

Home Insurance

Product Disclosure Statement
and Policy Booklet



RACV Home Insurance is issued by Insurance Manufacturers of Australia Pty Limited
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ABN 74 004 131 800 AFS Licence No. 230039

This Product Disclosure Statement and Policy Booklet (PDS) was prepared on 3 March 2017. 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. If you ask us for any updates, we will give you a free paper copy. If we need to, we will issue a supplementary or replacement PDS. ©2017

A message to RACV Members from RACV Insurance

Every month over 75,000 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 2.1 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 full accommodation rates all year round at seven resorts located 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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1. Key details about your policy

This section provides key details about your policy. You should read this section first to understand how your policy works:

- ▶ Who's covered by your policy
- ▶ Your insurance cover
- ▶ Our agreement with you.

Words with special meaning

Some words in this Product Disclosure Statement (PDS) have special meaning — see the Definitions on pages 72 to 76.

Who's covered by your policy

Your policy covers:

- ▶ you — which means all of the people named as 'the insured' on your current Certificate of Insurance
- ▶ your family who normally lives with you at your home — which means your legal or de facto spouse and any other member of your family or your spouse's family.

If you live with people that are not part of your family – for example, your friends, we only cover them if they are named as 'the insured'.

More than one person insured

If more than one person is named as the insured, then we will treat a statement, act, omission or claim by any one of those people as a statement, act, omission or claim by all of those people.

Your insurance cover

Your policy is made up of cover for your home and cover for your contents.

The insurance cover we provide under your policy depends on:

- ▶ the type of insurance you choose
- ▶ the amount of insurance you choose
- ▶ the listed events you're covered for and any other cover that applies, and
- ▶ any optional cover you add to your policy.

Type of insurance

Your current Certificate of Insurance shows the type of insurance you have chosen.

Buildings and Contents Insurance	Covers both your home and contents
Buildings Insurance	Covers your home
Contents Insurance	Covers your contents

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.

Make sure you insure your home and contents for their replacement value.

To help you estimate your replacement value, visit our website at racv.com.au and use our buildings and contents calculators.

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 11.

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:
 - Specified Items
 - Specified Portable Valuables
 - Unspecified Portable Valuables.

We insure certain types of contents – see page 12.

Listed events

We cover your home or contents when certain things happen – for example, fire, theft, storm, flood and earthquake. These are known as 'listed events'.

You can make a claim if a listed event you are covered for takes place and causes loss or damage to your home or contents during the policy period.

The listed events we cover under your policy are shown in Table 3.1 on page 19.

Other Cover

We also cover other things which may cause loss or damage – for example credit card theft. And, we pay for other costs in certain situations – for example rebuilding fees.

The other cover we give you is shown in Table 3.2 on page 28.

Optional cover you can add to your policy

Your policy provides a certain level of cover for your home or contents.

You can add these options to your policy to increase your cover:

- ▶ Accidental Damage
- ▶ Burn out of electric motors – fusion
- ▶ Specified Items
- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables.

We provide more details about optional cover in Section 4.

When you add any of these options to your policy:

- ▶ you need to pay an extra premium for the increased cover we give you, and
- ▶ the options you select are shown on your current Certificate of Insurance.

What we pay for your home or contents

Various things affect what we pay for your home or contents. These include:

- ▶ what causes the loss or damage – that is, was it caused by a listed event that is covered under your policy?
- ▶ the amount you have insured your home or contents for and any optional cover you have chosen
- ▶ where your contents are when the loss or damage takes place, and
- ▶ any limits that apply to what we pay.

We provide more details about what we pay in Section 6.

Contents replacement value – new for old

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'.

Our agreement with you

Your contract

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

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

Certificate of Insurance

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

Exclusions and conditions

Exclusions and conditions may apply to the cover you have chosen:

- ▶ in Section 5, we set out the general exclusions that apply to your policy
- ▶ throughout this PDS, we set out any specific exclusions and conditions with the cover they apply to
- ▶ on page 50, we set out your responsibilities when you are insured with us and make a claim.

Special conditions

We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. Your current Certificate of Insurance shows any special conditions that apply to your policy.

Embargo for listed events

We may not cover you for some events – for example, bushfire, storm or flood – if they cause loss or damage during an embargo period.

Under 'Special conditions' in your current Certificate of Insurance, we show any embargo event and the period it applies to.

Paying your premium

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

You can pay your premium annually or by monthly instalments – for details about how to pay your premium and what happens if you don't pay, see Section 8.

21 day cooling-off period

You can tell us to cancel your policy within 21 days from when it was issued. If you choose to cancel your policy, we'll refund the premium you paid us in full (as long as you haven't made a claim on your policy).

GST

All dollar values described in this PDS include GST.

2. Buildings and contents we insure

We insure certain types of buildings and contents. We describe what we insure in:

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

The buildings we insure

Under Buildings Insurance, we insure certain types of buildings.

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 29 and 30.

Words with special meaning

Some words in this PDS have special meaning. We define key words like 'home', 'home improvements' and 'fixtures' – see pages 72 to 76.

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.

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

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:

- ▶ Specified Items
- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables.

Proof of loss and ownership

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. So, make sure you keep these documents safe.

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 42 to 45	
Specified Items	<p>Items which can be insured by you or your family for more than the amounts specified when insured as General Contents. The items you can insure as Specified Items are shown in Table 4.3 on page 43.</p>
Specified Portable Valuables	<p>Items you or your family might take with you and want covered outside your home. You need to specify the items you want to insure which may include your:</p> <ul style="list-style-type: none"> ▶ engagement ring or watch ▶ camera or laptop.
Unspecified Portable Valuables	<p>Items you or your family might take with you and want covered outside your home. Under this option, you don't need to specify any items – we insure ALL of the items shown in Table 4.4 on page 45.</p>

Contents we don't insure

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

- ▶ loose or unset gemstones
 - ▶ 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 32)
 - ▶ 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 16 and 17
- ▶ for optional cover – see pages 42 to 45.

We also cover your contents when you are taking them to your new home – see page 17.

You can increase your cover for some of your General Contents items by adding options to your policy – see Section 4.

Table 2.2 – Where we insure your contents

Location of contents	General Contents	Specified Items	Specified Portable Valuables	Unspecified Portable Valuables
At your home				
Inside	✓	✓	✓	✓
In the open air	✓	✗	✓	✓
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	✗	✗	✓	✗
Taking your contents to your new home				
Moving into your new home	✓	✓	✓	✓
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 increase the events we cover under your Contents Insurance by adding options to your policy – for a summary of these options see Table 4.1 on page 40.

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.

General Contents we limit	The most we pay	Option to increase cover
Jewellery	\$1,000 in total	✓
Watches	\$1,000 in total	✓
Card collections	\$2,500 in total	✓
CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total	✓
Curios or objects valued as curiosities	\$2,500 in total	✓
Gold or silver items (not coins, bullion, sovereigns, jewellery and watches)	\$2,500 in total	✓
Stamps/medals	\$2,500 in total	✓
Uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion	\$2,500 in total	✓
Works of Art	\$2,500 in total	✓
Tools of trade – see page 74 for the definition	\$1,000 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	✗
Cash, 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	✗

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
- ▶ away from your home
- ▶ taking your contents to your new home
- ▶ moving into your new 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 this page and page 17.

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

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 items shown in Table 2.3 on page 15
 - 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 15.

Taking your contents to your new home

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

Covered

- ▶ General 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.

Moving into your new home

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

Covered

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

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

Not covered

- ▶ General 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 General Contents in your new permanent home after the 14 day period ends, then you must pay us any additional premium.

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 15.

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 while they are in storage, then you may need to pay us any additional premium.

3. What you're covered for

We cover you in certain situations. We describe what you're covered for in:

- ▶ The events we cover
- ▶ Other cover
- ▶ Liability cover – claims made against you.

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.

In this section, we tell you what events you're covered for and any specific exclusions and conditions that apply to the event. General exclusions may also apply — see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 50.

How we settle a claim is set out in Section 6.

You can add options to your policy to cover you for extra events:

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

For more details, see Section 4.

Table 3.1 – Listed events

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

* Unless you have chosen to remove Flood, Rainwater run-off or Storm Surge - see pages 20 and 21.

Storm

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 direct result of a storm.

Not covered

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if 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 this page)
 - rainwater run-off (refer to 'Rainwater run-off cover on page 21)
 - storm surge (refer to 'Storm surge' cover on page 21).

Flood

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 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.

Rainwater run-off

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 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 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.

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

Storm surge

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 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.

Water and oil leaks

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.

Tsunami

If loss or damage is caused by tsunami.

Covered

- ▶ tsunami.

Earthquake

If loss or damage is caused by an earthquake.

Covered

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

Lightning

If loss or damage is caused by lightning.

Covered

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

Fire

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.

Theft or attempted theft

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.

Vandalism or a malicious act

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.

Broken glass – buildings

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

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.

Impact damage

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 we agree 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.

Animal damage

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
 - birds pecking, scratching or biting.

Explosion

If loss or damage is caused by an explosion and there is physical evidence of the explosion.

Covered

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

Not covered

- ▶ the item that exploded.

Riots or civil commotion

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

Covered

- ▶ riot, civil commotion, industrial or political disturbance.

Other cover

We may also provide 'other cover' for your home or contents during the policy period.

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

In this section, we outline any specific exclusions and conditions that apply to the 'other cover'.

General exclusions may also apply — see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk — see page 50.

How we settle a claim is set out in Section 6.

When you can claim for other cover

In most cases, you can make a claim for other cover when a listed event causes loss or damage to your home or contents and we agree to pay for that loss or damage.

Other cover and your sum insured

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

However for these items, we'll pay 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.

Table 3.2 – Other cover

Other cover	Buildings Insurance	Contents Insurance
Furniture and furnishings for landlords - non strata scheme	✓	✗
Furniture and furnishings for landlords - strata scheme with no active Owner's Corporation	✓	✗
Temporary accommodation for home owners	✓	✗
Loss of rent for landlords	✓	✗
Building materials	✓	✗
Demolishing and removing debris	✓	✗
Locating the cause of damage	✓	✗
Rebuilding fees	✓	✗
Meeting building regulations	✓	✗
Mortgagee discharge costs	✓	✗
Food spoilage	✗	✓
Fixtures for owners and landlords - strata scheme	✗	✓
Temporary accommodation for tenants or strata scheme owners	✗	✓
Credit card theft	✗	✓
Visitors' belongings	✗	✓
Keys and locks	✓	✓
Funeral expenses	✓	✓

Food spoilage

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.

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

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
 - carpet
 - floating floorboards.

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.

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

If your home is 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

- ▶ your furniture, furnishings or carpets in your home for tenants' use.

The most we pay is 10% of the 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

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

- ▶ your furniture, furnishings or carpets in your home for tenants' use.

The most we pay is 10% of the 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.

Temporary accommodation for home owners

If a listed event causes loss or damage to your home and we agree you can't live in it and you need to move out so it can be repaired or rebuilt.

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.

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.

We pay this on top of the Buildings sum insured.

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 costs caused by unreasonable delays in repairing or rebuilding your home.

Temporary accommodation for tenants or strata scheme owners

If a listed event causes loss or damage to your home and we agree you can't live in it and you need to move out so it can be repaired or rebuilt.

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

- ▶ these costs if 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 unreasonable delays to repair or rebuild 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.

We pay this on top of the Contents sum insured.

Loss of rent for landlords

If a listed event causes loss or damage to your home and we agree your tenants can't live in it and need to move out so it can be repaired or rebuilt.

Covered under Buildings Insurance

- ▶ the rent you lose during the reasonable time it should take to repair or rebuild your home.

We pay the rent you lose 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.

We pay this on top of the Buildings sum insured.

Not covered

- ▶ if you or your family live in your home.

Building materials

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.

Not covered

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

Demolishing and removing debris

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.

Conditions

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

Locating the cause of damage

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 we agree the loss or damage was caused by a listed event.

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.

Rebuilding fees

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.

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.

Conditions

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

Meeting building regulations

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.

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

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

Covered under Buildings Insurance

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

We pay these costs on top of the Buildings sum insured.

Keys and locks

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.

Credit card theft

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 Insurance

- ▶ 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.

Conditions

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

Visitors' belongings

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.

Not covered

- ▶ cash.

Funeral expenses

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.

Liability cover – claims made against you

Your policy provides cover for claims that are made against you or your family. This is known as liability cover.

In this section, we describe the liability cover you have under your policy. We also outline the exclusions and conditions that apply to this cover.

General exclusions also apply to liability cover — see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 50.

What is 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.

What we cover

Covered 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

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.

When we provide liability cover

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 provide examples of how we calculate claims under Liability cover – see page 61.

When you lodge a claim with us

When a claim is lodged with us, if you or your family are entitled to liability cover, we will:

- ▶ act for you or your family or arrange for a lawyer to represent you or your family
- ▶ attempt to resolve the claim if we consider that you or your family are liable for the incident
- ▶ defend the claim in a court or tribunal if we consider that you or your family are not liable for the incident.

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

Liability cover – what we don't cover

It's important for you to read these specific exclusions and conditions that apply to the liability cover we provide under your policy.

Death or bodily injury

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.

Loss or damage to property

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.

Other liability exclusions

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 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
- ▶ 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
- ▶ asbestos, whether directly or indirectly
- ▶ 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.

4. Optional cover you can add to your policy

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

This section includes:

- ▶ About optional cover
- ▶ Options to increase the events we cover
- ▶ Options to increase your cover for certain contents.

About optional cover

You can increase your cover by adding options to your policy — for a summary of these options see Table 4.1.

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 — see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 50.

How we settle a claim is set out in Section 6.

Table 4.1 – Optional cover

This table shows the options you can add to Buildings Insurance or Contents Insurance.

Optional cover	Buildings Insurance	Contents Insurance
Accidental damage	✓	✓
Burn out of electric motors – fusion	✓	✓
Specified Items	✗	✓
Specified Portable Valuables	✗	✓
Unspecified Portable Valuables	✗	✓

Options to increase the events we cover

We cover your home and contents when any of the 17 listed events shown in Table 3.1 on page 19 takes place (unless you have chosen to remove Flood, Rainwater run-off or Storm Surge - see pages 20 & 21). You can increase the events we cover by adding options to your policy to cover you for:

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

Accidental damage

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

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 Specified 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
 - any animals kept at your site
 - water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs
 - any process of cleaning involving the use of chemicals
- ▶ damage that is covered under a listed event shown in Table 3.1 – see page 19
- ▶ 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 74 for the storm surge definition.

Burn out of electric motors – fusion

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

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 the refrigerator or freezer.

Not covered

- ▶ an electric motor that:
 - is covered by a warranty, or
 - 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.

Options to increase your cover for certain contents

We limit how much we pay for certain valuable items that are part of your General Contents — for example, we pay up to \$1,000 in total for your 'jewellery' and \$1,000 in total for your 'watches'.

You can increase your cover for certain contents by adding options to your policy — see Table 4.2.

When you insure an item under any of these options, that item is no longer part of your General Contents.

The options you choose are shown on your current Certificate of Insurance.

Table 4.2 – Options to increase cover for certain contents

This table shows the options you can add to your policy to increase your cover for some of your General Contents and the most we pay.

Optional cover	The most we pay under optional cover
Specified Items – see page 43	We cover an item for its replacement value up to its sum insured when the item is inside your home or when taking your contents to your new home and at your new home.
Specified Portable Valuables – see page 44	We cover an item for its replacement value up to its sum insured when the item is anywhere in Australia or New Zealand. We pay up to \$10,000 in total for all items outside Australia and New Zealand.
Unspecified Portable Valuables – see page 45	We cover all of the items shown in Table 4.4 for their replacement value up to the amount of cover you select as your sum insured when these items are anywhere in Australia or New Zealand. For one item, we pay up to 20% of your sum insured.

Don't insure your items more than once

For example, if you insure your engagement ring under Specified Portable Valuables, then your ring is no longer part of your General Contents and you may need to review your General Contents sum insured.

Specified Items – inside your home

You can choose to insure some of your valuable items inside your home for more than what we normally pay for those items – see Table 4.3.

Your Specified Items are shown on your current Certificate of Insurance.

Covered under Contents Insurance

- ▶ loss or damage to your Specified Items:
 - when a listed event takes place, or
 - when they are accidentally damaged and you have optional cover for 'Accidental damage' under Contents Insurance
 - ▶ Specified Items when they are at the following locations as described for your General Contents:
 - taking your contents to your new home
 - moving into your new home
- For the conditions and limits that apply at these locations – see page 17.

Not covered

- ▶ Specified items when they are at the following locations:
 - in the open air at your site
 - away from your home
 - in storage.

As described for General Contents – see pages 16 and 17.

Table 4.3 – Valuable items you can choose to increase

This table lists the items you can increase your cover for by insuring them as Specified Items. It also shows the maximum amounts we pay for these items when they are not Specified Items.

Items you can insure for more	General Contents maximum amounts
Jewellery	\$1,000 in total
Watches	\$1,000 in total
Card collections	\$2,500 in total
CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total
Curios or objects valued as curiosities	\$2,500 in total
Gold or silver items (not coins, bullion, sovereigns, jewellery and watches)	\$2,500 in total
Stamps/medals	\$2,500 in total
Uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullion	\$2,500 in total
Works of Art	\$2,500 in total
Tools of trade (the limit will not apply if you are operating a business, trade or profession from your home and we have agreed to cover you).	\$1,000 in total

Specified Portable Valuables

Under this option, we cover your portable valuable 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.

List of items and value

If you add this option to your policy, you need to give us a list of the items and the amount you want to insure them for. You may also need to provide written valuations or receipts for the items – we'll let you know.

Your Specified Portable Valuables are shown on your current Certificate of Insurance.

Covered under Contents Insurance

- ▶ Specified Portable Valuables that are:
 - lost or stolen
 - unintentionally damaged.

We pay up to your Specified Portable Valuables sum insured for an item.

If the loss or damage takes place outside Australia or New Zealand, the most we pay is \$10,000 in total for all items.

Not covered

- ▶ loss or damage from scratching or denting 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.

Unspecified Portable Valuables

You can ask us to cover all of the portable valuable items that are shown in Table 4.4. This is known as Unspecified Portable Valuables cover.

Under this option, we cover these portable items anywhere in Australia or New Zealand – that is, inside your home, in the open air at your site and outside your site.

Choosing a sum insured

You can choose a sum insured of \$1,000, \$2,000, \$3,000, \$4,000, or \$5,000. When you choose an amount, keep in mind that for any one item we'll only pay up to 20% of the amount you choose.

For example, you select \$2,000 as your Unspecified Portable Valuables cover. If someone steals your camera, then we pay up to \$400 for the camera (20% of \$2,000). And if someone steals several of the items shown here, then the most we pay is \$2,000.

The amount you choose is shown on your current Certificate of Insurance.

Table 4.4 – Items covered by Unspecified Portable Valuables

This table shows the only items we cover under Unspecified Portable Valuables.

Items
baby capsules, child car seats, prams
bicycles
binoculars, opera glasses, telescopes
cosmetics and toiletries
handbags, purses and wallets, excluding their contents
medals
musical instruments
non-fabric travel bags, suitcases and briefcases, excluding their contents
photographic and video equipment and associated accessories
picnic sets, picnic rugs and non-fabric camping equipment
portable music systems, CB radios
sporting equipment and related accessories
typewriters, calculators and electronic organisers, excluding mobile phones or tablets
writing instruments

Covered under Contents Insurance

- ▶ Unspecified Portable Valuables that are unintentionally damaged, lost or stolen anywhere in Australia or New Zealand in the policy period
- ▶ loss or damage up to the amount you choose as your Unspecified Portable Valuables sum insured.

The most we pay for any single item is 20% of the amount you choose as your sum insured.

Not covered

- ▶ loss or damage from scratching or denting 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.

5. General exclusions that apply to your policy

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. This includes liability cover, unless we say it doesn't.

Other exclusions and conditions

There are specific exclusions, conditions and limits that apply to some parts of your cover. These are described throughout this PDS with the information they relate to.

The specific exclusions that apply to your liability cover are shown on page 38.

Your responsibilities when you are insured with us and make a claim are shown on page 50. You may put your insurance claim or cover at risk if you do not meet your obligations to us.

Exclusions for all cover

These exclusions apply to all cover 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 levelsActions 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
- ▶ vermin or insects
- ▶ birds pecking, scratching or biting

- ▶ tree lopping or felling on your site
- ▶ tree roots
- ▶ radioactivity, or the use or escape of any nuclear fuel, material or waste
- ▶ the lawful seizure, confiscation, nationalisation, or requisition of your home or anything else covered by this policy
- ▶ any war – whether it is formally declared or not – or hostilities or rebellion
- ▶ pollutants or contaminants that discharge or escape
- ▶ any act of terrorism that involves any biological, chemical, or nuclear pollution, contamination or explosion
- ▶ 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.

What we don't cover

- ▶ mechanical, structural or electrical failure of an item
- ▶ 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 covered under liability cover
- ▶ consequential financial loss - for example, loss of profits, except if covered under liability cover.

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.

6. Claims and what we pay

This section provides information about our claims process and what we pay when you make a claim:

- ▶ What happens when you make a claim
- ▶ Working out what we pay for your claim
- ▶ What we pay for – Buildings Insurance
- ▶ What we pay for – Contents Insurance
- ▶ How we settle certain things
- ▶ Businesses registered for GST
- ▶ Recovery actions
- ▶ How we pay claims – some examples.

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 on 13 19 03.

What happens when you make a claim

When you make a claim, we will:

- ▶ ask you some questions over the phone
- ▶ tell you if you need to pay any excess and how to pay it.

We may organise help through our preferred repairers and suppliers.

Your responsibilities

When you make a claim, you have certain responsibilities. These responsibilities also apply to your family or any person that is covered by your policy.

If you don't meet these responsibilities, we may not pay a claim in full, or we may decide not to pay it at all.

Settle claims and 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 co-operate fully with us, even if we have already paid your claim. This may include:

- ▶ providing us with all the information, documents and help we need to deal with your claim
- ▶ immediately 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
- ▶ attending court to give evidence.

You must be truthful and frank in any statement you make to us.

Prevent further loss or damage

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

ABN and input tax credit claimed

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.

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:

- ▶ 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:

- ▶ immediately report to the Police any theft, attempted theft, vandalism or malicious act, and
- ▶ give us any incident report number they give you.

Inspections and quotes

If we ask you, you must:

- ▶ let us or our representative inspect your home or contents
- ▶ allow us to obtain quotations from any repairer or supplier.

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, you must pay any excess that applies to:

- ▶ us, or
- ▶ the repairer or supplier.

We will tell you who to pay your excess to. We can only finalise your claim after you have paid any excess that applies.

If you want more details about excesses, then see our RACV Home Insurance Premium, Excess, Discounts & Benefits Guide.

You can get a copy by visiting racv.com.au/homeped or by calling us on 13 RACV (13 7228) or by visiting an RACV shop.

When an excess does not apply

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

Working out what we pay for your claim

We follow these steps to work out what to pay for your claim. These steps don't apply to liability claims.

Step 1 Type of insurance

Do you have:

- ▶ Home 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? – pages 11 to 13

Step 3 The incident

- ▶ is it a listed event? – pages 20 to 26
- ▶ is it covered under 'other cover'?
– pages 27 to 35
- ▶ is it covered under any optional cover you have? – pages 40 to 45

Step 4 Exclusions and conditions

Is your claim affected by:

- ▶ any general exclusions? – pages 47 and 48
- ▶ any specific exclusions and conditions shown throughout this PDS?
- ▶ not meeting your responsibilities? – page 50

Step 5 Sum insured

How much is:

- ▶ your Buildings sum insured? – page 7
- ▶ your Contents sum insured? – page 7
- ▶ the sum insured that applies to any optional cover you have? – page 7

Step 6 Limits to cover

- ▶ do maximum limits apply to your contents?
– page 15
- ▶ do we limit cover based on the location of your contents? – pages 16 and 17
- ▶ do other limits apply?
- ▶ do limits apply under any optional cover you have? – pages 40 to 45

Step 7 Excess

- ▶ what type of excess applies to your claim? – page 51
- ▶ how much is your excess?

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 cover' – see below.

The most we pay

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

Other cover

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

- ▶ Temporary accommodation for home owners – see page 30
- ▶ Loss of rent for landlords – see page 31
- ▶ Mortgagee discharge costs – see page 33.

How we settle your buildings claim

We will choose to settle your claim for loss or damage to your home or 'other cover' in one of the following ways:

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.

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 36 to 38) 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 cover

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

We provide examples of how we calculate claims under Buildings Insurance – see pages 59 to 61.

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 provider's 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
- ▶ they give us any help we ask for
- ▶ the amount we have agreed to pay you is more than \$20,000 - if it is less than \$20,000 we can choose to pay you or the credit provider.

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 cover' – 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
- ▶ Specified Items
- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables.

The most we pay is the Contents sum insured.

Other cover

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

- ▶ Temporary accommodation for tenants or strata scheme owners – see page 30.

We provide examples of how we calculate claims under Contents Insurance – see pages 59 to 61.

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 cost of what it would cost us to repair or replace the item, 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
 - Specified items
 - Specified Portable Valuables
 - Unspecified Portable Valuables.

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

Conditions

- ▶ we can nominate the repairer or supplier and claims settlement method.
- ▶ if you don't agree with the method of settlement we choose, we will pay you what it would cost us to repair or replace the item.

What happens after we pay a sum insured

Contents sum insured

If we pay the Contents sum insured, then:

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

General Contents sum insured

If we pay the General Contents sum insured, then:

- ▶ your General Contents cover ends and you don't get a refund of any premium.

Sum insured for Specified Items or Specified Portable Valuables

If we pay for a Specified Item or a Specified Portable Valuable, then:

- ▶ your cover on that item ends
- ▶ we reduce your sum insured by the amount the item was insured for
- ▶ you don't get a refund of any premium
- ▶ you need to tell us if you want to cover the replacement item and pay us any additional premium that may apply.

Sum insured for Unspecified Portable Valuables

If we pay the sum insured for Unspecified Portable Valuables, then:

- ▶ your Unspecified Portable Valuable cover ends
- ▶ you don't get a refund of any premium
- ▶ you need to tell us if you want to take out this cover again.

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.

Carpet, vinyl, tiles or floorboards

Under Buildings Insurance and Contents Insurance

- ▶ we only repair or replace the carpet, vinyl, tiles or floorboards in the part of your home that was damaged
- ▶ we don't pay for any adjoining rooms, or your entire home.

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.

Damaged or recovered property

Under Buildings Insurance and Contents Insurance

If we settle your claim:

- ▶ for damaged property, or
 - ▶ for lost or stolen property and it is subsequently recovered
- then it becomes our property, unless we let you keep it.

If we let you keep the 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

Before we make a payment, we 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 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.

If we take recovery action in respect of some or all of the loss or damage which we do not cover, we may in our discretion, and to the extent permitted by law, require you to contribute to the costs we incur.

Of any amount recovered in recovery action we take, you agree we 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 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.

You must not do anything which prejudices us in taking any recovery action. 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 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 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 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.

These claims are based on certain scenarios. Any amount we pay for your claim depends on the details that apply to your situation.

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	\$10,400
(we pay this on top of the Buildings sum insured)	
Total	\$399,400

Claim 4 – Replacing your Specified Portable Valuables

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. Specified Portable Valuables cover: ▶ \$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 – Replacing your Unspecified Portable Valuables

Your child leaves their trumpet on the bus travelling home from school. The replacement value of the trumpet is \$1,200.

Policy type	Contents Insurance
Contents sum insured	\$80,000
Optional cover	Yes. Unspecified Portable Valuables cover: ▶ \$5,000
Basic Excess	\$300

How we settle your claim

We pay 20% of \$5,000 which equals \$1,000 less your basic excess of \$300.

This means we pay you \$700.

Claim 6 – 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 7 – 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 8 – 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.

7. Changes to your policy

This section describes the changes that can be made to your policy:

- ▶ Changes you can make
- ▶ Changes we can make.

Changes you can make

You may need to make changes 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.

Change your policy

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

You need to:

- ▶ contact us first, and
- ▶ pay us any additional premium that may apply to the change (or we won't make the change).

We will:

- ▶ make the change only if we agree
- ▶ issue you with a current Certificate of Insurance
- ▶ refund any amount we owe you.

You change homes

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.

You want to cancel your policy

You need to:

- ▶ contact us.

We will:

- ▶ deduct from the premium you paid:
 - an amount that covers the period that you have been insured for and any relevant government charges that may apply in your state
- ▶ then pay you what is left of the premium.

However, if you currently pay your premium by monthly instalments, you must pay us any monthly instalments that are due but unpaid and any relevant government charges that may apply in your state.

You authorise us to deduct these amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions.

If you tell us to cancel your policy within the 21 day cooling-off period, we'll give you a full refund – see page 9 for more details.

Changes we can make

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

Cancel your policy

There may be cases when we need to 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 monthly instalments that are due but unpaid.

You authorise us to deduct these amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions.

Give you written notice

We may need to provide you with written notice about your policy.

We will:

- ▶ deliver it personally
- ▶ mail it to your last known address
- ▶ deliver it by fax or electronically (where allowed by law) or
- ▶ send you an electronic link so you can access the notice (where allowed by law).

When you change your postal or email address, it's important that you tell us straight away.

8. Your premium

This section provides information about your premium:

- ▶ How we work out your premium
- ▶ Paying your premium.

How we work out your premium

Your premium is based on the level of risk we need to take to insure you. If you have a low risk of making a claim, then we charge you a lower premium than someone who has a higher risk of making a claim.

To assess your risk level, we use pricing factors based on our claims experience.

For more details on how we work out your premium and the discounts you may be eligible for, refer to our RACV Home Insurance Premium, Excess, Discounts & Benefits Guide.

You can get a copy by visiting racv.com.au/homeped or contacting us on 13 RACV (13 7228) or by visiting an RACV shop.

Discounts you may be eligible for

When you take out insurance with us, you may be eligible for one or more of these discounts:

- ▶ Years of Membership Benefit
- ▶ No Claim Bonus
- ▶ Multi-Policy Discount.

Before we tell you the amount of your premium, we include any discounts that apply to your policy.

Your current Certificate of Insurance shows the discounts we give you. It's important for you to check your current Certificate of Insurance to make sure you are getting the discounts you're entitled to and that your personal information is accurate, complete and up-to-date.

We may change the discounts or introduce more discounts from time to time.

Years of Membership Benefit

We reward you with a Years of Membership discount which is linked to the colour of your RACV membership card. RACV Years of Membership Benefit increases the longer you are with us.

No Claim Bonus

We give you a No Claim Bonus to reward you for having a good claims record. We calculate your No Claim Bonus based on your insurance and claims history.

Multi-Policy Discount

Applies to your Home Insurance policy if you hold two or more eligible RACV Insurance policies.

Paying your premium

It's important to pay your premium on time. This section outlines how you can pay your premium and what happens if you don't pay it.

Payment options

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.

What happens if you don't pay on time

Unpaid annual premium

- ▶ when you take out your insurance, if you don't pay your annual premium by the due date, then we will give you written notice to cancel your policy
- ▶ when you renew your insurance, if you don't pay your renewal premium by the due date, your policy will end.

Unpaid monthly instalments

An instalment is unpaid if it is dishonoured, rejected, not received or we are otherwise unable to deduct it from the nominated credit card or account.

When you take out insurance, if you don't pay the first monthly instalment by the due date, then we will give you written notice to cancel your policy.

- If any other monthly instalment is unpaid:
- ▶ for one month after its due date, your policy is automatically cancelled without notice to you at the end of that one month period
 - ▶ for 14 days or more after its due date, we will refuse a claim for incidents that occur 14 days or more after the due date.

9. Other information you need to know

When you take out insurance with us, you need to know some other things that are outlined in this section:

- ▶ How to resolve a complaint or dispute
- ▶ Privacy of your personal information
- ▶ General Insurance Code of Practice
- ▶ Financial Claims Scheme
- ▶ Aussie Assist – 24 hour emergency assistance
- ▶ Prime Cover Home Insurance
- ▶ Aussie Assist – RACV Prime Cover.

How to resolve a complaint or dispute

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 Insurance – Member Relations**

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

Insurance – Member Relations is a specialist area within RACV Insurance established to deal with Insurance issues and complaints.

If you are still not satisfied with the outcome, 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 Financial Ombudsman Service Australia (FOS). You can call the FOS on 1800 367 287.

Call 13 RACV (13 7228) if you would like more information about the complaint and dispute resolution procedure.

How do I contact RACV Insurance – Member Relations with my complaint?

RACV Insurance – Member Relations can be contacted by phoning 1800 675 958, faxing (03) 9703 6058 or emailing care@racv.com.au

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 or through others including entities listed in our Privacy Policy and the RACV Insurance 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 includes 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 Insurance 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/privacy_ima

Your consent

You agree to us and RACV Insurance collecting, holding, using and disclosing your personal information as set out in the Policies when you:

- ▶ provide us and RACV Insurance with your personal information, or
- ▶ apply for, use or renew any of our and RACV Insurance’s products or services.

General Insurance Code of Practice

We support and comply with the General Insurance Code of Practice.

The objectives of the Code are to:

- ▶ promote better, more informed relations between insurers and their customers
- ▶ improve consumer confidence in the general insurance industry
- ▶ provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- ▶ commit insurers and the professionals they rely on to higher standards of customer service.

You can get a copy of the Code from the Insurance Council of Australia by visiting www.codeofpractice.com.au.

Financial Claims Scheme

If we become insolvent, this policy may be protected under the Federal Government's Financial Claims Scheme administered by APRA. This means that if you meet certain eligibility criteria you may receive payment under the scheme. For more information please see www.fcs.gov.au.

Aussie Assist 13 19 03 – help with emergencies

RACV provides free emergency assistance in and around your home with Aussie Assist.

Aussie Assist is an emergency resource and information service that provides you with:

- ▶ free assistance over the phone
- ▶ help with finding tradespeople
- ▶ help with arranging repair estimates
- ▶ home emergency help – for example blown fuses, burglary, burst water pipes and bushfire
- ▶ ongoing support to ensure problems are resolved.

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 and premium reductions on your home insurance policy – for example an option to have a Nil basic excess, so that if you make a claim, you will not have to pay anything.

Additional Aussie Assist Benefits – for Prime Cover Home Insurance

If you have Prime Cover Home Insurance, additional benefits include:

- ▶ 24 hour medical assistance service
- ▶ home maintenance
- ▶ legal assistance.

For more details on Aussie Assist 13 19 03 and Prime Cover Home Insurance, refer to our RACV Home Insurance Premium, Excess, Discounts & Benefits Guide.

You can get a copy by visiting racv.com.au/homeped or contacting us on 13 RACV (13 7228) or by visiting an RACV shop.

Definitions

The following words have special meaning.

Agistment

is to take in animals and feed or pasture them for payment.

Accidental Damage

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 19).

You can purchase this as an optional cover.

Actions of the sea

means the movement of seawater and includes:

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

Action of the sea does not include storm surge.

Buildings sum insured

is the amount of insurance you choose for your home. This amount is shown on your current Certificate of Insurance.

Common property

is property owned by the owners corporation or similar body.

Contents

are those 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 hire or lease agreement or written employment contract.

There are 4 categories:

- ▶ General Contents
- ▶ Specified Items
- ▶ Specified Portable Valuables, and
- ▶ Unspecified Portable Valuables.

Contents sum insured

is the amount of insurance you choose for 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:
 - Specified Items
 - Specified Portable Valuables
 - Unspecified Portable Valuables.

De facto

is a person living with another in what we determine to be a genuine domestic relationship.

Excess

is the amount you pay when you make a 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:

- ▶ Specified Items
- ▶ Specified Portable Valuables
- ▶ Unspecified Portable Valuables.

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:

- ▶ 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 19.

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.

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

a person or business holding a renewable product with RACV. Renewable products include Emergency Roadside Assistance, RACV Club Membership, Insurance, monitored home security systems, personal loans, novated leases and debentures.

RACV membership card colours are linked to the following continuous years of RACV membership:

- ▶ **Blue** - 0 to 4 years, or as determined by RACV.
- ▶ **Bronze** - 5 to 9 years, or as determined by RACV.
- ▶ **Silver** - 10 to 24 years, or as determined by RACV.
- ▶ **Gold** - 25 to 50 years, or as determined by RACV.
- ▶ **Gold 50** - 51 years or more, or as determined by RACV.

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.

Specified Items

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 4.3 on page 43. Specified Items are shown separately on your current Certificate of Insurance.

You can purchase this as an optional cover.

Specified Portable Valuables

are those contents items that you or your family own or are responsible for that you can take outside your home. Specified Portable Valuables are shown separately on your current Certificate of Insurance.

You can purchase this as an optional cover.

Storm

means

- ▶ a violent wind, cyclone or tornado
- ▶ rain, thunderstorm, hail or snow.

Storm surge

is an increase in sea level that occurs because of 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.

Unspecified Portable Valuables

are those contents items that you or your family own or are responsible for and you can take outside your home. You can nominate a set amount of extra cover for these items – you do not need to list them separately.

You can purchase this as an optional cover.

Us, we and our

is the product issuer named on the inside cover of this Product Disclosure Statement and Policy Booklet.

You

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.

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