off cover on page 31)
 - storm surge (refer to 'Storm surge' cover on page 33).

Storm surge

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by storm surge.

For example, the wind from a cyclone causes sea levels to rise higher than normal and the water enters your home.

Covered

- storm surge
- landslide or subsidence that happens immediately as a direct result of a storm surge.

Not Covered

- loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if the damage occurred because they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years' old
 - loss or damage caused by actions of the sea.

Conditions

- if we have identified your home is at risk to storm surge, you may choose to remove this cover. If you do that and we agree, we will also remove cover for flood and rainwater run-off cover.

We will charge you a lower premium and your Certificate of Insurance will show that you don't have cover for flood, storm surge or rainwater run-off.

'storm surge' is an increase in sea level that occurs because of an intense storm or cyclone.

Theft or attempted theft

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by a theft or attempted theft.

Covered

- theft or attempted theft.

Not covered

- theft or attempted theft by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Tsunami

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by tsunami.

Covered

- tsunami.

Vandalism or a malicious act

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by vandalism or a malicious act.

Covered

- vandalism or a malicious act.

Not covered

- if the vandalism or malicious act is committed by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Water and oil leaks

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If loss or damage is caused by water or oil leaking or escaping from an item shown here.

Covered

- water leaking or escaping from:
 - house gutters, drainpipes or pipes
 - sanitary fixtures – for example, baths or toilets
 - appliances – for example, washing machines or dishwashers
 - waterbeds
 - aquariums
 - water tanks
 - swimming pools
- oil leaking from a fixed heating system or sealed portable heater
- costs to locate the cause of damage (if we agree to pay these costs before you make any arrangements).

Not covered

- water leaking or escaping from a shower recess or shower base
- costs to repair or replace the item that the water or oil leaked or escaped from.

Other benefits

We may also provide other benefits that are set out in this section for your home or contents.

Table 3.2 shows the other benefits we give you and the type of policy the benefit applies to.

You can make a claim for other benefits when a listed event happens during the policy period and causes loss or damage to your home and/or contents and we agree to pay for that loss or damage.

Other benefits and your sum insured

Your Buildings sum insured or Contents sum insured is the most we'll pay for your Buildings and Contents when you make a claim.

For these other benefits, we'll pay the benefit amount on top of your sum insured:

- Temporary accommodation for home owners
- Temporary accommodation for tenants or strata scheme owners
- Loss of rent for landlords
- Mortgagee discharge costs.

The amount for all remaining other benefits are included in your Buildings sum insured and/or Contents sum insured.

Table 3.2 – Other benefits

Other benefits	Buildings Insurance	Contents Insurance	Page
Building materials – Up to \$1,000	✓	✗	38
Credit card theft – Up to \$1,000	✗	✓	38
Demolishing and removing debris – The costs to demolish and remove debris and make your site safe	✓	✗	39
Food spoilage – Up to \$500	✗	✓	39
Fixtures for owners and landlords - strata scheme – The cost to repair or replace certain fixtures	✗	✓	40
Funeral expenses – Up to \$10,000 for each incident	✓	✓	41
Furniture and furnishings for landlords - strata scheme with no active Owner's Corporation	✓	✗	41
Furniture and furnishings for landlords - non strata scheme – Up to 10% of your Buildings sum insured	✓	✗	42

Table 3.2 – Other benefits continued

Other benefits	Buildings Insurance	Contents Insurance	Page
Keys and locks – The reasonable costs to replace your home key and lock barrels	✓	✓	42
Locating the cause of damage – The reasonable costs you paid to find the cause of damage	✓	✗	43
Loss of rent for landlords – The rent you lose while your home is being repaired or rebuilt	✓	✗	43
Meeting building regulations – The costs to meet current building regulations to repair or rebuild the part of your home that was damaged	✓	✗	44
Mortgagee discharge costs – the administrative costs to discharge a mortgage over your home	✓	✗	44
Moving into your new home – We cover your contents at both your current and new homes for up to 14 days from when you start moving	✗	✓	45
Moving your contents to your new home – The costs to repair or replace your contents in certain situations while you are moving them to your new home	✗	✓	45
Rebuilding fees – The reasonable fees for architects, engineers or surveyors and some other fees we agree to pay	✓	✗	46
Temporary accommodation for home owners – The reasonable costs for your accommodation, additional living expenses and to move your contents	✓	✗	47
Temporary accommodation for tenants or strata scheme owners – The reasonable costs for your accommodation or extra rent costs (if you are a tenant), additional living expenses and to move your contents	✗	✓	48
Visitors' belongings – Up to \$500	✗	✓	49

Building materials

✓ **Buildings Insurance**

✗ **Contents Insurance**

If you're renovating or altering your home and a listed event causes loss or damage to your building materials at your site.

Covered under Buildings Insurance

- building materials – for example, bricks, tiles or timber
- items that are due to be fitted to your home – for example, an oven or dishwasher.

The most we pay for these items is up to \$1,000.

Any amount payable for this benefit is included in your Buildings sum insured.

Not covered

- sand, gravel or soil (we don't classify them as building materials).

Credit card theft

✗ **Buildings Insurance**

✓ **Contents Insurance**

If your credit card is stolen from your home during a theft and used without your consent and we agree to pay your claim for theft.

Covered under contents

- up to \$1,000 towards any money you must pay to the credit card organisation if your credit card is used by someone without your consent.

Any amount payable for this benefit is included in your Contents sum insured.

Conditions

- you must comply with all the conditions of the credit card organisation.

Demolishing and removing debris

✓ **Buildings Insurance**

✗ **Contents Insurance**

If a listed event causes loss or damage to your home and we agree you need to demolish part or all of your home or remove any debris.

Covered under Buildings Insurance

- costs to demolish and remove debris
- costs to make your site safe – for example, the costs to install a temporary fence around the damaged area.

Any amount payable for this benefit is included in your Buildings sum insured.

Conditions

- we must agree to pay the costs before you make any arrangements.

Food spoilage

✗ **Buildings Insurance**

✓ **Contents Insurance**

If a listed event causes an interruption to your electricity supply and food or prescription medication in your refrigerator or freezer is spoiled.

Covered under Contents Insurance

- up to \$500 to replace the spoiled food or prescription medication.

Any amount payable for this benefit is included in your Contents sum insured.

When you only claim for food spoilage, you don't need to pay an excess. But, your No Claim Bonus may be affected when you renew your policy.

Fixtures for owners and landlords – strata scheme

✗ **Buildings Insurance**

✓ **Contents Insurance**

If your home is under a strata or similar scheme and a listed event causes loss or damage to the fixtures shown here.

Covered under Contents Insurance

- the following fixtures:
 - built-in furniture and cupboards
 - stoves
 - hot water services
 - shower screens
 - paint and wallpaper
 - built-in air-conditioner
 - fixed awnings
 - solar panels
 - carpets
 - floating floorboards.

Any amount payable for this benefit is included in your Contents sum insured.

Not covered

- items that are:
 - covered by an insurance policy taken out by an owners' corporation or similar body, or
 - part of common property
- loss or damage caused intentionally by:
 - you or someone who lives in your home – for example, your tenants, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Funeral expenses

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

If a listed event takes place at your site which causes loss or damage to your home or contents and you or a member of your family die:

- within 90 days of that event, and
- as a result of that event.

Covered under Buildings Insurance

- up to \$10,000 in total towards funeral expenses for each incident.

Covered under Contents Insurance

- up to \$10,000 in total towards funeral expenses for each incident.

We pay this benefit on top of your Buildings sum insured or General Contents sum insured.

Furniture and furnishings for landlords – strata scheme with no active Owner's Corporation

- ✓ **Buildings Insurance**
- ✗ **Contents Insurance**

If your home is not under a strata or similar scheme with no active Owner's Corporation and a listed event causes loss or damage to the items shown here.

Covered under Buildings Insurance

- up to 10% of the Buildings sum insured to repair or replace your furniture, furnishings or carpets in your home for tenants' use.

Any amount payable for this benefit is included in your Buildings sum insured.

Not covered

- loss or damage caused intentionally by:
 - you or someone who lives in your home – for example, your tenants, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
 - if you or your family live in your home.

Furniture and furnishings for landlords – non strata scheme

✓ **Buildings Insurance**

✗ **Contents Insurance**

If your home is not under a strata or similar scheme and a listed event causes loss or damage to the items shown here.

Covered under Buildings Insurance

- up to 10% of the Buildings sum insured to repair or replace your furniture, furnishings or carpets in your home for tenants' use.

Any amount payable for this benefit is included in your Buildings sum insured.

Not covered

- loss or damage caused intentionally by:
 - you or someone who lives in your home – for example, your tenants, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
 - if you or your family live in your home.

Keys and locks

✓ **Buildings Insurance**

✓ **Contents Insurance**

If a key for an external lock to your home is stolen during a theft at your site and we agree to pay your claim for theft.

Covered

- the reasonable costs to replace the key to your home and the lock barrels it operates.

Any amount payable for this benefit is included in your Buildings sum insured or Contents sum insured.

Locating the cause of damage

✓ **Buildings Insurance**

✗ **Contents Insurance**

If a listed event causes loss or damage to your home and you need to confirm that it was caused by a listed event.

Covered under Buildings Insurance

- the reasonable costs you have paid to find the cause of damage if the loss or damage was caused by a listed event.

Any amount payable for this benefit is included in your Buildings sum insured.

Conditions

- the costs must relate directly to the part of your home that suffered the loss or damage
- we must agree to pay the costs before you make any arrangements.

Loss of rent for landlords

✓ **Buildings Insurance**

✗ **Contents Insurance**

If a listed event causes loss or damage to your home and your tenants are unable to live in your home and need to move out so it can be repaired or rebuilt.

We pay this benefit on top of your Buildings sum insured.

Covered under Buildings Insurance

- the rent you lose during the reasonable time it should take to repair or rebuild your home for up to 12 months from when the listed event took place.

Not covered

- if you or your family live in your home.

Meeting building regulations

✓ **Buildings Insurance**

✗ **Contents Insurance**

If a listed event causes loss or damage to your home and you need to meet current building regulations to repair or rebuild the part of your home that was damaged.

Covered under Buildings Insurance

- the costs to meet current building regulations to repair or rebuild the part of your home that was damaged.

Any amount payable for this benefit is included in your Buildings sum insured.

Not covered

- costs to meet building regulations:
 - that were already in place when your home was built, renovated or altered
 - for undamaged parts of your home – for example, installing insulation in ceilings that were not damaged.

Conditions

- we must agree to pay the costs before you make any arrangements.

Mortgagee discharge costs

✓ **Buildings Insurance**

✗ **Contents Insurance**

If we agree to pay the Buildings sum insured and you need to discharge any mortgage over your home.

We pay this benefit on top of your Buildings sum insured.

Covered under Buildings Insurance

- the administrative costs to discharge any mortgage over your home.

Moving into your new home

✗ **Buildings Insurance**

✓ **Contents Insurance**

If we currently insure your contents and you're moving into your new permanent home in Australia.

Covered under Contents Insurance

- from the day you start moving your contents at both your current and new homes for up to 14 days.

Your contents are covered on the same terms as you insured them.

Any amount payable for this benefit is included in your Contents sum insured.

Not covered

- contents in your new home after the 14 day period ends if we didn't agree to cover them.

Conditions

- you must give us the details of your new permanent home within 14 days from when you start moving
- if we agree to cover your contents in your new permanent home after the 14 day period ends, then you must pay us any additional premium.

Moving your contents to your new home

✗ **Buildings Insurance**

✓ **Contents Insurance**

If your contents are being taken from your current home to your new permanent home in Australia.

Covered under Contents Insurance

- contents that are being taken to your new permanent home in a vehicle that is:
 - involved in a collision
 - damaged or destroyed by fire
 - stolen.

Any amount payable for this benefit is included in your Contents sum insured.

Rebuilding fees

✓ **Buildings Insurance**

✗ **Contents Insurance**

If a listed event causes loss or damage to your home and you need to pay certain fees to repair or rebuild your home.

Covered under Buildings Insurance

- the reasonable fees for architects, engineers or surveyors
- any fees we agree you need to pay to meet the requirements of a statutory authority to repair or rebuild your home after the loss or damage covered by the policy occurs.

Any amount payable for this benefit is included in your Buildings sum insured.

Not covered

- fees to rebuild any part of your home which was an illegal construction
- if a statutory authority served a notice on you before the listed event took place but we will pay any increase in these fees caused by the listed event.

Conditions

- we must agree to pay the rebuilding fees before you make any arrangements.

Temporary accommodation for home owners

✓ **Buildings Insurance**

✗ **Contents Insurance**

If a listed event causes loss or damage to your home and you are unable to live in your home and you need to move out so it can be repaired or rebuilt.

We pay this benefit on top of your Buildings sum insured.

Covered under Buildings Insurance

- costs for temporary accommodation that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
- any additional living expenses that we agree are appropriate
- costs to remove and store your contents and then return them to your home.

Conditions

- you must have lived in your home permanently before the listed event took place
- we must agree to pay the costs before you make any arrangements
- we won't cover any additional costs caused by unreasonable delays by you or any repairer, builder or supplier you appoint or engage in repairing or rebuilding your home.

3

Your Home &
Contents

We pay these costs for the reasonable time we agree it should take to repair or rebuild your home for up to 12 months from when the listed event took place

Temporary accommodation for tenants or strata scheme owners

✗ **Buildings Insurance**

✓ **Contents Insurance**

If a listed event causes loss or damage to your home and you are unable to live in your home and you need to move out so it can be repaired or rebuilt.

We pay this benefit on top of your Contents sum insured.

Covered under Contents Insurance

- if you own and live in your home, the costs for temporary accommodation that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
- if you are a tenant, any extra rent costs we agree are reasonable for your temporary accommodation you, your family and your pets that you normally keep at your site
- any additional living expenses that we agree are appropriate
- costs to remove and store your contents and then return them to your home.

Not covered

- any of these costs that are covered by an insurance policy taken out by an owners' corporation or similar body.

Conditions

- you must have lived in your home permanently before the listed event took place
- we must agree to pay the costs before you make any arrangements
- we won't cover any additional costs caused by unreasonable delays by you or any repairer, builder or supplier you appoint or engage in repairing or rebuilding your home.

We pay these costs for the reasonable time we agree it should take to repair or rebuild your home for up to 12 months from when the listed event took place

Visitors' belongings

✗ **Buildings Insurance**

✓ **Contents Insurance**

If a listed event causes loss or damage to your contents and to your visitors' belongings.

Covered under Contents Insurance

- up to \$500 for your visitors' belongings that are inside your home.

Any amount payable for this benefit is included in your Contents sum insured.

Not covered

- cash.

Liability cover



We provide liability cover for the 2 types of insurance that are set out in this PDS.

In this section, we describe the liability cover you have under your policy and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

Liability cover

Liability cover protects you or your family for claims that may be made against you or them for an incident which causes:

- death or bodily injury to someone else, or
- loss or damage to someone else's property.

The most we pay for any one incident is \$20 million under Buildings Insurance and \$20 million under Contents Insurance. This includes legal costs when our lawyers handle the claim.

Covered under Buildings Insurance

Under Buildings Insurance, we cover the legal liability of you or your family for:

- death or bodily injury to someone else, or
- loss or damage to someone else's property

in an incident that takes place in your home or at the site and for which you or your family is responsible as an owner or occupier of your home or the site.

For example, you may be liable when someone falls and is injured when visiting your home.

Covered under Contents Insurance

Under Contents Insurance, we cover the legal liability of you or your family for:

- death or bodily injury to someone else, or
- loss or damage to someone else's property

in an incident that takes place outside the site, but within Australia.

For example, you may be liable if you are riding your bicycle on a road and cause an accident.

In addition, if you are a tenant or own your home under a strata or similar scheme, we cover the legal liability of you or your family for:

- death or bodily injury to someone else, or
- loss or damage to someone else's property

in an incident that takes place in your home or at the site and for which you or your family is responsible as an owner or occupier of your home or the site.

Not covered

We don't cover death or bodily injury to:

- you or your family
- any person who lives with you or your family except when they are a tenant or boarder living in your home.

We don't cover loss or damage:

- to property that you, or your family own or have in their custody, control or possession except when you are a tenant and you or your family cause loss or damage to your landlord's property (including the home) that has been left for you to use
- to property that any person who lives with you or your family owns or has in their custody, control or possession except when that person is a tenant or boarder living in your home.

We will not cover:

- the legal liability of you or your family in connection with any house, land or other property that you or your family own or occupy, or have owned or occupied in the past, other than your home or your site shown on your current Certificate of Insurance
- any liability, cost or expense that arises or results from, or is in any way connected with, asbestos, whether directly or indirectly
- any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or your family
- fines or court costs if you or your family are charged or convicted under a law.

We will not cover you or your family if liability arises or results from:

- you or your family agreeing to accept liability for the claim, to the extent that you or your family incur liability or costs that you or your family would not have incurred had you or your family not agreed to accept liability.
- death or bodily injury to any person employed by you or your family under a contract of service
- any act or omission by you or your family, or a person acting with the consent of you or your family, which shows a reckless disregard for the consequences of that act or omission
- a deliberate and unlawful act by you or your family, or a person acting with the consent of you or your family
- any business, trade or profession other than the renting of your home for domestic use
- any professional sporting activity
- the transmission of a disease by you or your family
- using or owning a vehicle, aircraft or watercraft (except for a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote controlled toy)
- subsidence or landslide
- your home or the site being used for farming
- building work to your home or on the site, or at any other house, land or property that you or your family owned or occupied in the past, which costs or cost more than \$50,000

- an incident caused by an animal, except:
 - if it is a pet dog, cat or horse kept in your home or on the site, or
 - if it is a pet horse kept off-site on agistment
- an incident caused by a dog if a relevant authority has declared it to be a dangerous dog.

Conditions

- to be entitled to liability cover:
 - the claim must result from an incident which takes place during the policy period
 - someone must make a claim against you or your family for the incident, and
 - you or your family must lodge a claim with us for liability cover
- we must agree to pay for any legal or other costs before they are incurred.

For an example of how we settle a claim, see page 88.

What happens when you make a liability claim

When a person we cover makes a claim and are entitled to liability cover, we may:

- act for them or arrange for a lawyer to represent them
- attempt to resolve the claim
- defend the claim in a court or tribunal.

We will decide whether to defend or resolve a claim and how much to pay to resolve a claim.

Optional cover you can add



You can add options to your policy to increase your cover for your home or contents.

The table on the next page summarises the options that are available. Full details about those options are set out in this section.

Under each of the optional covers shown in this section, we tell you what you're covered for and any specific exclusions and conditions that apply to that option. General exclusions also apply – see Section 6.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see pages 69 and 70.

Table 5.1 – Optional cover

Optional cover	What's covered	Buildings Insurance	Contents Insurance
Accidental damage	Covers you for mishaps around your home	✓	✓
Burn out of electric motors - fusion	Covers your electric motors when they burn out	✓	✓
Valuable Items Cover	Covers certain items inside your home for more than what we normally pay for them	✗	✓
Portable Items Cover	Covers certain portable items anywhere in Australia and New Zealand	✗	✓

About optional cover

You can increase your cover by adding options to your policy – for a summary of these options see Table 5.1.

Any option you select is shown on your current Certificate of Insurance and applies during the policy period.

You need to pay extra

When you add an option to your policy, you need to pay an extra premium for the increased cover we give you.

Under the optional cover shown in this section, we tell you what you're covered for and any specific exclusions and conditions that apply to that option. General exclusions may also apply.

Increasing the events we cover

We cover your home and contents when any of the 17 listed events shown in Table 3.1 on page 25 takes place.

You can increase the events we cover by adding these 2 options to your policy:

- Accidental damage
- Burn out of electric motors – fusion.

Increasing what we pay for your contents

We limit how much we pay for certain valuable items that are part of your General Contents – for example, we pay up to \$2,500 in total for your 'jewellery and watches'.

You can increase your cover for certain valuable and portable items by insuring them as:

- Valuable Items Cover
- Portable Items Cover.

There are 3 steps you need to follow to increase your cover – see page 63.

Accidental damage

- ✓ **Buildings Insurance**
- ✓ **Contents Insurance**

You can choose to cover your home and/or contents for accidental damage – that is, mishaps around your home that are caused unintentionally.

Any amount payable for this optional cover is included in your Buildings sum insured and/or Contents sum insured.

Covered under Buildings Insurance

- damage to your home that is caused unintentionally – for example, you're in the roof space and accidentally put your foot through the ceiling.

Covered under Contents Insurance

- damage to your General Contents or valuable items that is caused unintentionally and happens in your home or at your site – for example, your child knocks over your TV.

Not covered

- damage caused by:
 - inherent defects and structural defects
 - mildew and algae
 - water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs
 - any animals kept at your site
 - any process of cleaning involving the use of chemicals
- damage that is covered under a listed event shown in Table 3.1 – see page 25
- damage to:
 - retaining walls
 - electronic equipment or data as a result of an electronic malfunction or failure, a mechanical malfunction or failure, or a virus or processing error
 - fishing and sporting equipment, musical instruments or firearms while someone is using them
- loss or damage caused by storm surge – see page 101 for the storm surge definition.

Burn out of electric motors – fusion

✓ **Buildings Insurance**

✓ **Contents Insurance**

You can choose to cover your electric motors for fusion for up to 15 years from when they were made.

Any amount payable for this optional cover is included in your Buildings and/or Contents sum insured.

Covered under Buildings Insurance

- an electric motor that burns out and is part of your home – for example, in a ducted air conditioning unit
- costs for the service call, parts and labour charges.

Covered under Contents Insurance

- an electric motor that burns out and is part of your General Contents – for example, in a washing machine or fridge
- costs for the service call, parts and labour charges
- up to \$500 to replace any spoiled food or prescription medication in a refrigerator or freezer.

Not covered

- any damage caused to an electric motor that is covered by a warranty
- an electric motor that:
 - you use for a business, trade or profession, or
 - you don't keep in your home or at your site
- we don't pay to remove or re-install submerged or underground motors.

Valuable Items Cover

✗ **Buildings Insurance**

✓ **Contents Insurance**

We limit how much we pay for certain valuable items that are part of your General Contents.

You can choose to insure your valuable items inside your home for more than what we normally pay for those items.

Covered under Contents Insurance

- loss or damage to your valuable items:
 - when a listed event takes place, or
 - when they are accidentally damaged and you have optional cover for 'Accidental damage' in your home or at your site.

The most we pay for an individual item is \$10,000 (unless you list it separately for more). If you purchase Valuable Items Cover the sum insured for each group of contents, including any listed items will be shown on your current Certificate of Insurance.

Any amount payable for this optional cover is included in your Contents sum insured.

Not covered

- your valuable items when they are at the following locations as described for your General Contents – see pages 22 and 23:
 - in the open air at your site
 - away from your home
 - in storage.

Table 5.2 – Valuable Items Cover - you can increase what you're covered for

This table shows the groups of contents you can insure as Valuable Items Cover.

It also shows the most we will pay for those items when they are insured as part of your General Contents– that is, when you don't increase your cover.

Groups of contents	General Contents limits	Increase your Valuable Items Cover
Works of art includes paintings, pictures or sculptures	\$2,500 in total	✓
Music, games and movies CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total	✓
Collections cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullions	\$2,500 in total	✓
Jewellery and watches includes rings, watches, bracelets and necklaces	\$2,500 in total	✓

You can read more about the limits that apply to your General Contents – see page 20.

Portable Items Cover

✗ **Buildings Insurance**

✓ **Contents Insurance**

Under this option, we insure your portable items anywhere – that is, inside your home, in the open air at your site and outside your site.

However, we do limit your cover if you take your items outside Australia or New Zealand.

Covered under Contents Insurance

- your portable items that are:
 - lost or stolen
 - unintentionally damaged.

The most we pay for an individual item is \$10,000 (unless you list it separately for more). If you purchase Portable Items Cover the sum insured for each group of contents, including any listed items will be shown on your current Certificate of Insurance. If you take your items outside Australia or New Zealand, then the most we pay is \$10,000 for all items.

Any amount payable for this optional cover is included in your Contents sum insured.

Not covered

- if you scratch or dent an item
- items being cleaned, repaired or restored
- fishing and sporting equipment, musical instruments or firearms while someone is using them
- a bicycle while being used in a competitive race or time trial.

Table 5.3 – Portable items you can choose to cover

This table shows the groups of contents you can insure as Portable Items Cover.

Groups of contents
Jewellery and watches includes rings, watches, bracelets, necklaces and medals
Portable electronic devices includes laptops, cameras, mobile phones, audio visual equipment, smart watches and fitness bands
Sporting and recreational items includes bicycles, musical items, camping and sporting equipment
Mobility scooters
Glasses and medical items includes sunglasses, prescription glasses and hearing aids
Clothing and luggage includes baby capsules, clothes, luggage and purses

How to increase your cover for valuable or portable items

Follow these steps to insure your contents as Valuable Items Cover or Portable Items Cover.

Step 1

Select your contents

You need to select the groups of contents you want to insure as valuable items or portable items – see Table 5.2 on page 60 and Table 5.3 on page 62.

You don't need to list individual items – we cover all of the items in the groups you select up to the sum insured you choose for each group.

Step 2

Select your sum insured

You need to choose a sum insured to cover each group. For example, you may decide to insure your:

- 'jewellery and watches' under Portable Items Cover for \$15,000
- 'works of art' under Valuable Items Cover for \$10,000
- 'portable electrical devices' under Portable Items Cover for \$6,000.

Step 3

Specify items over \$10,000

If you want to insure any one item for more than \$10,000, then

- you need to list the item and its sum insured, and
- we may ask you to provide a written valuation.

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General exclusions and your responsibilities



There are certain situations when we won't provide cover under your policy.

This section outlines the general exclusions that apply to all cover we provide under your policy.

The general exclusions also apply to your liability cover, unless we say they don't.

This section also outlines your responsibilities. You may put your insurance claim or cover at risk if you do not meet your responsibilities to us.

General exclusions for all covers and benefits

The exclusions set out in this section apply to all covers and benefits under your policy.

What we don't cover

Loss, damage, injury or death arising from:

- rust, corrosion, gradual deterioration, depreciation, wear or tear
- erosion, including coastal erosion
- actions of the sea

Actions of the sea include:

- high tides or king tides
- sea waves
- normal movement or changes in ocean levels

Actions of the sea does not include storm surge

- subsidence or landslide unless it happens immediately as a result of:
 - an earthquake or explosion
 - a storm
 - a flood
 - rainwater run-off
 - storm surge
- atmospheric conditions or extreme temperature
- mould, unless arising from loss or damage covered by a listed event
- vermin or insects (other than resultant loss or damage caused by fire, water and oil leaks)
- birds pecking, scratching or biting
- tree lopping or felling on your site
- tree roots
- the lawful seizure, confiscation, nationalisation, or requisition of your home or anything else covered by this policy
- any intentional act or omission by:
 - you, your family or someone who lives in your home – for example, the tenants, or
 - someone who acts with your or your family's consent, or the consent of someone who lives in your home
- hydrostatic pressure including loss or damage to swimming pools or similar structures
- any illegal activity you or your family are involved in.

We do not cover

- any loss, damage, liability, injury or death caused by, arising from, occasioned by or through or in consequence directly or indirectly of war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, insurrection, rebellion, revolution or military or usurped power
- any loss, damage, liability, injury, death, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
 - an act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or
 - any action taken to control, prevent, suppress, retaliate against, or respond to an act of terrorism
 - mechanical, structural, electrical, hydraulic, or electronic breakdown or failure, unless the breakdown or failure results in loss or damage to insured property. This exclusion does not apply to an electrical motor burning out if you are entitled to cover under the 'Burn out of electric motors - fusion' option
- loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by:
 - errors or omissions involving access to, processing of, use of or operation of any computer system or any unavailability or failure to access, process, use or operate any computer system, or
 - any unauthorised, malicious or criminal act (or any threat or hoax of this) involving access to, processing of, use of or operation of any computer system,

provided that this exclusion will not apply to physical loss or damage directly caused by an incident or event we cover you for under this policy except if caused by vandalism or a malicious act. For example, we will not cover you if your home's security system cannot be used because of a cyber attack, but we will cover you for loss or damage from theft from your home as covered under this policy after your home's security system is impacted by a cyber attack

- loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data including the value of any data
- consequential loss except if specifically covered under this policy. This means we will not pay for direct or indirect financial or economic loss, for example loss of use or enjoyment, loss of profits or depreciation
- seepage, pollution or contamination, or any loss, damage, liability, injury, death, fines, penalties, punitive or exemplary damages caused by, arising from or in connection with any seepage, pollution or contamination

- any loss, damage, injury or death arising from or directly or indirectly caused by, contributed to by, resulting from or in connection with a communicable disease, or the fear or threat (whether actual or perceived) of a communicable disease
- loss, damage, liability, injury or death caused by or arising from any nuclear, radioactive, biological or chemical material or the use, handling, transportation or storage of such material
- costs arising from any business interruption
- the cost of reinstalling or replacing electronically stored files
- the intellectual or sentimental value of an item
- the settling, shrinkage or expansion in buildings, foundations, walls or pavements
- claims arising from incidents that occur outside the policy period
- compensation for distress, inconvenience or other non-financial loss (except if we cover it under 'Liability cover' – see pages 51 to 53).

Maintaining and occupying your home

We don't cover loss, damage, injury or death arising from:

- faulty design or workmanship
- previous damage that has not been repaired
- you leaving your home unoccupied for 60 consecutive days or more and not maintaining it in a lived-in state by:
 - keeping the lawns mowed and garden tidy
 - stopping regular mail and newspaper deliveries, and
 - organising someone to check inside and outside your home at least once a week
- you not maintaining your home in good repair and condition. This means your home must be watertight, structurally sound, secure and well maintained
- you not maintaining your site in good repair and condition
- you illegally keeping explosives, flammable or combustible substances or liquids in your home or at your site
- you not taking reasonable care to protect your home or contents against loss or damage.

Sanctions

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy (including any refund of premium), to the extent that such cover, claim, benefit or refund may contravene or expose us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.

Your responsibilities

6

General exclusions and your responsibilities

Do not settle claims or make admissions

You must not:

- attempt to settle a claim that is made against you without our permission, or
- make any admissions to anyone about any incident covered by your policy
- limit by agreement our rights to recover money from someone else.

Co-operate

You must:

- be truthful and frank in any statement you make to us
- not behave in a way that is improper, hostile, threatening, abusive or dangerous
- co-operate fully with us, even if we have already paid your claim which includes:
 - providing us with all the information, documents and help we need to deal with your claim. If we request information or documents that are relevant to your claim, we will provide an explanation as to why it is needed.
 - as soon as reasonably possible sending us any letters, notices or court documents that you receive about any incident which has resulted, or may result in a claim against you
 - being interviewed by us or our representatives
 - attending court to give evidence
 - giving us reasonable access to your home for a repairer or other specialist we choose so they can assess your home.

Prevent further loss or damage

You must do everything reasonable to prevent further loss or damage to your home or contents.

Inspections and quotes

If we ask you, you must:

- let us or our representatives inspect your home or contents at a reasonable time
- allow us to obtain quotations from any repairer or supplier.

Proof of loss and ownership

When you make a claim, we may ask you to provide certain documents to:

- prove that you owned the items
- help us identify your items.

The types of documents we ask for depend on the situation and can include:

- tax invoices for items bought or services used
- purchase receipts
- valuation certificates
- credit card or bank statements
- photos.

We may compare information you provide to us with a range of other sources – for example websites, such as auction or sale websites.

Report to the Police

You must:

- as soon as reasonably possible report to the Police any theft, attempted theft, vandalism or malicious act, and
- give us any incident report number they give you.

Appointing others to manage your claim

If you want to appoint someone to manage your claim, then you need to tell us and we need to agree that we will deal with them on your behalf. You can usually appoint someone like a family member.

We will not unreasonably withhold our consent to an appointment. However, we may have a concern with a party that may present a conflict of interest. For example, someone who supplies goods or services for your claim.

GST

If you are a business registered or required to be registered for GST purposes, then you must provide us with:

- your Australian Business Number (ABN), and
- the percentage of any input tax credit you have claimed or are entitled to claim on the premium you paid.

Claims and what we pay



This section provides information about our claims process, your claim and what we pay when you make a claim. It also includes some examples of how we pay claims including liability claims.

When you need to make a claim, we want to help you as much as we can. We're available 24 hours a day, 7 days a week:



racv.com.au/claims



13 19 03

Making a claim

We follow these steps to work out what to pay for your claim for loss or damage to your Home. When you make a claim, we will:

- ask you some questions over the phone
- tell you what you need to send us to support your claim
- tell you if you need to pay any excess and how to pay it

Step 1

Type of Insurance

Do you have:

- Buildings and Contents Insurance?
- Buildings Insurance?
- Contents Insurance?

Step 2

Your home and contents

- do we insure the things that suffered the loss or damage?

Step 3

The incident

- is it a listed event?
- is it covered under 'other benefits'?
- is it covered under any optional cover you have?

Step 4

Exclusions and conditions

Is your claim affected by:

- any general exclusions?
- any specific exclusions and conditions shown throughout this PDS?
- not meeting your responsibilities?

Step 5

Sum insured

How much is:

- your Buildings sum insured?
- your Contents sum insured?
- the sum insured that applies to any optional cover you have?

Step 6

Limits to cover

- do maximum limits apply to your contents?
- do we limit cover based on the location of your contents?
- do other limits apply?
- do limits apply under any option cover you have?

Step 7

Excess

- What type of excess applies to you claim?
- How much is your excess?

Excesses

An excess is the amount you contribute towards the cost of your claim.

There are 3 types of excesses:

- basic
- accidental damage, and
- special.

The type of excess you need to pay depends on what your claim relates to. Also, you may need to pay more than one excess.

Your current Certificate of Insurance shows the types of excesses that apply to your policy.

Paying your excess

When you make a claim, an excess may apply. If so, we will:

- deduct the excess from any claim payment, or
- request you pay the excess to us or to the repairer or supplier.

If we request you pay the excess, we will tell you who to pay and may require payment as part of the finalisation of your claim.

If you want more details about excesses, then see our RACV Home Insurance Premium, Excess & Discounts Guide. You can get a copy by visiting racv.com.au/homeped or by calling us on 13 RACV (13 7228).

When an excess does not apply

You don't need to pay an excess for a liability claim or for the other benefits we give you under 'food spoilage'.

Other deductions

If we pay your claim as a total loss, then we deduct other amounts to settle your claim.

Unpaid premiums

If you currently pay your premium by monthly instalments, then before we pay your claim we deduct:

- any monthly instalments that are due but haven't been paid
- the monthly instalments that cover the rest of your policy period.

What we pay for – Buildings Insurance

If we agree to cover your claim under Buildings Insurance, then we will:

- pay the cost to repair or rebuild the part of your home that was damaged (whichever is lower)
- pay for any extra costs we cover under 'other benefits' – see below.

The most we pay

The most we pay for your home is the Buildings sum insured.

Other benefits

We may also pay some costs on top of the Buildings sum insured under 'other benefits' for:

- Temporary accommodation for home owners – see page 47
- Loss of rent for landlords – see page 43
- Mortgagee discharge costs – see page 44.

How we settle your buildings claim

We will choose to settle your claim for loss or damage to your home or 'other benefits' in one of the following ways. Our choice will have regard to the circumstances of your claim and consider any preference you may have.

1. Arrange for repairers, builders or suppliers to repair or rebuild your home.

If you agree, we can arrange for our preferred repairers, suppliers or builders to repair or rebuild your home.

2. Pay you the reasonable cost to repair or rebuild your home.

We can choose to:

- pay you
- pay your nominated repairer, supplier or builder, or
- provide you with store credits from one of our nominated suppliers.

For example, we may pay you directly when:

- you decide not to repair or rebuild your home, or
- you don't start repairing or rebuilding your home within 6 months from when the damage takes place, or within any longer period we agreed to in writing.

How we calculate the amount if we choose to pay you

If your building is repairable, in some circumstances we will choose to settle your claim by deciding to pay you. We will pay you the reasonable costs of what it would cost us provided the cost is available to or actionable by you.

What are some examples of when we do this?

- when you decide not to repair or rebuild your home
- if you don't start repairing or rebuilding your home within 6 months of the loss or damage, or within any longer period we agree to in writing
- if not all the damage to your building is covered by this policy – you can find examples of these under 'Not covered' or 'General exclusions and your responsibilities' in this policy
- your building may have had some damage that existed prior to the event you are claiming for
- your building cannot be repaired until other work that is required to be done by you is completed, or
- when it is the only way to settle your claim.

Calculation of the amount

- we may ask you to obtain a quote or we will obtain a quote for the repairs from our builder or repairer
- if we obtain the quote, we will provide you with details of the work that has been included:
 - this will be detailed in the quote or
 - for larger claims we may include a scope of works
- we will confirm that the builder who has provided the quote is prepared to undertake the work – provided you have completed any work that is required to be done by you first
- the amount we will pay you will not be more than the Buildings sum insured.

We will use this method to calculate your settlement provided we have not chosen to settle your claim under '3. Pay you the Buildings sum insured'.

3. Pay you the Buildings sum insured

We may do this when we consider your home to be a total loss or when we choose to do so.

If we pay you the Buildings sum insured, then your policy ends and you don't get a refund of your premium.

We will continue your liability cover (see pages 51 to 53) for up to 6 months from when the listed event took place. However, liability cover will end during this period if:

- construction starts at your site, or
- you sell the land, or
- you take out a new Buildings Insurance policy for your site.

4. Paying for other benefits

If we agree to pay you for 'other benefits', then we will choose the method of settlement.

We provide examples of how we calculate claims under Buildings Insurance – see pages 85 to 88.

Lifetime guarantee

We provide a 'lifetime guarantee' when your home is repaired or rebuilt by one of our preferred repairers or builders.

This means:

- we guarantee the workmanship of repairs that we authorised for the lifetime of your home
- we will fix any defect caused by poor workmanship.

We will decide on what needs to be done to fix any defect.

When you're not covered by this guarantee

This guarantee does not apply to:

- repairs you authorised yourself
- loss, damage or failure of any electrical or mechanical appliance or machine
- wear and tear that is consistent with normal gradual deterioration of your home.

Credit providers' rights

You may have used all or part of your home as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

When you have Buildings Insurance, we note any credit provider you tell us about on your current Certificate of Insurance.

When you have a noted credit provider:

- we treat your home as being under mortgage
- we treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- we may recover any payment either in your name or the credit provider's name.

When you have Contents Insurance, we don't note any credit provider on your current Certificate of Insurance. But, you need to give us their name when you make a claim for a contents item.

Payments to the credit provider

We may decide to pay you cash for a claim on your mortgaged property. If so, we will first pay the credit provider the lower of these amounts after deducting any excess and unpaid premium:

- the Buildings sum insured, or
- the reasonable cost of repairing or replacing your home, or
- the balance then owing to the credit provider under the mortgage.

However, we will only pay the credit provider if:

- they are noted on your current Certificate of Insurance, and
- they give us any help we ask for.

If we make a payment to a credit provider, then the payment discharges our obligation to you under your policy for the amount paid.

What we pay for – Contents Insurance

If we agree to cover your claim under Contents Insurance, then we will:

- pay the cost to repair or replace your contents (whichever is lower)
- pay for any extra costs we cover under 'other benefits' – see below.

The most we pay

What we pay to repair or replace your damaged contents depends on whether the contents are covered under:

- General Contents
- Valuable Items Cover
- Portable Items Cover.

The most we pay is the Contents sum insured.

Other benefits

We may also pay some costs on top of the General Contents sum insured under 'other benefits' for:

- Temporary accommodation for tenants or strata scheme owners – see page 48.

If we agree to pay you for 'other benefits', then we will choose the method of settlement.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

How we settle your contents claim

If we agree to cover your claim under Contents Insurance, then we can choose to pay your claim through any of these ways:

- repair an item, or
- replace an item with the same or similar type and quality, or
- pay you the reasonable costs of what it would cost us to repair or replace the items provided the cost is available to or actionable by you, or
- provide you with store credits to replace an item from one of our nominated suppliers, or
- pay you the sum insured or provide you with store credits from one of our nominated suppliers to the value of the sum insured that applies to:
 - General Contents
 - Valuable Items Cover
 - Portable Items Cover.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

Conditions

- we can nominate the repairer or supplier and claims settlement method

How we calculate the amount if we choose to pay you

In some circumstances we will choose to settle your claim by deciding to pay you. We will pay you the reasonable costs of what it would cost us to repair or replace the items provided the cost is available to or actionable by you.

What are some examples of when we do this?

This may occur when the settlement types under 'How we will settle your contents claim' are unable to be used or when it is the only way to settle your claim.

Calculation of the amount

If we choose to settle your Contents claim by paying you the reasonable cost to repair or replace the items, we will calculate this amount in the following way.

If it was based on the cost to replace the item included as part of your claim:

- we may ask you to obtain a quote or we will agree with you the appropriate replacement item to settle your claim
- if we obtain the quote, we may ask you to obtain a quote or we will obtain a quote from our supplier to replace the item and supply it to you
- we will use the quoted amount as the basis of the settlement.

The amount we pay you will not be more than the Contents sum insured.

If it was based on the cost to repair the item included as part of your claim:

- we will agree with you the repairs covered by your policy that are required to settle your claim
- we may ask you to obtain a quote or we will obtain a quote from our supplier or repairer to repair the item for you
- the quote will include the details of the repairs required
- we will use the quoted amount as the basis of the settlement.

The amount we pay you will not be more than the Contents sum insured.

What happens after we pay a sum insured

If we pay the Contents sum insured or the General Contents sum insured then:

- your policy ends and you don't get a refund of any premium.

We provide examples of how we calculate claims under Contents Insurance – see pages 85 to 88.



**Claims and
what we pay**

How we settle certain things

When we pay your claim, we settle certain things in line with the information shown in this section.

Matching materials

Under Buildings Insurance

- we only repair the damaged parts of your home. We don't pay for materials to match the undamaged parts of your home to create a uniform appearance
- in the event of repairs, we will make a fair and reasonable attempt to match the repairs to undamaged areas, using the closest match available
- if you are not satisfied with the closest match, you are able to:
 - pay the extra cost of repairing undamaged areas to achieve a matching appearance, or
 - we will pay you the reasonable costs to repair the damaged area.

Pairs, sets or collections

Under Contents Insurance

- if there is loss or damage to a pair, set or collection, then we only cover the part that was affected
- where it is not possible to repair or replace the damaged part and this will impact the mechanical or electronic operation of the entire pair or set, we will:
 - replace the entire pair or set, or
 - pay you the value of the damaged pair or set.

For example - if one earring is damaged, we will only cover the cost of one earring however if one bluetooth headphone is damaged and the pair will not operate as intended we will pay for the entire pair.

Damaged or recovered property

Under Buildings Insurance and Contents Insurance

If we settle your claim:

- for damaged property, or
- for lost or stolen property that is subsequently recovered

then it becomes our property, unless we let you keep it.

If we let you keep the damaged or recovered property, then:

- you are free to do whatever you like with it, and
- you are responsible for it and can't abandon it to us.

Businesses registered for GST



Claims and what we pay

Before we make a payment to you, we will deduct an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

Any payment we make to settle your claim will be considered to be made in full even if we have reduced the amount we pay as described above.

Recovery actions

You agree that the following provisions, which appear under the headings Recovery action by us and Recovery action by you apply where we cover you under the policy for some or all of the loss or damage you suffer in connection with an incident.

Recovery action by us

You agree we may, if we choose to, take steps to recover from someone else we consider responsible for the incident:

- some or all of the loss or damage we cover; and/or
- some or all of the loss or damage which we do not cover, whether or not it is covered by another insurer or you do not have cover for it.

You agree we may take such recovery action:

- without your consent;
- using your name; and
- whether or not you have been, or have a right to be, fully compensated for all of your loss or damage by us or anybody else.

Examples of recovery action we may take include:

- conducting legal proceedings using your name, including as an applicant or plaintiff in representative or group proceedings (commonly known as class actions);
- conducting legal proceedings on your behalf as a member of representative or group proceedings;
- taking over the conduct of legal proceedings started by you or on your behalf, including as an applicant or plaintiff in representative or group proceedings;
- exercising any statutory or contractual rights, including rights to opt-out, that you have in or in connection with representative or group proceedings; and/or
- entering into contracts in your name in relation to litigation funding or legal representation, including where entry into those agreements causes you to become a group member of representative or group proceedings.

We have in our discretion the right to decide upon the conduct and any settlement of any recovery action we take.

You agree we may exercise all the rights you have in connection with the loss or damage you have suffered in connection with the incident.

Of any amount recovered in a recovery action we take, you agree that we will first keep the amount we have paid, or must pay, you under the policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs we have incurred in taking the recovery action. We will then pay you the amount of loss or damage you have suffered in connection with the incident for which you do not have any cover with us plus any interest recovered on that amount and costs you may have been required by us to contribute. Finally, we keep any remaining balance.

You must give us all the information and co-operation that we require to take the recovery action. We will only request information or co-operation that is required to enable us to pursue the recovery action and will provide an explanation as to why they are needed.

You must not do anything which prejudices us in taking any recovery action without our written consent. For example, you must not:

- assign your rights to anyone else; or
- opt-out of any representative or group proceedings taken by us.

Recovery action by you

You may only take recovery action with our prior written consent and on conditions which we in our discretion impose.

You must have proper regard for our interests in respect of loss or damage that we cover.

You must seek to recover the loss or damage we cover in addition to any other loss or damage you have suffered in connection with the incident.

Of any amount recovered in a recovery action you take, you may first keep the amount of loss or damage you have suffered in connection with the incident and for which you do not have any cover with us plus any interest recovered on that amount and any administrative and legal costs you have incurred in taking the recovery action. You will then pay us the amount we have paid, or must pay, you under the policy plus interest recovered on that amount. Finally, you keep or pay any remaining balance in accordance with any other obligations you have.

You agree we may:

- take over the conduct of legal proceedings started by you or on your behalf, including where you are an applicant or plaintiff, or a group member, in representative or group proceedings; and
- require you to cease a recovery action that you have commenced.

How we pay claims – some examples

In this section, we outline examples of how we may pay some claims in particular scenarios. These examples are for illustrative purposes only and do not form part of your policy.

Any amount we pay for your actual claim will depend on the particular circumstances of your claim.

Claim 1 – Repairing your home

A storm damages your roof and the cost to repair it is \$3,500.

Policy type	Buildings Insurance
Buildings sum insured	\$360,000
Optional cover	None
Basic Excess	\$500

How we settle your claim

We arrange for a builder to repair your roof.

We pay the builder \$3,000.

We ask you to pay the builder the \$500 basic excess.

Claim 2 – Replacing your contents

Someone steals your laptop computer and your plasma television from inside your home. The cost to replace these items is \$5,000.

Policy type	Contents Insurance
Contents sum insured	\$75,000
Optional cover	None
Basic Excess	\$300

How we settle your claim

We pay the supplier \$4,700 to replace your laptop and television.

We ask you to pay the supplier the \$300 basic excess.

Claim 3 – Your home and contents are totally destroyed

Your home and contents are insured for their correct replacement value and are destroyed by fire. We agree to arrange temporary accommodation for the 6 months it will take to rebuild your home.

Policy type	Buildings and Contents Insurance
Buildings sum insured	\$300,000
Contents sum insured	\$90,000
Basic Excess	\$1,000

How we settle your claim

We choose to pay you directly for the damage. We pay you \$399,400 as follows:

Buildings sum insured	\$300,000
Contents sum insured	+ \$90,000
Less basic excess	- \$1,000
Subtotal	\$389,000
Plus, costs for temporary accommodation (we pay this on top of the Buildings sum insured)	+ \$10,400
Total	\$399,400

Claim 4 – Replacing your portable items

You lose your \$3,000 18ct yellow gold ring while swimming at the beach.

Policy type	Contents Insurance
Contents sum insured	\$80,000
Optional cover	Yes. Portable Items Cover: <ul style="list-style-type: none"> • \$3,000 for 18ct yellow gold ring
Basic Excess	\$300

How we settle your claim

You need to provide us with a full description of the ring, including reasonable proof of its value and ownership.

We agree to pay your claim by choosing to provide you with store credits to replace the ring from one of our nominated suppliers.

We ask you to pay the jeweller the \$300 basic excess.

Claim 5 – Repairing your rental property – loss of rent

A fire damages your kitchen and living areas. We agree your tenants need to move out for 6 weeks while the damage is repaired. The cost of the repairs is \$25,500.

Policy type	Buildings Insurance
Buildings sum insured	\$250,000
Weekly rent	\$400
Basic Excess	\$500

How we settle your claim

We arrange for a builder to repair your home. You claim for loss of rent.

We pay the builder \$25,500

We pay you \$1,900 as follows:

6 weeks rent	\$2,400
Less basic excess	- \$500
Total	\$1,900.

Claim 6 – Liability claim at your home

A visitor falls over a loose tile in your kitchen and sprains their ankle. We or a court decide that you are liable to pay \$3,000 for the claim made against you by the visitor.

Policy type	Buildings Insurance
Liability cover	\$20 million
Basic Excess	\$300

How we settle your claim

We pay the visitor \$3,000.

We pay our lawyers \$500 to defend the claim on your behalf.

You don't need to pay us the basic excess – it doesn't apply to liability claims.

Claim 7 – Liability claim away from your home

You unintentionally crash into a parked car while riding your bicycle. The damage to the car is estimated at \$1,400. We or a court decide that you are liable to pay \$1,400 for the claim made against you by the car owner.

Policy type	Contents Insurance
Liability cover	\$20 million
Basic Excess	\$200

How we settle your claim

We pay \$1,400 to the person who owns the damaged car.

You don't need to pay us the basic excess – it doesn't apply to liability claims.

Other information you need to know



When you take out insurance with us, you need to know some other important things like the changes you can make to your policy, how we resolve a complaint and how we manage your personal information.

Changes to your policy

This section describes the changes that you or we can make to your policy.

Additional premium or refund

When a change is made to your policy, you may need to pay us an additional premium, or we may need to refund part of your premium.

If the additional premium we need to charge you is less than \$15, then we'll waive it – that is, you don't need to pay it. However, if the amount we need to refund is less than \$5, then we'll donate it to charity rather than refund it to you.

Changes you can make

You may need to make a change to your policy or decide to cancel it.

To make a change to your policy or to cancel it:



Call
13 RACV
(13 7228)



Visit
racv.com.au



Visit
an RACV shop

You change your policy

You may want to make certain changes to your policy during the policy period. This may include adding options to increase your cover or increasing your basic excess so you pay a lower premium.

An additional premium may apply to the requested change. You are required to pay the additional premium at the time the changes are made. If we make the change before you pay any additional premium, then you must pay the additional premium by the date we tell you it is due, or we may remove the change from your policy. If we cannot remove the change and maintain cover, we may cancel your policy.

If we agree to make the change you request, we will:

- issue you with a current Certificate of Insurance
- refund any amount we owe you.

You change your contact details

If you change your contact details – for example, your mailing or email address – then you must tell us as soon as reasonably possible. If you don't, then we will consider that you received your policy documents (that we sent to your old address) even though you didn't.

We will continue to send your policy documents to your nominated mailing or email address until you tell us to update your contact details.

You want to cancel your policy

You may decide to cancel your policy – for example, because you sell your home or you no longer want your policy.

If you tell us to cancel your policy and you:

- paid an annual premium, we will refund your unused premium after we deduct any amount that covers the period that you have been insured for
- pay your premium by monthly instalments, we will deduct any unpaid monthly instalments that are due.

You authorise us to deduct those amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

If you tell us to cancel your policy within the 21 day cooling-off period, we'll give you a full refund – see page 13 .

You sell your home

If you sell your home your cover ends. We will only cover your new home if you ask us and we agree to cover it.

You need to

- contact us if you sell your home
- pay us any additional premium for your new home.

We will

- refund any amount we owe you.

Changes we can make

We may need to cancel your policy or give you written notice about your policy.

We cancel your policy

There may be circumstances when we need to cancel your policy. We will only do that if the law allows it.

If we cancel your policy, we will:

- give you written notice, if required
- refund your unused premium after we deduct an amount that covers the period that you have been insured for.

However, if you're currently paying your premium by monthly instalments, then you must pay us any unpaid monthly instalments that are due.

You authorise us to deduct those amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

We give you notice

We may need to give you notice or contact you about your policy – for example, to let you know that we won't be renewing your policy or that we're changing your policy conditions.

We will give you notice or contact you through one or more of these ways:

- give you notice in person
- contact you or give you written notice by fax or electronically – for example, see page 9 about 'Receiving your policy documents'
- post it to your last known mailing address
- send you an electronic link so you can access the notice, or
- contact you by telephone.

How to resolve a complaint or dispute

We want to resolve any complaint or dispute you may have and aim to resolve it as quickly as possible. These steps are part of our complaint and dispute resolution procedures. To get more details:

- call 13 RACV (13 7228)
- visit an RACV shop
- visit racv.com.au

Step 1

Talk to us first

If you have a complaint, the first thing to do is call 13 RACV (13 7228) or go into your local RACV shop and talk to one of the staff.

If the staff member is unable to resolve the matter for you they will refer you to a manager.

If you are not satisfied with the response, you can go to step 2.

Step 2

Contact RACV Member Relations

If the matter is still not resolved, the manager will refer you to the RACV Member Relations Department, who will arrange a review of your complaint.

If you are still not satisfied with the response to your complaint, you can go to step 3.

Step 3

Seek an external review of the decision

You are entitled to seek an external review of the decision. Information about the options available to you will be provided, including if appropriate, referring you to the external dispute resolution scheme administered by the Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

Privacy of your personal information

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

We and RACV Insurance collect your personal information directly from you and through others including entities listed in our Privacy Policy and the RACV Privacy Charter (Policies). They include our and RACV Insurance's related entities, agents and distributors.

How we use your personal information

We and RACV Insurance and the parties listed in the Policies will use your personal information for the purposes it was collected for. That usually include to provide you with assistance, and a product or service you requested. Your personal information may also be used for other purposes that are set out in the Policies. You may choose to not give your personal information. However, not giving your personal information may affect our and RACV Insurance's ability to provide you with a product or service.

Further information

We and RACV Insurance may disclose your personal information to:

- related entities service providers – which includes some
- service providers that may be based overseas, and
- other parties as set out in the Policies.

The Policies provide more information about how we and RACV Insurance collect, from whom we and RACV Insurance collect and how we and RACV Insurance hold, use and disclose your personal information. The Policies also provide information about how you can:

- access your personal information
- ask us and RACV Insurance to correct your personal information, and
- complain about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how we and RACV Insurance will deal with your complaint.

To get a free copy of the RACV Privacy Charter:



Visit
racv.com.au



Call
13 RACV
(13 7228)



Visit
an RACV shop

To get a free copy of our Privacy Policy:



Visit
iag.com.au/master-privacy-policy

Your consent

You agree to us collecting, holding, using and disclosing your personal information as set out in our Privacy Policy when you:

- provide us with your personal information, or
- apply for, use or renew any of our products or services.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more-informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our commitment to you:

We have adopted and support the Code and are committed to complying with it.

Please contact us if you would like more information about the Code or the Code Governance Committee.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that we become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from www.fcs.gov.au.

Prime Cover Home Insurance

If you're 50 years or older, you will be eligible for RACV Prime Cover Home Insurance, which provides extra benefits – for example an option to have a Nil basic excess.

To get a free copy of our Premium, Excess & Discounts Guide:



Visit
[racv.com.au/
homeped](http://racv.com.au/homeped)



Call
13 RACV
(13 7228)



Visit
an RACV shop

Definitions

The following words have special meaning.

Accidental Damage	<p>is damage that is caused unintentionally to your home or contents. Accidental damage is not covered under any of the listed events (see Table 3.1 – page 25).</p> <p>You can purchase this as an optional cover.</p>
act of terrorism	<p>includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto 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) de jure or de facto, and which:</p> <ul style="list-style-type: none">• involves violence against one or more persons• involves damage to property• endangers life other than that of the person committing the action• creates a risk to health or safety of the public or a section of the public, or• is designed to interfere with or to disrupt an electronic system.
actions of the sea	<p>means the movement of seawater and includes:</p> <ul style="list-style-type: none">• high tides or king tides• sea waves• normal movement of changes in ocean levels <p>Actions of the sea does not include storm surge.</p>
agistment	<p>is to take in animals and feed or pasture them for payment.</p>
Buildings sum insured	<p>is the amount of insurance you choose for your home. This amount is shown on your current Certificate of Insurance.</p>
common property	<p>is property owned by the owner's corporation or similar body.</p>

communicable disease	<p>means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:</p> <ul style="list-style-type: none"> • the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, • the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms, and • the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
Contents	<p>are those items that are not permanently attached or fixed to the structure of your home that you or your family:</p> <ul style="list-style-type: none"> • own, or • are responsible for as part of a written employment contract or a hire or lease agreement (except a tenancy agreement). There are 3 categories: <ul style="list-style-type: none"> – General Contents – Valuable Items Cover – Portable Items Cover
Contents sum insured	<p>is the amount of insurance you choose for your contents. It is made up of:</p> <ul style="list-style-type: none"> • your General Contents sum insured, plus • the sum insured that applies to any optional cover you have for: <ul style="list-style-type: none"> – Valuable Items Cover – Portable Items Cover.
cryptocurrency	is any form of currency that only exists in digital form.
de facto	is a person living with another in what we determine to be a genuine domestic relationship.
excess	is the amount you contribute towards the cost of your claim on your policy. The amount and type of excess that applies to your policy is shown on your current Certificate of Insurance.
family	is your family who normally lives with you at your home – which means your legal or de facto spouse and any member of your family or your spouse’s family.

fittings	are any items that can be removed from your home without causing damage to your home.
fixtures	are any items that are permanently attached or fixed to the structure of your home that can't be removed without causing damage to your home.
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: (a) a lake (whether or not it has been altered or modified); (b) a river (whether or not it has been altered or modified); (c) a creek (whether or not it has been altered or modified); (d) another natural watercourse (whether or not it has been altered or modified); (e) a reservoir; (f) a canal; (g) a dam.
fusion	is the burning out of an electric motor or its wiring as a result of the electric current in it. You can purchase this as an optional cover.
General Contents	are those things you or your family keep in and around your home. General Contents does not include: <ul style="list-style-type: none"> • Valuable Items Cover • Portable Items Cover.
General Contents sum insured	is the amount of insurance cover you choose for your General Contents.
home	is any enclosed building at your site that has walls and a roof and can be locked up which you use mainly for domestic purposes: <ul style="list-style-type: none"> • for Buildings Insurance, your home includes any home improvements or fixtures • for Contents Insurance, if your home is a flat or unit, your home is your flat or unit and includes any lockable storage compartment that is reserved for you in another section of the building or complex that your flat or unit is part of.

home improvements	are any permanent additions at your site that add to the cost of rebuilding or repairing your home, such as a garage, in-ground pool, above ground pool (when enclosed by decking), carport, pontoon, boat jetty and permanent landscaping features. We do not consider soil or bushland to be home improvements.
incident	is a single occurrence, or a series of occurrences arising out of the one event.
listed event	is an event we cover under your policy shown in Table 3.1 – page 25.
mobility scooter	is a mobility aid similar to a wheelchair but configured like a motor scooter. It is often referred to as a power operated vehicle / scooter or electric scooter.
pet	is a domestic animal not used for racing or commercial breeding purposes.
policy period	is the period shown on your current Certificate of Insurance.
Portable Items Cover	are those contents items that you or your family own and are designed to leave your insured address with you (such as a handbag, wallet, laptop, camera, suitcase or musical instrument) or on you (such as spectacles, sunglasses, jewellery or clothing) – see Table 5.3 on page 62. Portable Items Cover groups and sum insured's are shown separately on your current Certificate of Insurance. You can purchase this as an optional cover.
premium	is the total amount you pay for your insurance that includes applicable government taxes such as GST, duties or charges payable by you. It is shown on your current Certificate of Insurance. If you pay by monthly instalments, the premiums means the total of the instalments you must pay for the full policy period.

RACV Member	<p>a person or business holding a renewable product with RACV. Renewable products include Emergency Roadside Assistance, RACV Club Membership, Insurance, Emergency Home Assist, monitored home security systems, personal loans, novated leases and debentures.</p> <p>RACV membership card colours are linked to the following continuous years of RACV membership:</p> <p>Blue – 0 to 4 years, or as determined by RACV.</p> <p>Bronze – 5 to 9 years, or as determined by RACV.</p> <p>Silver – 10 to 24 years, or as determined by RACV.</p> <p>Gold – 25 to 50 years, or as determined by RACV.</p> <p>Gold 50 – 51 years or more, or as determined by RACV</p>
Rainwater run-off	is rainwater that flows over normally dry ground due to excessive rainfall in your local area.
set	is a pair or group of items that belong together, are similar in appearance and are related by a common size, shape, colour, pattern or material.
site	is the land where your home is located and the yard or garden surrounding it that you use primarily for domestic residential purposes, at the address shown on your current Certificate of Insurance. The site includes any land or other area that touches your site and for which any statutory authority has made you responsible, but it does not include the nature strip outside your home.
Storm	<p>means</p> <ul style="list-style-type: none"> • a violent wind, cyclone or tornado • rain, thunderstorm, hail or snow.
Storm surge	is the increase in sea level that usually happens when there is an intense storm or cyclone.
strata	any form of land title which allows for multiple titles to exist in or on a building or land where the common property is held under a single separate title.
tools of trade	are those items or equipment used in any business, trade or profession. This does not include your home office equipment.

unable to live in your home	<p>we will consider you or your tenants will be unable to live home in your home if the loss or damage we cover has caused:</p> <ul style="list-style-type: none">• significant interruption to water, gas, electricity, sewerage, heating or cooling connections, or• significant damage requiring extensive repair, or• an inability to use sleeping or cooking facilities.
us, we and our	<p>is the product issuer named on the inside cover of this Product Disclosure Statement and Policy Booklet.</p>
Valuable Items Cover	<p>are those contents items that you or your family own or are responsible for and you list separately for insurance cover inside your home – see Table 5.2 on page 60. Valuable Items Cover groups and sum insured's are shown separately on your current Certificate of Insurance.</p> <p>You can purchase this as an optional cover.</p>
you	<p>all the people named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of those people as a statement, act, omission or claim by all those people.</p>

Notes

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**Royal Automobile Club
of Victoria (RACV) Ltd**

ABN 44 004 060 833

Level 7

485 Bourke Street

Melbourne Victoria 3000 Australia

RACV MemberLine 13 RACV (13 7228)

Claims Assistance 13 19 03

Fraud Hotline 1800 237 283