



# Home and Contents Insurance

Product Disclosure Statement  
and Policy Wording

This Product Disclosure Statement (PDS) was prepared on 09 January 2017 and tells you about this Arcadia Home and Contents Insurance. Any advice provided is general only and does not take into account your individual circumstances. You should carefully read this document and any other documentation we send you and keep them in a safe place for future reference.

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## ABOUT ARCADIA UNDERWRITING AGENCY

Arcadia Underwriting Agency Pty Ltd (Arcadia)  
ABN 51 602 032 851 acts as an Authorised Representative  
(AR No. 471519) of the Insurer, The Hollard Insurance Company  
Pty Ltd (Hollard).

Arcadia is authorised to deal in and issue this Home and  
Contents Insurance and administer the issue of policies and  
handling of claims on behalf of the insurer.

Arcadia act as an agent for the insurer, not for you, and if any  
advice is provided, it will be general advice only and will not take  
into account your individual circumstances or financial needs.

Arcadia's contact details are:

**Phone** 1300 CALL AUA (1300 22 55 28)

**Post** Arcadia Underwriting Agency  
3rd Floor,  
342 Flinders St,  
Melbourne, VIC 3000

**Email** [info@arcadiaunderwriting.com.au](mailto:info@arcadiaunderwriting.com.au)

## THE INSURER

The insurer of this policy is The Hollard Insurance Company Pty  
Ltd (Hollard), ABN 78 090 584 473, AFSL 241436. Hollard has  
prepared and is responsible for this PDS. Hollard has authorised  
its distribution by Arcadia. Hollard's contact details are:

**Phone** (02) 9253 6600

**Post** Locked Bag 2010  
St Leonards, NSW 1590

## IMPORTANT INFORMATION

### Important documents

Your insurance policy documentation consists of:

1. this policy, which sets out details of what is and what is not covered; and
2. the Certificate of Insurance we provide with details of:
  - who is insured;
  - the cover(s) selected;
  - the period of insurance;
  - the respective sums insured and/or limits of liability;
  - excesses and other important information.

You should ensure that you read these documents carefully and keep them in a safe place. If you have any questions regarding the policy or Certificate of Insurance, please contact Arcadia.

### Your cooling off rights

You can cancel your policy within 14 days of the commencement or renewal of your cover. If we receive your request to cancel this policy within this 14 day period, we will cancel the policy effective from the commencement date, and give you a full refund (less any taxes or duties payable that we are unable to have refunded). You cannot use this right where, before the 14 day period ends, you have exercised any of your rights or powers under the policy (e.g. you have made a claim). After the cooling off period ends you still have cancellation rights under the policy.

### Determining your premium

When you purchase your insurance we will tell you the premium you must pay, which is determined by considering factors such as the cover you want, the property you are insuring, the applicable limits and excesses and your insurance history. It also includes any compulsory government charges, taxes or levies (such as Stamp Duty and GST) that we are obliged to pay for your insurance. Your premium, including these charges, will be noted on your Certificate of Insurance.

### **Remuneration**

Hollard is paid the premium for this Arcadia Home and Contents Insurance product once you purchase it. Arcadia may receive commission of up to 30% of premium for each policy on its inception, and renewal, that was arranged by them. From this commission, Arcadia may share its remuneration with other entities who promote and distribute this product. Any remuneration received is included in the premium you pay.

You may request particulars about the above remuneration (including commission) or other benefits from Arcadia. However, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you.

### **Cancelling your insurance**

You can cancel your insurance at any time by letting us know in writing. We will refund any unused portion of your paid premium less any commissions, taxes and charges that we are unable to recover. We can cancel your insurance to the extent permitted by law, for example if you do not comply with the policy terms and conditions, if you fail to pay your premium, if you make a fraudulent claim or if you did not comply with your duty of disclosure or misrepresented information when you entered into this insurance contract. If we cancel your policy, we will send you a cancellation letter.

### **Renewing your insurance**

At least 14 days before your insurance expires we will advise you whether we intend to renew your insurance or not, and if so, on what terms. You are not obliged to renew your insurance with us.

Your cooling off period continues to apply on each renewal. Each renewal is a separate contract and not an extension of the prior contract.

## **POLICY CONDITIONS AND YOUR RESPONSIBILITIES**

You must abide by the conditions of this policy such as the conditions detailed below and the conditions applicable to the making of a claim. If you do not, your policy may not operate and we may reduce or refuse to pay a claim and cancel your policy.

### **Understand your Duty of Disclosure**

Before you enter into an eligible contract of insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

### **If you do not tell us something**

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### **Ensure your premiums are always paid**

You are responsible for ensuring that your premiums are paid and kept up to date or your cover could be put at risk.

## WHAT OUR WORDS REALLY MEAN (DEFINITIONS)

The following words have been given special meaning for the purpose of the policy.

**accident(al)** means an event that you did not plan, intend or expect to happen.

**Certificate of Insurance** is the relevant certificate we send you that contains your personalised home and/or contents insurance details and any variations to the standard terms and conditions of the policy. It forms part of your contract with us and should be read with your other policy documents.

**collection** means any pair, set or other group of objects (of common type, appearance or nature) that belong together or are displayed together.

**common property** means an area within a multi-residency property which is used by many people, e.g. stairs, driveways, car parks, etc.

**event** means a single occurrence that results in loss or damage.

**excess** means the amount you are first required to pay or bear when you make a claim under your policy. Your policy excess(es) are detailed in the PDS and are also shown on your Certificate of Insurance.

**fixtures** means items that are permanently attached to or fixed to your home or the site but not carpets, carpet tiles, floor rugs, internal blinds or curtains.

**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.

**Insured Events** means the events which are insured under your policy subject to its terms and conditions (see pages 7 – 8).

**malicious damage** means damage caused by a wrongful act which was vindictive, deliberate or intentional.

**period of insurance** means the period of your policy with us, which starts at the date and time we tell you the policy is entered into and continuing, unless ending sooner in accordance with the policy or relevant law, until the expiry date and time as specified in the Certificate of Insurance.

If your policy is cancelled, the period of insurance terminates when the cancellation becomes effective.

**seepage** means the slow escape of a liquid through porous material.

**site** means the land at the address on the Certificate of Insurance on which your home is located and includes the yard or garden situated within the legal boundaries of that land. It does not include the nature strip outside your home or any area that is common property in a multi-residency property.

**storm** means a violent atmospheric disturbance producing strong winds. It can be accompanied by rain, lightning, hail or snow and it includes cyclones and tornados. Storm does not mean persistent bad weather, heavy or persistent rain by itself or heavy or persistent wind by itself.

**terrorism** means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

**unoccupied** means that neither you, nor any other person (with your consent), is living and sleeping in your home, and/or it is not furnished for habitation.

**we, us or our** means Arcadia Underwriting Agency Pty Ltd, ABN 51 602 032 851, acting as an Authorised Representative of The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (AFSL 241 436).

**you, your** means

- the policy holder or policy holders named on the Certificate of Insurance;
- the policy holder's spouse (legal or de-facto);
- a person living at the insured address who lives with, and is a family member of, the policy holder or the policy holder's spouse.

## UNDERSTAND THIS INSURANCE

### Summary of Arcadia Home and Contents Insurance

Arcadia Underwriting Agency Home and Contents Insurance can provide both home insurance and contents insurance.

You can choose to insure either your combined home and contents, or you can insure your home or your contents separately, depending on your requirements.

There are two cover options:

- Core Cover – our basic option (see pages 7 – 15 for further details) or
- Extra Cover - which gives you all the benefits and covers of our Core Cover, along with accidental damage cover, as well as many other enhanced benefits (see pages 7 – 15).

To properly understand these covers and their terms and conditions you need to read this PDS in full.

### What is your 'home'?

For the purpose of this insurance, your 'home' is defined as a fully enclosed building with walls and a roof, used primarily for domestic purposes and that can be locked up. It includes any fixtures or home improvements at the site, secured outbuildings (such as your garage) and other domestic structural improvements on your site that comply with local government or other statutory requirements. It does not cover a new home being built.

Wherever 'home' is used in this document it has the same meaning as 'building'.

If your home is insured, it will be noted on your Certificate of Insurance.

### What is not your 'home'

Your home does not include:

- carpets, carpet tiles, floor rugs, internal blinds or curtains (these are contents);
- temporary or mobile structures, including caravans and trailers;
- above-ground swimming pools or portable spas;
- items within the home that are not fixed;
- any wharf, jetty or pontoon;
- lawns and landscaping, other than the limited cover provided in the Home Additional Benefits section (see pages 9 – 15).

### What are your 'contents'?

For the purpose of this insurance, 'contents' means any household goods or personal belongings, usually kept in your home, that you own or are legally responsible for. If your home is also insured by your policy we will consider building materials on site and due to be installed within the insured home (including items such as cupboards or sinks) as contents.

Your Contents Insurance covers your contents in your home only for the Insured Events (pages 7 – 8).

Additional cover is detailed in pages 13 – 16 of this PDS.

You can choose our optional Portable Valuables cover, for an additional premium, to cover certain items outside your home, anywhere in Australia. Details of our Portable Valuables option are contained later in this PDS. If your contents are insured, they will be noted on your Certificate of Insurance.

There are limits to the amount paid for contents. The fixed limits that apply are detailed in page 6 and other limits may be noted on your Certificate of Insurance or in this PDS.



## What are not your 'contents'

Your contents do not include:

- gas and electrical appliances, light fittings and alarm systems that are permanently connected to the gas or electricity supply, or underbench dishwashers (these are part of your home);
- trees, shrubs, hedges or other plant life including lawns and landscaping (limited cover is provided for some of these under the home policy);
- unset precious and semi-precious stones;
- animals;
- motorised vehicles (other than lawnmowers), go-carts, motor cycles, mini-bikes, caravans and trailers, or any of the parts or accessories for these vehicles including GPS units designed for use in vehicles;
- non-motorised watercraft greater than 3 metres, motorised watercraft, aircraft and hang gliders or their parts and accessories;
- tools of trade, stock in trade or items used in connection with a business.

Some items of contents have fixed limits which represent the maximum we provide cover up to

These items are:	Core Cover Contents Limits	Extra Cover Contents Limits
Cash and documents that are able to be cashed	\$250 for each event	\$500 for each event
Bicycles	\$1,000 each	\$2,000 each
Portable musical instruments	\$1,000 each	\$2,000 each
Licensed and registered firearms	\$1,000 for each event	\$2,000 for each event

## Some items of contents have flexible limits

Cover for items in each of the below three groups have limits per group for each event and \$1,000 per item/collection. You can increase these limits by advising us and having items individually listed, with their value, on your Certificate of Insurance. You do not pay any extra to have these items individually listed where they are already included in your total contents sum insured.

If you have an item or collection that is valued at more than \$1,000 or a number of items together worth more than the below limits, that fall within one of the three groups.

You must tell us about them and ensure that they are correctly listed on your Certificate of Insurance or you will not have full cover. Cover is provided up to the amount stated in each column.

Note: Whilst in your home there is no cover for any item of jewellery that has been insured for more than \$20,000 while it is not being worn unless it is kept in a locked safe that has been installed within your home in accordance with the safe manufacturer's specifications.

These items are grouped as:	Core Cover Contents Limits	Extra Cover Contents Limits
<b>Valuables</b> – items such as jewellery, watches, silver and gold items;	\$1,000 per item/collection or \$2,500 per group for each event.	\$1,000 per item/collection or \$5,000 per group for each event.
<b>Collectables</b> – items such as loose carpets and rugs, artwork including paintings, pictures, sculptures, art objects, curios and collections of coins, stamps and other memorabilia;		
<b>Media</b> – items such as a collection of CDs, DVDs, records, tapes, computer games and software.		



## WORK OUT HOW MUCH INSURANCE YOU NEED

Many people do not have enough insurance cover for their home or contents. If you are under-insured, you will have to cover any shortfall yourself.

If the amount your home is insured for is not equal to the full cost of rebuilding it, including the cost of any structural improvements such as carports, fences and pools, as well as the cost of any demolition work, removal of debris and any architectural or council fees (other than the limited cover provided by the Additional Benefit), you may be under-insured. The cost of land is not however included in determining your sum insured.

If your contents sum insured is not enough to allow for the full replacement of all your contents, including your furniture, clothes, linen and personal valuables such as jewellery, you may be under-insured.

It's easy to underestimate just how much it would cost to replace your home and your contents. If you are having difficulties working out the replacement value of your home or contents, please seek the advice of a professional valuer.

Remember, this insurance only provides cover up to the applicable limits specified in this PDS and on your Certificate of Insurance.

## ALL ABOUT THE COVER

### Insured Events

Your Arcadia Home and Contents Insurance policy covers your home and/or contents when the loss or damage is caused by one of the following 'Insured Events':

Insured Event – You are covered for loss or damage to your home or contents (as applicable) caused by	Exclusions to Insured Events (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for
<b>Fire</b> (where there is a flame) and <b>Explosion</b>	Loss or damage: <ul style="list-style-type: none"><li>caused by any process involving the application of heat where there is no flame, including cigarette burn marks and scorch marks caused by an iron or radiator (unless you have taken out Extra Cover);</li><li>caused by the ignition of any mineral spirit or dangerously flammable substance brought on to or kept at your site in quantities which are in breach of any statutory regulations.</li></ul>
<b>Malicious damage (including vandalism)</b>	Damage caused by someone who lives in your home, or is at the site with your consent or the consent of someone who lives in your home (including your tenants).
<b>Theft</b>	Theft: <ul style="list-style-type: none"><li>by someone who lives in your home, or is at the site with your consent or the consent of someone who lives in your home (including your tenants);</li><li>that occurred when your home was not furnished for habitation;</li><li>from any common property or from any similar common or public area in a building.</li></ul>

Insured Event – You are covered for loss or damage to your home or contents (as applicable) caused by	Exclusions to Insured Events (see also ‘What is not covered under your policy’, pages 18 – 19) – You are not covered for
<b>Storm, rainwater and flood</b>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>to swimming pool covers, spa covers or plastic or vinyl swimming pool liners;</li> <li>to retaining walls, gates, fences, paths and driveways;</li> <li>to external shade cloth, shade sails, solar covers, textile awnings and textile blinds;</li> <li>caused by water entering your home due to building alterations, renovations or additions;</li> <li>caused by water that has seeped or percolated into your home;</li> <li>caused by gradual deterioration from rainwater;</li> <li>caused to external paintwork if that is the only damage to that part of your home.</li> </ul>
<b>Accidental glass breakage</b>  When your home is insured, we will cover the cost of replacing the following building-related items: window glass and other fixed glass, shower screens, basins, baths and toilets.  When your contents are insured, we will cover the cost of replacing contents-related items such as mirrors and fixed glass in furniture.	<p>Breakage of:</p> <ul style="list-style-type: none"> <li>any glass unless the break extends through the entire thickness of the glass;</li> <li>the picture tube or screen of a computer, television set or other type of visual display unit;</li> <li>glass vases, ornaments or hand-held mirrors;</li> <li>glass in a glasshouse or conservatory.</li> </ul>
<b>Lightning</b>	
<b>Earthquake, tsunami and volcanic eruption</b>	
<b>Riot, civil commotion or industrial unrest</b>	
<b>Impact</b> caused by a falling tree, branch, power or communication pole, a motor vehicle or trailer, an aircraft or watercraft, debris falling from space, or a satellite dish, television or radio aerial which breaks or collapses.	<ul style="list-style-type: none"> <li>loss or damage caused by tree roots, tree felling or tree lopping on the site;</li> <li>the cost of removing any tree stump from the ground or trees which have fallen but not damaged your home.</li> </ul>
<b>Bursting, leaking, discharge or overflow of water or liquids</b> from pipes, taps, dishwashers, washing machines, baths, spas, sinks, toilets, basins, hot water systems, water tanks, refrigerators, air conditioners, roof gutters, rainwater down pipes, drainage and sewerage systems or aquariums at your home.  Note: We will pay the costs of searching for the unknown source of a leaking pipe, up to \$1,000, but only if the water or liquid from the leaking pipe is causing permanent damage to your home or contents.	<p>The cost to repair the item from which the water leaked or escaped.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>the gradual seepage of water or other liquids;</li> <li>a leaking or faulty shower recess or base;</li> <li>an inadequate drainage system.</li> </ul>

## YOUR ADDITIONAL BENEFITS

### Home and contents benefits

The following Additional Benefits are included in your policy and are in addition to the sum insured for both home and contents cover. Some Additional Benefits differ between Core and Extra Cover. Limits also differ depending on the cover option you have selected and sub-limits also apply. See Core Cover and Extra Cover columns and fixed and flexible limits sections (see page 6). Covers are provided up to the amount stated in each column.

Additional Benefits to your home and contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19)	Core Cover		Extra Cover	
		Home cover limit	Contents cover limit	Home cover limit	Contents cover limit
<b>Legal liability</b> <p>Legal liability cover insures you against costs you may face if you are sued by another party for loss, damage or injury arising out of your negligence.</p> <p>When your home is insured, you are covered for your homeowners liability. When your contents are insured, you are covered for your personal liability.</p> <p>Legal liability cover is complex and full terms of cover are contained later in this PDS (see page 17).</p>		\$20 million for any one event	\$20 million for any one event	\$20 million for any one event	\$20 million for any one event
<b>Accidental damage</b> <p>When your home is insured, we will cover you against damage caused unintentionally to your home.</p> <p>When your contents are insured, we will cover you against damage caused unintentionally to your contents.</p>	<ul style="list-style-type: none"> <li>• damage specifically insured by or excluded by any other part of your policy;</li> <li>• the breakage of glass in a glasshouse or conservatory;</li> <li>• spoilage of food in a refrigerator or freezer as a result of you leaving a door ajar or where you have intentionally disconnected the power supply to the appliance or home.</li> </ul>	Not covered	Not covered	Replacement cost (see in particular 'How we settle claims for your home' page 21)	Replacement cost (see in particular 'How we settle claims for your contents' page 21)

Additional Benefits to your home and contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover		Extra Cover	
		Home cover limit	Contents cover limit	Home cover limit	Contents cover limit
<b>Removal of debris and fees</b>  When your home is insured, we will cover the reasonable and necessary costs of demolishing and removing any building debris and any architectural or council fees when loss or damage occurs.  When your contents are insured, we will cover the reasonable and necessary costs of removing any contents debris when loss or damage occurs.		10% of your home sum insured	10% of your contents sum insured	10% of your home sum insured	10% of your contents sum insured
Additional Benefits to your home and contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core cover limit		Extra cover limit	
<b>Tax audit</b>  We will pay the reasonable fees for an accredited accountant when the Federal Commissioner of Taxation audits your personal financial affairs. You must advise us of any such audit prior to any fees being incurred.	<ul style="list-style-type: none"> <li>any audit that relates to a criminal prosecution or investigation</li> <li>fees when the final assessment of your taxable income for the period being audited is 20% or higher than your original declaration</li> <li>fees for work performed by your accountant outside of the time</li> <li>limits allowed by the Federal Commissioner of Taxation</li> <li>any fines, penalties or adjustment of taxation</li> <li>any audit where notice of the audit was given prior to the inception of this policy.</li> </ul>	\$2,500		\$5,000	

Additional Benefits to your home and contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core cover limit	Extra cover limit
<b>Electrical Motor Burnout</b> <p>Electrical Motor Burnout is the fusion or burning out of the actual wiring of a domestic motor by an electrical current.</p> <p>When your home is insured, we will pay for the cost of repairing or replacing any motor which forms part of your home.</p> <p>When your contents are insured, we will pay for the cost of:</p> <ul style="list-style-type: none"> <li>repairing or replacing any motor which forms part of your contents;</li> <li>loss of or spoilage of frozen or refrigerated food caused by; <ul style="list-style-type: none"> <li>your freezer or refrigerator breaking down; or</li> <li>the failure of public electricity supply to your home.</li> </ul> </li> </ul>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>fuses, switches, electrical contacts or protective devices;</li> <li>an electrical motor that is more than 10 years old, from the date of manufacture;</li> <li>motors under any form of warranty;</li> <li>the cost of any part, such as (but not limited to) bearings, filters</li> <li>or dryers, which does not form part of an electrical motor, and was fitted during the repair or replacement of the motor.</li> </ul>	<p>\$1,000 for Electrical Motor Burnout</p> <p>\$500 for loss or spoilage of food</p>	<p>\$2,000 for Electrical Motor Burnout</p> <p>\$1,000 for loss or spoilage of food</p>

### Home benefits

The following Additional Benefits are included if your home is covered and are in addition to the sum insured. Some Additional Benefits differ between Core and Extra Cover and sub-limits apply. If applicable, covers are provided up to the limits stated in each column.

Additional Benefits to your home cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover	Extra Cover
		Home cover limit	Home cover limit
<b>Emergency accommodation</b> <p>When your home is insured and we accept and pay a claim for loss or damage, and agree that you cannot safely reside in your home because of damage caused, we will pay for equivalent temporary accommodation that we believe is reasonable for you and any family living at your home at the time of the event, while your home is being repaired or rebuilt.</p>	<p>The cost of any temporary accommodation costs:</p> <ul style="list-style-type: none"> <li>beyond the period it should have reasonably taken to repair or rebuild your home;</li> <li>if you do not intend to repair or rebuild your home;</li> <li>if you do not actually pay for temporary accommodation;</li> <li>if you were not permanently living at the home at the time of the loss or damage.</li> </ul>	<p>The lesser of:</p> <ul style="list-style-type: none"> <li>12 months' rent; or</li> <li>20% of your home sum insured.</li> </ul>	<p>The lesser of:</p> <ul style="list-style-type: none"> <li>12 months' rent; or</li> <li>20% of your home sum insured.</li> </ul>

Additional Benefits to your home cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover	Extra Cover
		Home cover limit	Home cover limit
<b>Replacement of locks</b> When your home is insured and we accept a claim for theft and, as part of that theft, the key(s) to an external door are stolen, we will pay the reasonable cost of replacing the related lock(s).		\$750	\$1,500
<b>Damage to trees, plants or shrubs</b> When your home is insured, we will pay to replace any trees, plants or shrubs planted in the ground, which are stolen, burnt, maliciously damaged or damaged by a vehicle.		\$750	\$1,500
<b>Discharge of mortgage</b> When your home is insured and we agree to pay a claim for the total loss of your home, we will pay for your reasonable legal costs for the discharge and replacement of your mortgage(s) including statutory government charges		\$2,500	\$5,000
<b>Paraplegia or quadriplegia assistance</b> If your home is insured and we agree to pay a claim for loss or damage and you are injured as a direct result of the loss or damage resulting in permanent paraplegia or quadriplegia, we will pay the reasonable cost of modifications to your home so you can continue to live there or assisting your relocation to a new residence if this is required.		\$ 2,500	\$5,000
<b>Fatal injury compensation</b> If you die as a result of an injury sustained during loss or damage to your home for which we agree to pay a claim, we will pay compensation provided your death occurs within 12 months of the injury.		\$7,500 per event	\$10,000 per event

Additional Benefits to your home cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover	Extra Cover
		Home cover limit	Home cover limit
<b>Environmental benefits</b> When your home is insured and we agree to pay a claim for the total loss of your home, we will pay the reasonable costs (excluding any government or council rebate) to install any combination of the following: <ul style="list-style-type: none"> <li>• a rainwater tank</li> <li>• a solar power system</li> <li>• a hot exchange system</li> <li>• a grey water recycling system</li> </ul>		\$2,500	\$5,000

### Contents benefits

The following Additional Benefits are included if your contents are covered and are in addition to the sum insured.

Some Additional Benefits differ between Core and Extra Cover and sub-limits apply. See Core and Extra Cover columns and fixed and flexible limits sections (page 6). If applicable, covers are provided up to the limits stated in each column.

Additional Benefits to your contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover	Extra Cover
		Contents cover limit	Contents cover limit
<b>Contents temporarily removed from your home</b> When your contents are insured we will cover your contents for loss or damage caused by theft, storm, flood, rainwater or impact while they are temporarily removed from your home to another building within Australia, e.g. another home, hotel, motel, nursing home or hospital. The cover provided by this benefit only applies if you are temporarily residing in the building in which your contents are contained, and the contents are in your possession and under your direct control.	Loss or damage caused: <ul style="list-style-type: none"> <li>• by theft or attempted theft unless a part of the building in which you were residing was damaged as a result of violent forceful entry;</li> <li>• by storm, flood or rainwater unless your contents were within a building at the time that the loss or damage occurred.</li> </ul>	20% of your contents sum insured	20% of your contents sum insured



Additional Benefits to your contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover	Extra Cover
		Contents cover limit	Contents cover limit
<b>Contents whilst in transit</b> When your contents are insured and you are moving to a new address in Australia we will cover your contents whilst they are being moved for loss or damage caused by fire, or collision or overturning of the vehicle carrying them.	Loss or damage that occurs while your contents are in transit within 60 days of the original inception date of your policy.	20% of your contents sum insured	Up to your contents sum insured
<b>Contents in your new and old home</b> When your contents are insured we will cover your contents in the home at both your new and old addresses for up to 14 days from the day you start moving.	Loss or damage caused to contents at your new address after 14 days from the day you start moving, unless you tell us and we agree to cover your contents at the new address. Your contents are not covered while being moved from the old to the new address (other than under the Additional Benefit Contents whilst in transit).	Your contents sum insured	Your contents sum insured
<b>Contents in the open air at your home</b> When your contents are insured, we will pay to replace any items left outside your home, such as garden furniture and BBQs. Outside your home means any place at the site that is not fully enclosed by walls and a roof and is not able to be secured, such as a carport, a pergola or similar.	Theft of: <ul style="list-style-type: none"> <li>photographic equipment, mobile phones, pagers, computers and any accessories for these items;</li> <li>cash, travel or other tickets, coupons or gift vouchers, tools of trade, instruments and equipment.</li> </ul>	\$4,000 Claims for items other than garden furniture and BBQs are limited to \$1,000 in total.	\$8,000 Claims for items other than garden furniture and BBQs are limited to \$2,000 in total.
<b>Contents in your home office</b> When your contents are insured, you are covered for any loss or damage to contents in your home office caused by the Insured Events or Additional Benefits covered by your policy. Contents in your home office include items used for generating income or reward and can include items such as office furniture (e.g. desk and filing cabinets) and computers.	Any items not owned by you including items owned by a company of which you are a director.	\$2,500	\$5,000
<b>Credit cards</b> When your contents are insured, you are covered for the misuse of your credit, debit or store value cards after they are stolen or are fraudulently used for electronic transactions.	Any amounts that you are not legally liable to pay or where you have not complied with the terms on which the credit, debit or store value cards were issued.	\$2,500	\$5,000

Additional Benefits to your contents cover	Our exclusions (see also 'What is not covered under your policy', pages 18 – 19) – You are not covered for	Core Cover	Extra Cover
		Contents cover limit	Contents cover limit
<b>Emergency storage of contents</b> When your contents are insured and we agree to pay a claim for loss or damage we will also pay the reasonable cost of moving and storing your contents while your home is being repaired or rebuilt.	Any reimbursement of storage costs for a period exceeding 12 months.	10% of your contents sum insured	15% of your contents sum insured
<b>Visitor contents and money</b> When your contents are insured, you are covered for possessions and money belonging to your guests, employees or other visitors to your home that they have brought with them. These items are subject to the standard policy terms, conditions and exclusions as well as the fixed limits and flexible limits for contents stated within this PDS.	Any claims insured by someone other than you irrespective of the extent of such insurance.	Contents: \$2,500	Contents: \$5,000
<b>Fire brigade charges</b> When your home and contents are insured we will pay the reasonable cost you have to pay the fire brigade to protect your property against an actual fire or other emergency.		\$ 500	\$ 750
<b>Cover for Strata Title Property owners</b> When your contents are insured, and you are the owner of a strata title property we will also cover the following items, usually covered under a home policy: <ul style="list-style-type: none"> <li>• Fixtures that are owned by you and are not insurable by the body corporate;</li> <li>• Replacement of locks (see page 12);</li> <li>• emergency accommodation to a standard equivalent to your current home (see page 11).</li> </ul>		Replacement of locks limited to \$750. Emergency accommodation limited to the lesser of: <ul style="list-style-type: none"> <li>• 12 months rent; or</li> <li>• 20% of your contents sum insured.</li> </ul>	Replacement of locks limited to \$1,500. Emergency accommodation limited to the lesser of: <ul style="list-style-type: none"> <li>• 12 months rent; or</li> <li>• 20% of your contents sum insured.</li> </ul>
<b>Food spoilage</b> When your contents are insured, you are covered for loss or spoilage to frozen or refrigerated food, caused by an Insured Event.		\$500	\$1,000

## OPTIONAL BENEFIT

The following Optional Benefit can be added to your policy for an additional premium. If applicable, this Optional Benefit will be shown on your Certificate of Insurance.

**This Optional Benefit is only available if your contents are insured.**

### Portable Valuables

We cover you for accidental loss or damage, to your eligible contents, anywhere in Australia.

Any claim under this benefit will be settled in the same way as claims for your contents. Only certain items are eligible for Portable Valuables cover and these include:

- clothing and personal effects usually worn or carried, including jewellery and watches;
- prescription spectacles, contact lenses and sunglasses;
- sporting equipment and portable musical instruments (but not whilst in use);
- binoculars and telescopes;
- portable electronic devices including laptops and tablets computers;
- portable radios, or portable music players;
- cameras, photographic equipment, video cameras and portable video players (but not whilst being used under water);
- wheelchairs and mobility devices such as motorised mobility scooters or gophers;
- hearing aids.

### Two ways to purchase Portable Valuables cover:

**Group cover** - You can choose an amount to cover any number of eligible items up to a maximum limit of \$1,500 per item. This Group cover limit will be stated on your Certificate of Insurance. Group cover has fixed limits and if this does not suit your needs you should choose the Itemised cover option.

**Itemised cover** - If you have items worth more than \$1,500 individually you can cover these by advising us and having them individually listed, with their value, on your Certificate of Insurance. Itemised cover item limits will be as agreed with us and listed on your Certificate of Insurance. If you choose to cover items individually, you are responsible for advising us of each item and ensuring it is listed on your Certificate of Insurance, with its correct value.

### Portable Valuables exclusions – you are not covered for

Loss or damage caused by or arising out of:

- any process of cleaning, repairing, altering, restoring or renovating;
- over-winding, electrical or mechanical breakdown, failure or derangement;
- scratching or denting, if that is the only damage sustained.

Loss or damage to or of:

- sporting equipment or musical instruments whilst in use;
- photographic equipment whilst in use under water;
- items for sale, on display, exhibition or on consignment;
- cash, credit or debit cards, negotiable instruments or documents;
- CDs, DVDs, films, audio or video tapes;
- mobile phones, smart phones or portable car phones;
- bicycles, skateboards, scooters, surfboards or other watercraft;
- tents or camping equipment or their accessories;
- hand-held computer games, toys or hobby equipment;
- fax machines or printers;
- musical instruments which are used professionally and musical accessories such as amplifiers;
- stamp or coin collections;
- tools of trade and professional instruments;
- personal items used in a business, trade or profession;
- artificial limbs, wigs, dentures or dental appliances.

Loss or damage from the following events:

- the disappearance of an item when the cause cannot be established;
- the breakage of any item of a brittle nature, except jewellery.

## LEGAL LIABILITY

We will cover you for legal liability to pay compensation as a result of an accident caused by your negligence, which occurs during the period of insurance, and causes death or bodily injury to another person or loss or damage to another person's property:

- if your home is insured - which arises from your occupancy and ownership of your home and its land or occurs within the home or the site on which it stands;
- if your contents are insured - which occurs within Australia. Liability cover under your contents insurance does not extend to liability arising out of your ownership or occupancy of any residence, land or home unless you rent or lease your home or your home is a Strata Title property.

If we agree to pay your claim we will pay the costs of compensation awarded by an Australian court or a settlement agreed to by us and your reasonable legal fees and expenses that we incur on your behalf or that you incur with our written consent. You can only claim for legal fees and expenses if we have agreed to them in writing before you incur them.

The most we will pay for any event(s) arising directly or indirectly from the one original accident/event, source or cause, is \$20 million in total under this and all other policies issued by us which cover you, including a separate home or contents insurance policy. This amount includes all legal costs and expenses incurred with our consent or which you have a legal liability to pay.

### We will not pay for legal liability that arises

- from the death or illness of, or bodily injury to, you or your family, or to your employees arising out of their employment by you;
- from loss or damage to any property that is owned or controlled by you, your family or your employees;
- from any alterations, repairs, renovation or additions to your home that costs more than \$100,000;
- because of vibration or interference with any land, building or property;
- due to any erosion, subsidence or landslide;
- from any animal other than a domestic dog or cat that is kept at the site, unless the dog has been declared a dangerous breed by a competent Australian authority;

- from asbestos or any product containing asbestos;
- as a result of any actual, alleged or threatened contamination or pollution of any property, land, the atmosphere or any watercourse or body of water (including ground water) other than arising from an occurrence which is neither reasonably expected or intended by you and is a consequence of a sudden cause which takes place at a clearly identifiable time and place during the period of insurance;
- from the transmission of any disease;
- from the supply of any alcohol or drugs;
- from participation in any professional sport;
- because you own or occupy any land or buildings other than the site listed on the Certificate of Insurance, except if you are a tenant;
- because you own or are legally responsible for any wharf, jetty or pontoon;
- out of or in connection with, any business, profession or occupation carried on by you, other than the renting or leasing out of the home at the site;
- out of your employment of any workers;
- in connection with the common property where the home is a strata title property;
- from negligent misstatement, advice or treatment;
- out of your ownership or use of motorised vehicles (except wheelchairs, golf buggies and lawn mowers), go carts, mini bikes, caravans or trailers, jet skis of any type or motorised watercraft or other watercraft more than 3 metres in length, or aircraft, aircraft landing areas or hovercraft;
- for any penalties, fines, punitive, exemplary or aggravated damages for which you are liable;
- for actions brought against you in a court outside Australia or a court that applies law that is not Australian law;
- any liability for which you or your family are required by law to hold an insurance policy;
- for claims made against you because your body corporate failed to insure (or adequately insure) against property damage as required by relevant State or Territory Strata Title or unit legislation.

## WHAT IS NOT COVERED UNDER YOUR POLICY

### Exclusions

The following general exclusions apply to all covers under your policy.

**You are not covered for any loss or damage caused by or resulting from, or the costs incurred from or of:**

- bushfire, storm, rainwater or flood which occurs within the first 72 hours of the start of your policy unless you transferred a home and/or contents insurance policy, with equivalent cover to us from another insurance company without an interruption in cover. We will not cover any increase in sums insured for these events in the first 72 hours;
- your home being unoccupied for longer than 90 consecutive days. This exclusion will not apply to loss or damage caused by thunderbolt, lightning or earthquake that occurs during the period of unoccupancy;
- actions of the sea, including tidal waves and high tides;
- gradual deterioration, including wear and tear, rust, corrosion, depreciation, fading or deterioration from exposure to light;
- mould or mildew, wet or dry rot, rising damp or dampness;
- inherent defects, structural faults, faulty workmanship or faulty design;
- poor maintenance and failure to maintain the property in good repair;
- insects, birds, wildlife or vermin;
- any earth movement or vibration not caused by earthquake, including erosion, subsidence, landslide, mudslide, collapse, earth shrinkage and expansion;
- tree roots, tree felling or tree lopping on the site;
- removing any tree stump from the ground or trees which have fallen but not damaged your home;
- any deliberate action by you, others living at the site, or other people who have entered your site with the consent of you or others living at the site, including visitors and tenants;
- any process of cleaning involving the application of heat or the use of chemicals other than domestic household cleaners;
- corruption (whether by virus or other means) to any electronic data, files or software damaged or lost including any photographs and visual images stored electronically on any medium including computers and any costs associated with the reinstalling or replacing of the data, file or software that are corrupted, damaged or lost;
- mechanical, electrical or electronic failure of an item, unless caused by one of the Insured Events or covered otherwise by the Additional Home and Contents Benefit for Electrical Motor Burnout;
- power surge, unless directly caused by one of the Insured Events;
- building work, including any extensions or renovations;
- damage to swimming pools, spas, septic tanks, water tanks (and other in ground structures or their surrounds) caused by hydrostatic pressure;
- any consequential loss or loss of profit;
- any event or activity for which you or your family are required by law to hold an insurance policy;
- your liability under any contract, or if you have agreed to or accepted liability without our agreement first;
- scratching, chewing, tearing or soiling by any animal kept in your home or at the site;
- food spoilage other than the cover provided under the Additional Benefit for Contents (page 15) or the Additional Home and Contents Benefit for Electrical Motor Burnout (page 11);
- acts or omissions by you or someone with your consent, if the acts are unlawful or are intended to be done with reckless disregard for the consequences;
- the lawful seizure, confiscation, nationalisation or requisition of, or damage to, the insured property by a government, public, local or legal authority;
- war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism;

- direct or indirect exposure to radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear material;
- loss of or damage to unlicensed or unregistered firearms and/or knives which have a blade longer than five centimetres (other than kitchen knives in your home);
- unlicensed or unregistered computer software and illegally downloaded media and files.

Other exclusions may be specified in your Certificate of Insurance.

## WHAT YOU NEED TO DO

### Reading your policy documentation

When entering into your policy, you confirm and warrant to us that you have read or will read the policy documents when provided to you and will contact us if you have not done so. Remember that there are limits, exclusions and conditions that apply to your policy.

They will be contained in this PDS as well as in any applicable Supplementary PDS(s), endorsements and your Certificate of Insurance.

### Notify us of the following:

#### Interests of others in your home and contents

You must tell us of any other party that has an ownership or financial interest in your home and contents, as they may need to be noted on your policy for their interest. No party is covered for their interest unless we note them. If a credit provider is noted on your Certificate of Insurance as having an interest in your home and contents and we agree to pay a claim on a cash basis, we have the option of making this payment to the credit provider in full or part payment of the claim.

#### If there is more than one named insured

If there is more than one insured named on your Certificate of Insurance we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all of those named as insured.

#### Review the replacement value of your property regularly

Each year at your insurance renewal, we automatically adjust the amount you are insured for in accordance with the latest Consumer Price Index figures, to help your cover keep pace with inflation. In addition to this adjustment, you may also need to consider the value of any new contents or recently completed improvements to your home.

If you do not review the replacement value of your home and contents annually, increasing your cover where appropriate, you may be under-insured. Remember, any items you individually list on your Certificate of Insurance will remain insured for the values you originally advised to us unless you specifically ask us to increase them.

### Keep proof of ownership of your property

When you make a claim for loss or damage to an item, we will require proof that you owned the item and of its value or your claim may not be paid. The easiest way to do this is by keeping receipts issued in Australia, manuals and warranties for any items you purchase. If you do not have any of these documents you can get valuations from an Australian registered valuer for your jewellery, art and other valuables.

### When building work is carried out

Please note that if you carry out building alterations, renovations or additions the cover in your policy is restricted.

Below we have highlighted the exclusions that apply when building works are underway. You are not covered for:

- loss or damage caused by water entering your home due to building alterations, renovations or additions;
- loss or damage as a result of theft or attempted theft by a person who is on the site with your consent or the consent of another person also residing at the property;
- loss or damage due to theft or attempted theft or where the building security has been compromised due to the works being carried out;
- legal liability in respect to any loss or damage caused by or as a consequence of the building renovations alterations and/or additions if the total value of the project is greater than \$100,000;
- accidental damage by or as a consequence of the building alterations, renovations or additions.

Your policy will not cover you for loss or damage caused by the works or damage to the works. If you need cover you may need to take out a separate insurance product with another insurer. Arcadia does not provide this cover.



### **Always protect your home and contents**

You must make all reasonable efforts to maintain your home and contents in a good state of repair and condition. Any loss or damage caused by poor maintenance is not covered under your insurance.

You must also make reasonable efforts to protect your home and contents from any loss or damage. If you make a claim and knew about something that could cause loss or damage to your property and you did not make reasonable efforts to avoid it before the loss or damage occurred, then your claim may not be paid.

If you do suffer loss or damage to your property, you must also make reasonable efforts to prevent any further loss or damage.

### **Ensure your premiums are always paid**

To receive the benefits of cover as set out in your policy documentation you must ensure your premiums are paid and are kept up to date. If your premiums are not up to date we have the right to cancel your policy. If any instalment premium payment remains unpaid for more than 14 days, we may refuse to pay a claim.

We understand that customers change their banking details for a variety of reasons. However it is important that you contact us and provide these new details immediately and in advance of any premiums being deducted.

Should your financial institution dishonour any payment because of lack of funds in your account you will be charged any costs that we incur as a result of the dishonoured payment.

### **Complying with terms and conditions**

If you fail to comply with a term or condition or an exclusion applies, we may refuse to pay or reduce a claim, and/or we may cancel your policy subject to the operation of the Insurance Contracts Act 1984 (Cth) and relevant law.

## **WHAT HAPPENS IF YOU NEED TO MAKE A CLAIM?**

If an event occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to, so that your claim can be assessed quickly. Not all items may be applicable to your claim.

### **First you should:**

1. do what you can to prevent any further loss, damage, cost or liability;
2. tell the police if the event involves theft, attempted theft, malicious acts, civil unrest or impact by a vehicle;
3. call us on 1300 22 55 28

### **You must never, without our consent:**

- admit guilt, fault or liability (except to the Police);
- offer or negotiate to pay a claim;
- approve any repairs or arrange replacements (other than emergency repairs necessary to minimise or prevent further loss or damage);
- dispose of any damaged property.

### **We will also require you to:**

- provide us with the proof that we need regarding lost or damaged items;
- help us manage the claim, which may include us inspecting your building or asking you questions either in writing or in a face to face interview, or you providing written statements to us under oath or affirmation;
- keep items that have been damaged and allow us to inspect them or assess repair costs;
- allow us to take possession of damaged property that is the subject of a claim;
- send us any communication you receive relating to the claim (including telling us of pending court proceedings or offers of settlement);
- help us as we work to negotiate, defend or settle any claim made under this insurance and to exercise for our benefit your legal right of recovery against any other party;
- tell us about any other insurance that may be relevant to the claim.



### **If there is a mortgage over your property**

If a mortgagee (usually your bank or credit provider) is noted on your Certificate of Insurance and you have a home claim and we agree to settle on a cash basis, we will, if legally obligated, make this payment to the mortgagee in full or part settlement of your claim. In this situation, we will pay the mortgagee the amount we agree to pay to settle the claim, up to the amount outstanding under your mortgage. We only cover your interest in the insured property, unless we specifically include cover for the interest of a third party.

### **Your excess**

Your excess is the amount that you agree to contribute at the time that a claim is paid. The excess selected for your home, contents and valuable items cover will be clearly documented on your Certificate of Insurance.

In the event of an earthquake or flood, a fixed excess of \$500 will apply to each event. If you do have a claim for one of these events the higher of the selected excess and the fixed excess will apply.

An excess of \$100 applies to any claim made under the Optional Benefit for Portable Valuables (except claims made for laptops or tablet computers which have an excess of \$250) or the Additional Benefit for Electrical Motor Burnout. Your selected excess does not apply for these claims.

### **How we settle claims for your home**

When we agree to settle a claim for your home, we will rebuild or repair your home as new, or pay you the cost of rebuilding or replacing it, at our discretion. We will only pay up to your home sum insured, or any lesser limit that applies, less any applicable excess.

If you decide not to proceed with the rebuilding or repair of your home we will pay the lesser of:

- the rebuilding or repair cost; or
- the difference in the value of your home and the land it is situated on before the damage occurred and the value of the home and the land after the damage has been sustained.

We will only pay to repair or rebuild that part of your home that was damaged. We do not cover any additional expenses to replace undamaged parts of your home to create a uniform appearance. Where the original materials used to build your home are not readily available in Australia, we will pay for the cost of materials we believe to be of a similar kind or quality.

### **How we settle claims for your contents**

When we agree to settle a claim for your contents, we will at our discretion, repair or replace any lost or damaged item or pay you the cost of repairing or replacing the item (if unusual circumstances exist), based on the amount that it would have cost us to repair or replace it. We will pay up to your contents sum insured, or any lesser limit that applies to the item, group of items or event, less any applicable excess.

Where we can, we will match materials and contents or where this is not possible, use materials and contents that in our opinion match as near as reasonably possible.

If the lost or damaged item is part of a collection, we will only pay for the repair or replacement of the damaged or lost item. We will not pay for any resulting decrease in the value of the collection.

Claims for the replacement or repair of damaged fixed carpets will be limited to the passageway, room or stairwell where the damage occurred.

Replacement is on a new for old basis but this does not apply to computers more than 4 years old, or to any clothing, shoes or household linen or items out of use, such as those stored away in cupboards. For these items we will pay the reasonable market value based on their age and condition at the time of loss.

### **How we settle claims for Portable Valuable items**

If you have selected cover for valuable items and it is noted on your Certificate of Insurance we will at our discretion, repair or replace any lost or damaged item or pay you the cost of repairing or replacing the item (if unusual circumstances exist).

If the lost or damaged item is part of a collection, we will only pay for the repair or replacement of the damaged or lost item. We will not pay for any resulting decrease in the value of the collection. We will reduce any payment for damage to, or loss of, an item under this section by the amount we may pay you for the same item under your contents insurance.

### **Goods and Services Tax (GST)**

Any claim payments made under this policy will be based on GST inclusive costs. However, if you are or would be entitled to claim any input tax credits for the repair or replacement of insured property or for other things covered, we will reduce any claim under the policy by the amount of such input tax credits.

### **How claims impact your policy**

After we pay a claim under your policy, other than a claim for a total loss, the amount you are insured for will remain the same as the value shown on your Certificate of Insurance at the date of loss. If a claim is paid for any item individually listed on your Certificate of Insurance, that item will be removed from your policy and you will have to notify us to add the replacement item again and pay any additional premium if required.

If a claim is for the total loss of your home or contents, your insurance for the damaged home and/or contents will cease as soon as we accept your claim and a settlement amount has been formally agreed, however, your legal liability cover for your buildings will remain in force until the expiry of the period of insurance. There is no premium refund payable if you have paid your premium annually.

## **OTHER IMPORTANT MATTERS**

### **How we protect your privacy**

We are bound by the Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth) and comply with the Privacy Act 1988 (Cth). We are committed to ensuring that all our business dealings comply with the APPs and acknowledge the importance of keeping personal details for individuals confidential and secure.

We collect personal information for the purpose of providing insurance, including arranging insurance, policy administration and claims handling. Without this information, we are not able to provide you with the services you require.

If you would like a copy of our privacy policy, would like to seek access to or correct your personal information, or opt out of receiving materials we send, please contact us. Our detailed privacy policy can be viewed on [www.hollard.com.au](http://www.hollard.com.au) or a copy can be obtained by phoning 02 9253 6600.

### **Financial Claims Scheme**

Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Financial Claims Scheme legislation applies in relation to Hollard and the policy. If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at [www.fcs.gov.au](http://www.fcs.gov.au) or the APRA hotline on 1300 55 88 49.

Hollard is exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

### The Dispute Resolution Process

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance contact Arcadia.

If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at:

**Post** The Hollard Insurance Company Pty Ltd  
Internal Dispute Resolution Committee  
Locked Bag 2010, St Leonards NSW 1590

**Email** [resolution@hollard.com.au](mailto:resolution@hollard.com.au)

**Phone** (02) 9253 6600

Your concern will be investigated by an officer with full authority to deal with the complaint and you will be informed of the outcome within fifteen working days of receiving your concern. If your concern still remains unresolved to your satisfaction or has not been resolved within 45 days, you may refer the matter to the Financial Ombudsman Service (FOS) subject to its terms of reference, which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you. FOS can be contacted via:

**Post** GPO Box 3, Melbourne, VIC 3001

**Web** [www.fos.org.au](http://www.fos.org.au)

**Email** [info@fos.org.au](mailto:info@fos.org.au)

**Phone** 1800 367 287

A decision of FOS is binding on us (up to specified jurisdiction limits). A decision of FOS is not binding on you and you have the right to seek further legal assistance.

### General Insurance Code of Practice

Hollard is a signatory to the General Insurance Code of Practice. The objectives of this Code are to:

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

You can obtain a copy of the Code from the Insurance Council of Australia website [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au) or by phoning (02) 9253 5100.

### Updating our PDS

We may need to update this PDS from time to time if certain changes occur, where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us).





Arcadia

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