



**BLUE
ZEBRA**
INSURANCE

**HOME BUILDINGS &
CONTENTS INSURANCE**
BASIC

**Combined Financial Services Guide
and Product Disclosure Statement**

Effective Date 30 June 2019

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PRODUCT DISCLOSURE STATEMENT (PDS)

INTRODUCTION

About this Product Disclosure Statement

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

This PDS will help **you** to:

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

The information contained in this PDS is general information only. It is important **you** read **your** policy to ensure **you** have the cover **you** need.

Any terms in this PDS that are in **bold** are words that have a particular defined meaning. **You** should refer to the 'Definitions' section of this document beginning on page 58 to obtain the full meaning of such terms.

Headings have been included for ease of reference, but do not form part of the policy.

This PDS is made up of two parts:

- important information (beginning on page 4); and
- policy wording (beginning with the section 'Who we cover' on page 22) – terms and conditions of the cover provided.

This Combined FSG and PDS was prepared on 15 April 2019.

Updating this PDS

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

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

IMPORTANT INFORMATION

About Blue Zebra

Blue Zebra Insurance Pty Ltd (BZI, **we, us or our**) ABN 12 622 465 838, Australian Financial Services (AFS) Licence Number 504130, is an insurance underwriting agency and holds an AFS Licence to issue and provide general advice on general insurance products.

BZI issues and administers the policy. BZI acts under a binding authority for the **insurer** and not **you**.

About Zurich

The **insurer** is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507. In this document, ZAIL may also be expressed as Zurich.

ZAIL is part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. The Zurich Insurance Group provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. ZAIL's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations.

ZAIL's contact details are:

Mail: Zurich Australian Insurance Limited
PO Box 677, North Sydney, NSW 2059

About this insurance

Our Home Building and Contents Insurance – Basic policy covers **your buildings** or **your contents** for **listed events**. **You** can choose to take out cover for **your buildings**, cover for **your contents**, or cover for both **buildings** and **contents**.

We also provide cover under specific conditions for a range of incidents and additional benefits and covers, including **your** legal liability. **You** can also add 'optional covers' to **your** policy to either ensure valuable items are fully covered ('Specified valuable items') or portable items are covered away from the **insured address** ('Unspecified portable items' or 'Specified portable items').

For a summary of benefits available to **you** under this policy, please see the 'Benefits summary' section beginning on page 20.

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

How to apply for this policy

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

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

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

Our contract with you

Your policy is a contract of insurance between **you** and BZI and contains all the details of the cover that **we** provide.

Your policy is made up of:

- This PDS which incorporates the policy wording beginning with the 'Who we cover' section on page 22. This is common to all customers who buy **our** Blue Zebra Insurance Basic Home Buildings & Contents product. It tells **you** what is covered, sets out the claims procedures, exclusions and other terms and conditions of cover;
- **Your policy schedule** issued by **us** for the relevant **period of insurance**. The **policy schedule** is a separate document unique to **you**, which shows the insurance details relevant to **you**. It includes any changes, exclusions, terms and conditions made to suit **your** individual circumstances and may amend the policy; and
- Any other written change otherwise advised by **us** in writing (such as an endorsement or a supplementary PDS). These written changes vary or modify the above documents.

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

We reserve the right to change the terms of this product where permitted to do so by law.

If there is more than one insured on the policy, then anything which any of the insureds says, does or omits to advise to **us**, applies to and affects the rights of all of the insureds.

Significant issues to consider

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

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

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

Exclusion for new business policies

We do not insure **you** for bushfire, grassfire, **storm, flood** or tsunami in the first 72 hours of **your** policy. Very limited exceptions apply. For full details see the 'General exclusions' section beginning on page 56.

Excesses can apply

For each of the available covers, an **excess** may apply. Please refer to the 'Excesses' section on page 11 for more details.

Exclusions

In some circumstances, this policy contains a number of exclusions, some of which are common in insurance policies. Before making a decision about whether to purchase this policy, **you** should read the full details of all relevant exclusions, which are contained in this PDS. Some may not be relevant to **you**, however **you** should make yourself aware of all the exclusions that apply in all sections of this PDS.

Please refer to the 'General exclusions' section beginning on page 56 for the specific details.

General terms and conditions

General terms and conditions applicable to all cover provided under this policy set out **your** obligations with which **you** need to comply. Please refer to the 'General terms and conditions' section beginning on page 54.

In addition, **you** should make yourself aware of all the terms and conditions that apply to the various covers detailed within this policy. If **you** do not meet them, **we** may be able to decline or reduce the claim payment or cancel **your** policy.

Make sure you have the cover you need

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

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

Your duty of disclosure

Before **you** enter into this contract of insurance, **you** have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

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 tell **us**, **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.

Renewal, extension, reinstatement or variation

A different duty of disclosure may apply in these circumstances. **We** will inform **you** of the duty of disclosure which applies when **you** renew, extend, reinstate or vary **your** policy.

Renewal

At least 14 days before the policy expires **we** will send **you** a renewal notice, outlining **our** renewal terms, if any. **You** are not obliged to renew the policy with **us**. **We** recommend that **you** check the new amounts to make sure they continue to cover **your** needs.

If **you** pay **your premium** by direct debit, **we** will automatically renew the policy and continue to debit **your** nominated bank account or credit card unless **you** tell **us** to stop. If **you** pay **your premium** annually, **you** must pay the full amount by the due date shown on **your** renewal invitation in order for cover to continue.

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

Your cooling-off period continues to apply on each renewal.

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

How we determine your premium

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

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

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

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

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

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

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

BZI may also add an agency fee to the **premium** that is charged, and this will be shown on **your policy schedule**. The agency fee will only be refunded when the policy is cancelled within the cooling-off period (see page 18) or where the cancellation is effective from the start of the **period of insurance**.

How to pay your premium

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

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

You must pay **your premium** in the manner set out on **your policy schedule**.

How to pay your premium via your intermediary

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

How to pay your annual premium directly to BZI

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

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

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

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

How to pay your instalment premium

We will deduct **your** instalment **premiums** each month from **your** nominated bank account or credit card on the day of the month shown on **your policy schedule** as **your** payment date (or the next business day if **your** payment date falls on a weekend of public holiday in any given month).

When **you** renew **your** policy, **we** will continue to deduct **your** instalment **premiums** for **your** renewed policy on the same day of the month, unless **you** tell **us** otherwise.

Further details of **your** instalments are shown on **your policy schedule**.

If any instalment **premium** is dishonoured for any reason, **we** will notify **you** and/or **your** intermediary and provide details on:

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

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

If the first instalment in the **period of insurance** is dishonoured and remains unpaid after three attempts at being deducted, this policy will not operate and there will be no cover.

In the event that **you** fail to make any of **your** instalment **premium** payments when they are due, **you** may be responsible for any administration or dishonour fees which may be charged by BZI, BZI's financial institution, and/or **your** financial institution.

We are entitled to deduct any unpaid **premium** instalments from any amount **we** pay **you** under a claim.

We may not pay a claim under this policy if, at the time the claim occurred, any instalment of **premium** has remained unpaid for 14 days or more.

You must tell **us** if **your** nominated bank account or credit card details change. **You** must do this no later than 7 days before **your** next instalment is due.

If **your** policy has been included as part of a 'package' of BZI policies then the instalment **premiums** for all policies on that package will be combined and one instalment will be collected on each instalment date. The details of the combined instalment schedule for the package will be shown on **your** package schedule which **your** intermediary should provide to **you**.

If an instalment for a package is dishonoured for any reason then the approach detailed above will apply to all policies in that package. In particular, after three unsuccessful attempts to deduct a given instalment **premium** for a package, **we** may cancel all policies in the package.

About your sum insured

Your buildings sum insured and/or **contents** sum insured are shown on **your policy schedule**. For **contents** cover the general **contents** sum insured on **your policy schedule** represents the nominated sum insured for **contents** excluding any specified valuable items added under the optional cover 'Specified valuable items' (see page 45) which will be shown separately.

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

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

During each **period of insurance** the sum insured for **buildings** and/or general **contents** will be automatically increased by 0.5% per month (6% per annum) until the end of the **period of insurance**. The sum insureds after this adjustment represent the most **you** can claim for any one incident unless stated otherwise in this PDS. This is prior to the application of any 'additional benefits' or 'additional covers' which may be applicable to the claim.

Your buildings sum insured and/or general **contents** sum insured will be automatically adjusted at renewal to take into account various factors including inflationary trends. If **you** need to change the value associated with any specified valuable items (see page 45), please advise **your** intermediary.

About making a claim

How to make a claim

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

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

- phone **us** on 1300 253 692 (toll free) or +61 2 9301 8018 (if dialling from overseas); or
- register **your** claim online at www.bzi.com.au/newclaim and **our** claims staff will contact **you**.

What you must do

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

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

What you must not do

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

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

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

Excesses

For each of the available covers, an **excess** may apply. An **excess** is not an additional fee charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered, i.e. the amount that **you** must contribute towards each claim.

Details of the **excess** amounts and circumstances in which they will be applied are set out in the definition of **excess** (see 'Definitions' section beginning on page 58) and the relevant section of this PDS that outlines the cover **we** provide.

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

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

How we settle your claim - buildings

When **your buildings** are destroyed or damaged during the **period of insurance** we will pay for the cost of repair or replacement with new material without deducting an amount for wear and tear and depreciation.

If the damage to **your buildings** requires them to be rebuilt, **you** have the option of rebuilding at the **insured address** where the damage happened or a different site in the same general area, on the condition that:

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

If **you** request a cash settlement or if reinstatement is not carried out, **we** will only pay the equivalent of the cost of repair or replacement with similar material less a reasonable amount for wear and tear and depreciation.

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

We will pay for the damaged portion of fixed coverings to walls, floors and ceilings only in the room, hall or passage where the damage occurred. **We** will not pay any costs for replacing undamaged property.

We will try to match any material used to repair **your buildings** with the original materials, however if **we** are unable to do so **we** will use the nearest equivalent available to the original materials. However, in situations where:

- it is impossible to acquire new material to replace the damaged material that reasonably matches the undamaged portion to a similar extent as immediately prior to the loss or damage occurring; and
- the amount of damaged material that cannot be matched to the undamaged material is more than 40% of the total material that would have to be replaced if all the matching damaged and undamaged material was replaced;

then **we** will replace both the damaged and undamaged material.

How we settle your claim - contents

When **your contents** are destroyed, lost or damaged during the **period of insurance** we will decide which of the following **we** will do to settle **your** claim:

- repair the **contents** item(s) to the condition it was in immediately before it was destroyed, lost or damaged;
- replace the **contents** item(s) with the nearest equivalent new item; or
- pay **you** the cost of the replacement or repair.

We will pay for the cost of replacing any damaged:

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

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

When a destroyed, lost or damaged item of **your contents** is part of a pair, set or collection, **we** will only pay for the value of the destroyed, lost or damaged item itself, unless **you** have chosen to specify that pair, set or collection as a 'valuable item' (see optional cover 'Specified valuable items' beginning on page 45). The most **we** will pay is the value that the item has as a proportion of the combined pair, set or collection. **We** will only pay the cost of replacing the item even though the pair, set or collection to which it belongs is less valuable because it is incomplete.

After your claim is accepted

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

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

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

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

Reinstatement of cover following a claim

If **you** have a **buildings** or **contents** claim that does not result in **us** paying **you** the full amount of the **buildings** sum insured or general **contents** sum insured respectively, **your** cover for **buildings** and/or **contents** will continue up to the sum insured shown on **your policy schedule** (including the adjustments in the 'About your sum insured' section beginning on page 10).

If **you** have a claim for **your contents** that results in **us** paying **you** the general **contents** sum insured, the cover for **your contents** will end. However, **we** will provide temporary cover for **contents** for a sum insured of **\$5,000** for 3 months from the date of the destruction, loss or damage that resulted in that claim.

If **you** have a claim for **your buildings** that results in **us** paying **you** the sum insured, the cover for **your buildings** will end but liability cover will remain in force until the expiry date of the policy. However, liability cover in relation to **your buildings** formerly occupied by **you** will continue until the earliest of the expiry of **your** policy and:

- any construction commencing at the **insured address**;
- the sale of the **insured address** or any part of it;
- another policy that includes liability cover being taken out in relation to the **insured address**;
- the commencement of construction of a building to replace the insured **buildings** at another site; or
- 6 months from the date of the destruction, loss or damage that resulted in that claim.

Lifetime guarantee on building repairs

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

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

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

This guarantee does not apply to:

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

Claims examples

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

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

Example 1 – partial loss to buildings & contents

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

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

Your town suffers a major bushfire event that results in damage to some of **your buildings** and some of **your contents** at the **insured address**.

We assess the claim and determine that:

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

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

Example 2 – theft of valuable item

Your contents are insured under a BZI Home Buildings and Contents Basic policy. **You** have a watch valued at \$15,000 and because there is a 'flexible limit' of \$1,000 per item for jewellery and watches **you** have chosen to list it is a 'specified valuable item' on **your** policy with \$15,000 as the specified value (as detailed on **your policy schedule**).

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

How much we pay		Explanation
Cost to replace your watch	\$15,000	We pay the jeweller \$15,000 to replace your watch.
Less excess payable	-\$0	No excess is payable because the claim is only under the 'specified valuable items' optional cover.
Total claim payment	\$15,000	

Example 3 – legal liability

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

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

How much we pay		Explanation
Total amount of claim	\$12,000	Paid to the injured party. The amount is below the limit of \$30,000,000 in this policy.
Less excess payable	-\$0	No excess is payable because the claims is only under the 'Legal liability' cover.
Total claim payment	\$12,000	

Goods and Services Tax

You must advise **us** of **your** correct input tax credit percentage, where **you** are registered as a business and have an Australian Business Number.

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

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

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

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

Privacy

BZI is bound by the *Privacy Act 1988* (Cth).

How we collect your details

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

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

Why we collect, use and disclose your details

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

Laws authorising or requiring **us** to collect information include the *Insurance Contracts Act 1984*, *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, *Corporations Act 2001*, *Autonomous Sanctions Act 2011*, *A New Tax System (Goods and Services Tax) Act 1999* and other financial services, crime prevention, trade sanctions and tax laws.

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

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

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

General Insurance Code of Practice

The **insurer** is a signatory to the General Insurance Code of Practice (**'Code'**) and BZI also proudly supports the **Code**.

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

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

The **Code** covers many aspects of a customer's relationship with their insurer, from buying insurance to making a claim, to providing options to those experiencing financial hardship, to the process for those who wish to make a complaint.

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

Cooling-off period

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

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

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

You can cancel **your** policy at any time after the cooling-off period. Please refer to 'Cancellation' under the 'General terms and conditions' section beginning on page 54.

Dispute resolution

If **you** have a complaint about an insurance product **we** have issued or service **you** have received from **us**, please contact **your** intermediary to initiate the complaint with **us**. If **you** are unable to contact **your** intermediary, **you** can contact **us** directly on 1300 171 531 or via compliance.manager@bzi.com.au.

We will respond to **your** complaint within 15 working days. If **you** are not satisfied with **our** response, **you** may have the matter reviewed through **our** internal dispute resolution process, which is free of charge.

If **you** are not satisfied with the outcome of the dispute resolution process and would like to take the complaint further, **you** may refer the matter to the Australian Financial Complaints Authority (**AFCA**). **AFCA** provides fair and independent financial services complaint resolution that is free to **you**.

Their contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Freecall: 1800 931 678

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

Financial claims schemes

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

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

The **FCS** may apply in the event that a general insurance company becomes insolvent. If the **FCS** applies, a person who is entitled to make a claim under this insurance policy may be entitled to a payment under the **FCS**. Access to the **FCS** is subject to eligibility criteria.

Further information about the **FCS** can be obtained at www.fcs.gov.au.

Confirmation of transactions

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

BENEFITS SUMMARY

Below is a summary of the coverage and benefits available under this policy. Please refer to the whole of this PDS, **your policy schedule**, and any other documents that make up **your** policy for full details and applicable terms and conditions, limits and exclusions.

Listed event	Buildings	Contents
Fire Page 31	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Storm Page 31	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Flood Page 32	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lightning Page 32	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Escape of liquid Page 33	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Earthquake and tsunami Page 34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Theft, attempted theft, burglary Page 34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Vandalism or a malicious act Page 34	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Explosion Page 35	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Impact damage Page 35	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Animal damage Page 36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Broken glass – buildings cover Page 36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Broken glass – contents cover Page 37	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Riots or civil commotion Page 37	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional benefits	Buildings	Contents
Sum insured safety net Page 38	<input checked="" type="checkbox"/> Up to 10% of buildings sum insured (SI)	<input checked="" type="checkbox"/>
Removal of debris Page 38	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/> Up to 10% of general contents SI
Rebuilding fees Page 39	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/>
Meeting building regulations Page 39	<input checked="" type="checkbox"/> Up to 5% of buildings SI	<input checked="" type="checkbox"/>
Temporary accommodation for home owners Page 39	<input checked="" type="checkbox"/> Up to 10% of buildings SI	<input checked="" type="checkbox"/>
Temporary accommodation for tenants/strata title owners Page 40	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 10% of general contents SI
Mortgagee discharge costs Page 40	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/>
Replacement of important documents Page 40	<input checked="" type="checkbox"/> Reasonable costs	<input checked="" type="checkbox"/> Up to \$500
Prevention of further loss or damage Page 41	<input checked="" type="checkbox"/> Reasonable and necessary costs	<input checked="" type="checkbox"/> Reasonable and necessary costs
Excess waiver for total loss Page 41	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fatal injury benefit Page 41	<input checked="" type="checkbox"/> \$5,000 benefit	<input checked="" type="checkbox"/> \$5,000 benefit

Additional covers	Buildings	Contents
Motor burnout Page 42	<input checked="" type="checkbox"/> Less than 7 years old	<input checked="" type="checkbox"/> Less than 7 years old
Keys and locks Page 42	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Up to \$1,000
Food & medication spoilage Page 43	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$500
Permanently moving your contents to a new address Page 43	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to general contents SI
Contents at your new address Page 43	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 30 days
Theft of financial cards Page 44	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$1,000
Contents of invited guests Page 44	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$500, 30 days
Optional covers	Buildings	Contents
Specified valuable items Page 45	<input checked="" type="checkbox"/>	Optional Up to specified value
Unspecified portable items Page 47	<input checked="" type="checkbox"/>	Optional Up to \$1,000 per item & nominated SI overall
Specified portable items Page 47	<input checked="" type="checkbox"/>	Optional Up to specified value
Domestic workers compensation Page 48	Optional	Optional
Legal Liability	Buildings	Contents
Cover for legal liability Page 49	<input checked="" type="checkbox"/> Up to \$30 million	<input checked="" type="checkbox"/> Up to \$30 million
Defence costs Page 52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Expenses incurred in attending court Page 52	<input checked="" type="checkbox"/> Up to \$250 per day, \$5,000 in total	<input checked="" type="checkbox"/> Up to \$250 per day, \$5,000 in total
Motor vehicle liability Page 52	<input checked="" type="checkbox"/> Up to \$30 million	<input checked="" type="checkbox"/> Up to \$30 million
Committee members of sporting or social clubs or community organisations Page 53	<input checked="" type="checkbox"/> Up to \$10,000	<input checked="" type="checkbox"/> Up to \$10,000

WHO WE COVER

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

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

Family means:

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

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

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

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

WHERE WE COVER

Cover at the insured address

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

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

They may be covered in the open air at the **insured address** or away from the **insured address** subject to the limitations and exclusions in the 'Contents in the open air', 'Contents in storage' and 'Contents away from your insured address' sections below.

Contents in the open air

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

The most **we** will pay for **contents** in the open air in any one claim is **20%** of the general **contents** sum insured shown on **your policy schedule**.

Contents in storage

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

- fully enclosed;
- lockable, and
- only accessible by **you** or someone authorised by **you**.

The following **contents** items will not be covered whilst stored in a secure commercial storage facility:

- jewellery and watches; and
- money, bullion and negotiable instruments.

Contents away from your insured address

If **you** have **contents** cover, some of **your contents** items are covered while they are temporarily removed from the **insured address** to:

- another residence in Australia in which **you** are temporarily residing; or
- a bank deposit box in Australia.

They are covered for loss or damage caused by a **listed event** at the new location.

The following **contents** items are not covered while they are temporarily away from the **insured address**:

- money, bullion or negotiable instruments;
- items in a motorised vehicle, caravan, motorhome, camper trailer, slide-on camper, slide-on trailer, mobile home, trailer or horse float;
- goods that **you** use for earning **your** income; and
- office and surgery equipment that **you** use for earning **your** income.

The longest period that **we** will cover **contents** away from the **insured address** is **90** consecutive days unless they are stored in a bank deposit box.

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

Your contents are not covered if they:

- are on the way to, or from, or in commercial storage, except as provided under the section 'Contents in storage' above;
- are in transit during a permanent removal, unless **we** have agreed to cover them under the additional cover 'Permanently moving your contents to a new address' (see page 43); or
- have been removed permanently from **your insured address** other than:
 - sporting equipment that is stored within a club room;
 - **contents** stored in a bank safe deposit box; or
 - personal belongings of a student including sporting equipment whilst **you** are away from home attending school, college or university.

They are covered for loss or damage caused by a **listed event**, with the following exclusions and conditions also applying for the **listed events** of **storm, flood**, or impact damage:

- the **contents** items are only covered in a residential building, boarding house, motel, hotel, club, nursing home or hospital where **you** are staying, or sporting equipment stored within a club room;
- the **contents** items are not covered if they are in a tent, vehicle, caravan, trailer, aircraft or watercraft.

Note that additional cover for **contents** away from the **insured address** may be available under the optional cover for 'Portable items' (see the section beginning on page 46 for more details).

BUILDINGS COVER

What are buildings

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

- residential buildings **you** live in including any professional offices or surgeries in those buildings;
- domestic outbuildings, including garages, carports and sheds;
- fixed coverings to walls, floors and ceilings;
- infrastructure for services, including infrastructure for the supply of electricity, gas, water, the internet and telephone;
- items built in, or fixed to, or on, the buildings such as built-in wardrobes, kitchen cupboards, floating floor boards and permanently connected appliances;
- blinds or awnings on the outside of the buildings;
- landscaping, paved terraces, paved pathways and paved driveways (excluding gravel driveways), retaining walls, fences and gates entirely or partly at the **insured address**;
- jetties, wharfs, pontoons and moorings used for domestic purposes only, where:
 - they are located within the boundaries of the **insured address**; or
 - part of their structure begins or terminates on the **insured address**; or
 - **you** are legally responsible for them and they are within 200m of the **insured address**; and
- anything permanently built, permanently constructed or permanently installed on **your** property for domestic purposes, including in ground swimming pools and spas (and their fixed accessories), tennis courts, decks, pergolas, clothes lines, play equipment, and fixed rainwater tanks, solar panels or hot water systems.

What are not buildings

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

- property that a tenant is liable for under the terms of a rental agreement;
- plants, shrubs, or trees;
- anything defined as **contents**;
- any new building in the course of construction (excluding alterations, extensions or renovations to an existing building where the value of the work is less than or equal to **\$100,000**);
- any temporary or mobile structures, including caravans, houseboats, watercraft or motorised vehicles or craft of any type;
- inflatable or portable swimming pools and spas and their accessories;
- loose or compacted soil, lawn, grass, artificial grass, gravel, pebbles, rocks or granular rubber;
- a hotel, motel, boarding or guest house; or
- any items which are not expressly set out in the list of 'What are buildings' above.

CONTENTS COVER

What are contents

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

- household goods, including fridges, washing machines, and dryers, that are not used for earning income;
- clothes, shoes, manchester and personal effects;
- carpets, rugs, curtains and internal blinds. Handwoven carpets and rugs are subject to the limits shown below in the 'Contents with fixed limits' section (see page 28);
- furniture and furnishings that are not built in;
- artworks such as paintings, prints, pictures, tapestries, antiques, sculptures, ornaments and art objects. These items are subject to the limits shown below in the 'Contents with flexible limits' section (see page 29);
- home theatre equipment such as televisions, projectors and screens;
- office and surgery equipment that **you** use for earning **your** income while it is at **your insured address**. **You** would normally receive a taxation deduction for these;
- portable domestic appliances that are not built in;
- handyman tools and gardening equipment;
- musical instruments, other than those used for earning an income;
- pedal cycles, including whilst in use and when being used for racing and pacemaking;
- sporting equipment whilst it is not being used;
- swimming pools, saunas and spas that are not permanently installed;
- unattached accessories for any swimming pools, saunas or spas;
- jewellery and watches. These items are subject to the limits shown below in the 'Contents with flexible limits' section (see page 29);
- items that contain or are thinly covered with gold or silver that are not jewellery or watches;
- collections, sets and memorabilia, such as medals, stamps, and currency. These items are subject to the limits shown below in the 'Contents with flexible limits' section (see page 29);
- equipment for taking photographs or videos (including accessories and unprocessed film), developing and enlarging photographs, other than those used for earning an income;
- records, CDs, DVDs, cartridges and discs, including computer software and computer games;
- data stored on any computer, computer disk or computer tape (including the cost of restoring the data);
- money, bullion and negotiable instruments, such as cash, smart cards, and vouchers. These items are subject to the limits shown below in the 'Contents with fixed limits' section (see page 28);
- tools of trade and equipment used for a business activity while they are at **your insured address**. **You** would normally receive a taxation deduction for these. This does not include office/surgery equipment. These items are subject to the limits shown below in the 'Contents with fixed limits' section (see page 28);
- unattached accessories and spare parts for the following: motor vehicles, motorcycles, caravans, trailers, watercraft, golf buggies, ride-on mowers, mobility scooters, wheelchairs, surfboards,

sailboards, surf skis and ocean skis, kayaks and canoes, kite surfing equipment and stand up paddleboards. These items are subject to the limits shown below in the 'Contents with fixed limits' section (see page 28):

- landlords' fixtures and fittings that **you** are liable for under the terms of a rental agreement. **We** will not cover these fixtures and fittings if the body corporate has insured them;
- fixtures and fittings that **you** have installed for **your** own use if **you** are a tenant, or **your** fixtures and fittings if **you** are the owner of a strata title unit. **We** will not cover these fixtures and fittings if the body corporate has insured them;
- motorised golf buggies, ride-on mowers, mobility scooters, wheelchairs and motorcycles (including quad bikes, mini bikes and trail bikes) up to 250cc capacity and which do not require registration, remote controlled model or toy motor vehicles;
- surfboards, sailboards, surf skis and ocean skis, kayaks and canoes, kite surfing equipment, stand up paddleboards;
- watercraft no more than four metres long and which do not require registration under state or territory legislation; and
- remote controlled model or toy aircraft with a wingspan up to 1.5 metres, including drones that weigh less than 50kg and are not used for commercial purposes.

What are not contents

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

- unset precious and semi-precious stones;
- plants and trees growing outdoors. This does not include plants and trees growing in pots or tubs;
- animals, including birds and fish;
- pedal cycles while they are in use for competitive racing or pace-making;
- equipment for taking photographs or videos, including accessories and unprocessed film, while they are being used to earn an income;
- musical instruments used for earning an income;
- sporting equipment (other than pedal cycles) while it is being used;
- motorcycles requiring registration;
- motor vehicles, motorcycles exceeding 250cc capacity, motorised go-karts, caravans, trailers or aircraft other than model or toy aircraft;
- motorcycles while they are used for competitive racing or pace-making;
- watercraft more than four meters long;
- watercraft less than four meters long that require registration under state or territory legislation;
- personal watercraft (for example, jet skis);
- unfixed building materials, such as bricks, tiles or timber;
- electrical or electronic items that are no longer able to be used for the purpose they were intended;
- anything defined as **buildings**;
- any item which is legally part of a unit building according to the relevant state law; or
- any items which are not expressly set out in the list of 'What are contents' above.

The most we will pay for contents claims

Contents with fixed limits

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

These limits cannot be increased.

Contents item	Fixed limit
Tools of trade and equipment used for a business activity	\$2,000
Money, bullion and negotiable instruments (such as cash, smart cards, vouchers etc.)	\$250
Unattached accessories and spare parts for: <ul style="list-style-type: none">▪ motor vehicles and motorcycles▪ caravans and trailers▪ watercraft▪ golf buggies▪ ride-on mowers▪ mobility scooters▪ wheelchairs▪ surfboards▪ sailboards▪ surf skis and ocean skis▪ kayaks and canoes▪ kite surfing equipment▪ stand up paddleboards	\$500 per item \$1,000 in total
Handwoven carpets and rugs	\$2,000 per item

Contents with flexible limits

Contents items shown in the following table have flexible limits which determine the most **we** will pay for those items unless **you** have asked **us** to increase the limit, and **we** have agreed. Please refer to the optional cover 'Specified valuable items' on page 45 for more details on this.

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

- **we** may ask for an additional **premium**;
- they will be shown on **your policy schedule** as 'Specified valuable items'; and
- **your policy schedule** will show the specified value each item is insured for – this value is the most **we** will pay for that item.

If **you** do not ask **us** to increase the limit for any of these items then the limits in the table below will apply.

Contents item	Flexible limit
Jewellery and watches	\$1,000 per item, pair, set \$5,000 in total
Artworks (such as paintings, prints, pictures, tapestries, antiques, sculptures, ornaments and art objects)	\$1,000 per item, pair, set \$5,000 in total
Collections, sets and memorabilia (such as medals, stamps, and currency)	\$5,000 in total

WHAT YOU ARE COVERED FOR

Listed Events

Subject to the terms, conditions, limits and exclusions of the policy, **your buildings** and/or **contents** will be covered when certain **listed events** happen during the **period of insurance**. This section outlines the **listed events** that are covered under this policy – what is covered, any specific things that are excluded and any conditions that apply.

In certain circumstances the cover that is provided under these **listed events** will only apply when specific conditions are met:

- Unoccupied **buildings**

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

- earthquake or tsunami;
- lightning or thunderbolt;
- riot and civil commotion; or
- impact by a vehicle, aircraft, watercraft, space debris, rocket, satellite or a tree branch, however **we** will not cover any subsequent resultant damage (for example, water entering the **buildings** following earthquake damage).

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

The cover that is provided under these **listed events** should also be considered in conjunction with the 'General exclusions' section (beginning on page 56).

If **you** select cover:

- only for **your buildings**, the cover provided under this policy for **listed events** does not apply to any **contents**; or
- only for **your contents**, the cover provided under this policy for **listed events** does not apply to any **buildings**.

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

Fire

What is covered
Loss or damage caused by fire, including bushfire and grassfire.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ a gradual process or repeated exposure to smoke or fire.

Storm

What is covered
Loss or damage caused by storm , wind, hail or rainwater. Loss or damage caused by storm surge will also be covered but only if there is other damage as a result of the storm .
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ actions or movements of the sea, other than storm surge which occurs at the same time as the storm damage;▪ landslide or subsidence, but we will cover loss or damage caused by a landslide or subsidence if it occurs within 72 hours of, and directly because of, a storm; or▪ water entering the buildings through any opening made for the purposes of building repairs or renovation. Loss or damage to: <ul style="list-style-type: none">▪ retaining walls and sea walls;▪ boat jetties, pontoons, mooring poles or bridges;▪ gates, fences or free-standing outdoor walls that are not structurally sound or well maintained. Any costs associated with: <ul style="list-style-type: none">▪ removal of mud or debris from tanks, swimming pools or spas, including replacing the water.

Flood

What is covered

Loss or damage caused by **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 lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

What is not covered

Loss or damage caused by:

- actions or movements of the sea, including **storm surge** (however **storm surge** may be covered under the **storm listed event** – see page 31); or
- landslide or subsidence, but **we** will cover loss or damage caused by a landslide or subsidence if it occurs within **72 hours** of, and directly because of, a **flood**.

Loss or damage to:

- retaining walls and sea walls;
- boat jetties, pontoons, mooring poles or bridges; or
- gates, fences or free-standing outdoor walls that are not structurally sound or well maintained.

Any costs associated with:

- removal of mud or debris from tanks, swimming pools or spas, including replacing the water.

Lightning

What is covered

Loss or damage caused by lightning, including power surge caused by lightning.

What is not covered

Loss or damage caused by:

- power failures or surges that were not a direct result of lightning.

Escape of liquid

What is covered

Loss or damage caused by liquid escaping, leaking, overflowing or bursting from any of the following:

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

We will also pay for reasonable costs associated with locating the cause of the damage, and any damage to **your buildings** and/or **contents** caused while looking for the cause.

What is not covered

Loss or damage caused by:

- a gradual process of bursting, leaking, splashing, dripping or overflowing over a period of time when **you** could have reasonably been expected to be aware of this condition;
- landslide or subsidence, but **we** will cover loss or damage caused by a landslide or subsidence if it occurs within **72 hours** of, and directly because of, liquid escaping from:
 - a fixed pipe or something attached to a fixed pipe;
 - a fixed gutter;
 - a fixed tank apparatus; or
 - a drain; or
- water leaking from a shower recess or shower base.

Loss or damage to:

- retaining walls.

Any costs associated with:

- repairing or replacing the item from which the liquid escaped.

Earthquake and tsunami

What is covered
Loss or damage caused by an earthquake or tsunami.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ actions or movements of the sea or storm surge (however storm surge may be covered under the storm listed event – see page 31); or▪ landslide or subsidence, but we will cover loss or damage caused by a landslide or subsidence if it occurs within 72 hours of, and directly because of, an earthquake or tsunami. Loss or damage: <ul style="list-style-type: none">▪ that occurs more than 72 hours after an earthquake or tsunami.

Theft, attempted theft or burglary

What is covered
Loss or damage caused by a theft, burglary, or an attempt at either.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ you or someone who lives at the insured address (for example a tenant); or▪ someone who is at the insured address with the consent of you or someone who lives there.

Vandalism or a malicious act

What is covered
Loss or damage caused by a malicious act or vandalism.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ you or someone who lives at the insured address (for example a tenant); or▪ someone who is at the insured address with the consent of you or someone who lives there.

Explosion

What is covered
Loss or damage caused by an explosion.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ landslide or subsidence, but we will cover loss or damage caused by a landslide or subsidence if it occurs within 72 hours of, and directly because of, an explosion. Any costs associated with: <ul style="list-style-type: none">▪ replacing the item that exploded.

Impact damage

What is covered
Loss or damage caused by impact at the insured address from: <ul style="list-style-type: none">▪ trees or branches;▪ aircraft, vehicles, trailers, watercraft or any items falling from them;▪ debris from space or meteorites;▪ TV aerials, satellite dishes;▪ masts, flagpoles or power poles; If a tree at the insured address causes loss or damage to your buildings then we will also pay the reasonable costs for removing and disposing of the fallen tree (or part of it) and treating the stump so it will no longer grow.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ tree cutting, lopping or felling at the insured address. Loss or damage to: <ul style="list-style-type: none">▪ any portion of a fence or wall this is not owned by you; or▪ driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment. Any costs associated with: <ul style="list-style-type: none">▪ removal of tree stumps or roots still in the ground; or▪ removing trees or branches that have not damaged your buildings or contents.

Animal damage

What is covered
Loss or damage caused by an animal that is not kept at the insured address .
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ an animal that you own or are responsible for;▪ an animal that was allowed onto the insured address by you or anyone living at the insured address;▪ insects, vermin or rodents, except if they cause damage covered under the listed events of:<ul style="list-style-type: none">— fire (see page 31);— escape of liquid (see page 33); or▪ an animal, bird, insect, vermin or rodent eating, chewing, biting, clawing, pecking, scratching, nesting or soiling, other than an animal (except insects, vermin or rodents) which becomes accidentally trapped in your buildings that does not belong to you or anyone living at the insured address.

Broken glass – buildings cover

What is covered
When you have cover for your buildings , accidental breakage of: <ul style="list-style-type: none">▪ fixed glass panels in your buildings, including any window tinting or shatter proofing material attached to the glass;▪ cook tops or oven doors;▪ fixed cooking or heating appliances;▪ fixed shower bases, basins, sinks, spas, baths, toilets that are made of vitreous china, acrylic or fibreglass; and▪ glass in fixed light fittings, chandeliers and pendant lights.
What is not covered
Loss or damage caused by: <ul style="list-style-type: none">▪ an item breaking as a result of direct heat being applied to it. Loss or damage to: <ul style="list-style-type: none">▪ glass in greenhouses or glasshouses. Loss or damage: <ul style="list-style-type: none">▪ where the breakage to the item does not extend through its thickness (e.g. chips, scratches). Any costs associated with: <ul style="list-style-type: none">▪ modifying any part of your buildings to fit a replacement appliance if the dimensions differ.

Broken glass – contents cover

What is covered
<p>When you have cover for your contents, accidental breakage of:</p> <ul style="list-style-type: none">▪ fitted glass in furniture and unfixd hung mirrors. <p>When you have cover for your contents and are a tenant with a rental agreement that requires you to be legally responsible for accidental damage, accidental breakage of:</p> <ul style="list-style-type: none">▪ fixed glass panels in the building, including any window tinting or shatter proofing material attached to the glass;▪ cook tops or oven doors;▪ fixed cooking or heating appliances;▪ fixed shower bases basins, sinks, spas, baths, toilets that are made of vitreous china, acrylic or fibreglass;▪ glass in fixed light fittings, chandeliers and pendant lights.
What is not covered
<p>Loss or damage to:</p> <ul style="list-style-type: none">▪ glass in TV, computer equipment, phones, tablets or visual/audio electronic device;▪ glassware, crystal, crockery items normally carried by hand; or▪ glass that is part of a vase, decanter, jug or ornament. <p>Loss or damage:</p> <ul style="list-style-type: none">▪ where the breakage to the item does not extend through its thickness (e.g. chips, scratches).

Riots or civil commotion

What is covered
Loss or damage caused by riot, civil commotion or public disturbance.
What is not covered
<p>Loss or damage caused by:</p> <ul style="list-style-type: none">▪ you or someone who lives at the insured address (for example a tenant); or▪ someone who is at the insured address with the consent of you or someone who lives there.

ADDITIONAL BENEFITS

If **we** accept **your** claim for loss or damage to **your buildings** or **contents** due to a **listed event** happening during the **period of insurance**, **we** will also provide the following additional benefits. These additional benefits will be paid in addition to the **buildings** or general **contents** sum insureds shown on **your policy schedule**, up to the limits shown below for each of the additional benefits.

There are some things which are excluded under these additional benefits and these are shown below. In addition, the information in the 'General exclusions' beginning on page 56 should also be referred to when determining whether any additional benefit will be paid.

Sum insured safety net

If **you** have cover for **your buildings** and:

- they are damaged as a result of a **listed event**; and
- **we** determine that the cost of repairing or replacing **your buildings** exceeds the **buildings** sum insured shown on **your policy schedule**,

then **we** will pay up to **10%** more than the **buildings** sum insured to either:

- repair or replace **your buildings**; or
- pay **you** the amount it would have cost **us** to repair or replace **your buildings**.

This additional benefit does not change the **buildings** sum insured that is used in determining any other additional benefit or additional cover – they will be calculated based on the **buildings** sum insured shown on **your policy schedule**.

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

Removal of debris

If **you** have cover for **your buildings** and there is loss or damage to them as a result of a **listed event** then **we** will pay the reasonable costs to:

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

The most **we** will pay is **10%** of the **buildings** sum insured shown on **your policy schedule**.

If **you** have cover for **your contents** and there is loss or damage to them as a result of a **listed event** then **we** will pay the reasonable costs to:

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

The most **we** will pay is **10%** of the general **contents** sum insured shown on **your policy schedule**.

Rebuilding fees

If **you** have cover for **your buildings** and there is loss or damage to them as a result of a **listed event** then **we** will pay the reasonable costs of:

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

The most **we** will pay is **10%** of the **buildings** sum insured shown on **your policy schedule**.

Meeting building regulations

If **you** have cover for **your buildings** and there is loss or damage to them as a result of a **listed event** then **we** will pay the reasonable costs to meet current building regulations and laws that are required when they are being rebuilt or repaired.

The most **we** will pay is **5%** of the **buildings** sum insured shown on **your policy schedule**.

We will not pay any costs associated with:

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

Temporary accommodation for home owners

If **you** have cover for **your buildings** and:

- they are damaged as a result of a **listed event**; and
- **you** are unable to live in the **buildings** as a result of the damage,

then **we** will pay reasonable costs for:

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

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

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

We will not pay temporary accommodation costs if:

- **you** were not permanently living in the **buildings** at the time they were damaged by the **listed event**;
- **you** do not intend to repair or rebuild **your buildings**; or
- there are unreasonable delays in repairing or rebuilding **your buildings** that **you** contributed to.

Temporary accommodation for tenants or strata title owners

If **you** have cover for **your contents** and:

- the **buildings** at the **insured address** are damaged as a result of a **listed event**; and
- **you** are unable to live in the buildings as a result of the damage,

then **we** will pay reasonable costs for:

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

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

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

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

We will not pay temporary accommodation costs if:

- **you** were not permanently living in the **buildings** at the **insured address** at the time they were damaged by the **listed event**;
- the **buildings** at the **insured address** are not intended to be repaired or rebuilt; or
- there are unreasonable delays in repairing or rebuilding the **buildings** at the **insured address** that **you** contributed to.

Mortgagee discharge costs

If **you** have cover for **your buildings** and **you** have a claim where **we** pay the full amount of the **buildings** sum insured shown on **your policy schedule** then **we** will pay the reasonable administration costs up to **\$1,000** for **you** to discharge any mortgage over the **buildings**.

Replacement of important documents

If **you** have **buildings** cover and **your** Certificate of Title is destroyed or damaged then **we** will pay to replace it.

If **you** have **contents** cover and **your** important documents (such as passports, wills, birth or marriage certificates, valuations) are destroyed or damaged then **we** will pay up to **\$500** to reinstate, reproduce or restore them.

Prevention of further loss or damage

If **your buildings** or **contents** are lost or damaged and **we** have agreed that the loss or damage will be covered under this policy then **we** will pay the reasonable and necessary costs to protect **your buildings** or **contents** from further loss or damage.

Excess waiver for total loss

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

Fatal injury benefit

If **you** or a member of **your family** normally living at the **insured address** dies as a direct result of a physical injury caused by a **listed event** at the **insured address** then **we** will pay **\$5,000** to the estate of the deceased person (up to a maximum of **\$5,000** in any one **period of insurance**).

ADDITIONAL COVERS

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

This section shows what is covered under each of these additional covers, and what limitations or exclusions there are. In addition, the information in the 'General exclusions' section beginning on page 56 should also be referred to when determining whether any additional cover will be paid.

Motor burnout

If an electric motor in household equipment or appliances which is less than **7 years** old is burnt out or fused during the **period of insurance** then **we** will pay the reasonable costs to repair or replace it.

If the electric motor is part of **your buildings** then **you** must have **buildings** cover in order to claim for motor burnout.

If the electric motor is part of **your contents** then **you** must have **contents** cover in order to claim for motor burnout.

If an electric motor cannot be repaired or replaced, **we** will pay the replacement cost of an equivalent motor. **We** will not pay for the replacement of the whole appliance unless it costs **us** less than it would to repair or replace the motor.

We will not cover any electric motors that:

- form part of equipment used in conjunction with **your** business, trade, or profession; or
- are more than **7 years** old.

We will not pay for any costs:

- where **you** can recover under a manufacturer's guarantee or warranty; or
- associated with extracting or reinstalling a submersible or underground motor or pump.

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

Keys and locks

If a key to an external door lock or external window lock is lost or stolen anywhere in Australia or New Zealand during the **period of insurance** then **we** will pay the reasonable and necessary costs up to **\$1,000** to replace the external lock, key or cylinder with a similar item.

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

Food and medication spoilage

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

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

during the **period of insurance**.

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

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

Permanently moving your contents to a new address

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

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

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

Contents at your new address

If **you** have **contents** cover and **you** are moving into a new permanent residence then **your contents** will be covered at both the **insured address** on **your policy schedule** and the new address for a period:

- from the day **you** start moving **your contents** to the new address;
- for up to **30 days**.

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

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

Theft of financial cards

If **you** have **contents** cover and **your** credit card, debit card or stored value card are stolen from the **insured address** and used fraudulently during the **period of insurance**, **we** will cover **your** loss up to **\$1,000**.

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

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

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

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

Contents of invited guests

If **you** have **contents** cover then **we** will also cover the **contents** items owned by invited guests for loss or damage as a result of a **listed event** happening during the **period of insurance** at the **insured address**.

You cannot claim for money, bullion or negotiable instruments under this additional cover. Other **contents** items are covered as per the definition in the 'What are contents' section in this policy (see page 26).

The most **we** will pay is **\$500** for any one claim.

The maximum period that the invited guests' **contents** will be covered is **30 days**.

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

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

OPTIONAL COVERS

You can ask **us** to add one or more of the following optional covers to **your** policy. If **you** do and **we** agree to add the optional cover then **we** will require an additional **premium** and the details of the optional cover added will be shown on **your policy schedule**. If these optional covers are not shown on **your policy schedule** then they have not been added to **your** policy and the coverage described in this section does not apply.

This section shows what is covered under each of these optional covers if they have been added to **your** policy, and what limitations or exclusions there are. In addition, the information in the 'General exclusions' section beginning on page 56 should also be referred to when determining whether any additional cover will be paid.

Specified valuable items

If **you** have **contents** cover and **you** have items that would be subject to the limits in the section 'Contents with flexible limits' (see page 29), **you** can choose to insure these items ('valuable items') for more than these limits.

The **contents** with flexible limits are as follows:

Contents item	Flexible limit
Jewellery and watches	\$1,000 per item, pair, set \$5,000 in total
Artworks (such as paintings, prints, pictures, tapestries, antiques, sculptures, ornaments and art objects)	\$1,000 per item, pair, set \$5,000 in total
Collections, sets and memorabilia (such as medals, stamps, and currency)	\$5,000 in total

If **you** choose to specify any valuable item then it will be covered if it is accidentally destroyed, accidentally lost or accidentally damaged. It will be shown on **your policy schedule** alongside the specified value **you** have chosen, and this is the most **we** will pay for that item.

The locations that each specified valuable item will be covered will be as defined in the 'Where we cover' section of this policy (see page 23).

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

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

Portable items

If **you** have **contents** cover and would like to cover portable items away from the **insured address** in addition to what is covered in the 'Where we cover' section of this policy beginning on page 23 (and in particular the 'Contents away from your insured address' section – see page 24) then **you** can choose to add cover for portable items.

Contents that can be covered as portable items are as follows:

- jewellery and watches;
- phones, laptops and tablets;
- other portable electronic items;
- sporting and recreational goods (excluding jet skis and watercraft over 4 metres long or less than 4 metres long and requiring registration under state or territory legislation);
- binoculars, photographic and video equipment;
- wheelchairs, mobility scooters and golf carts;
- medical aids such as glasses and hearing aids;
- bicycles;
- musical equipment;
- prams and strollers; and
- other personal belongings designed to be worn or carried.

Portable items cover can be provided in two ways:

- (1) Unspecified portable items – individual items do not need to be specified, portable items will be covered up to a certain amount per item and in total; and/or
- (2) Specified portable items – individual items are specified and they are covered up to the amount chosen for each item.

More details on these two optional covers are provided in the next two sections.

Unspecified portable items

If **you** chose unspecified portable items cover then **you** must nominate a total sum insured for all of **your** portable items to be covered (up to a maximum of **\$10,000**). The most **we** will pay for any one item, pair, set or collection is **\$1,000**. The total sum insured for unspecified portable items will be shown on **your policy schedule**.

Your portable items will be covered for accidental loss or damage, provided that accidental loss or damage happens within Australia or New Zealand. Jewellery and watches will also be covered for accidental loss or damage outside of Australia and New Zealand within **30 days** of **you** leaving Australia, but only while they are being worn by **you** or placed in a secure safe.

We will not provide cover for accidental loss or damage for the following portable items:

- sporting and recreational goods whilst in use;
- bicycles whilst they are being used for racing or pace-making (they will be covered whilst in use other than these activities); or
- any portable items being restored, repaired or cleaned.

Specified portable items

If **you** chose specified portable items cover then **you** must list each item and specify the sum insured **you** want it to be covered for. This will be the most **we** will pay for that item. Each specified portable item will be shown on **your policy schedule**, including the amount that it has been insured for.

Your portable items will be covered for accidental loss or damage, provided that accidental loss or damage happens within Australia or New Zealand. Jewellery and watches will also be covered for accidental loss or damage outside of Australia and New Zealand within **30 days** of **you** leaving Australia, but only while they are being worn by **you** or placed in a secure safe.

We will not provide cover for accidental loss or damage for the following portable items:

- sporting and recreational goods whilst in use;
- bicycles whilst they are being used for racing or pace-making (they will be covered whilst in use other than these activities); or
- any portable items being restored, repaired or cleaned.

Domestic workers compensation

Available in Western Australia, ACT and Tasmania only

If **we** have provided the option for **you** to select cover for 'Domestic workers compensation' and **you** are eligible to select this option, **your policy schedule** will show whether **you** have added this optional cover or not. **You** will be charged an additional **premium** to include this optional cover.

If **you** employ a domestic worker, on a casual basis or otherwise, **you** may be required by law to provide that person with workers compensation insurance.

If **you** fail to do so, and **your** employee is injured in the course of their employment by **you**, **you** may be liable to compensate them.

If **your policy schedule** shows that **you** have included cover for 'Domestic workers compensation', this policy includes statutory domestic workers compensation cover according to the legislation in **your** state or territory, up to the amount required by **your** state or territory's legislation.

On request, **we** will provide **you** a copy of the statutory policy.

If **your policy schedule** shows that **you** have not included cover for 'Domestic workers compensation' then there is no cover provided for 'Domestic workers compensation' under this policy.

LEGAL LIABILITY

What you are covered for – legal liability

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

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

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

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

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

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

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

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

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

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

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

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

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

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

What you are not covered for – legal liability

In addition to the 'General exclusions' section (beginning on page 56) these exclusions apply to **your** liability cover and additional benefits below in the 'Additional benefits – legal liability' section beginning on page 52.

We will not cover any liability arising from:

- use of a motor vehicle, motorcycle, mini-bike, aircraft, drones or watercraft, however **we** will cover liability that:
 - arises from the ownership, custody or use of any:
 - (a) model or toy aircraft (not including drones of any size);
 - (b) surfboard, sailboard, surf ski, ocean ski, kayak, canoe, kite surfing equipment or stand up paddleboard; or
 - (c) watercraft no more than four metres long and that do not require registration under state or territory legislation, however, **we** will not cover any liability arising from personal watercraft (for example, jet skis);
 - **we** cover under the additional benefit 'Motor vehicle liability' (see page 52);
- use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motorcycle;
- any agreement or contract **you** enter into, however **we** will cover **your** liability if **you** would have been liable without the agreement or contract;
- directly or indirectly out of or in connection with the actual or alleged use or presence of asbestos;
- gaining a personal profit or advantage that is illegal;
- a conflict of duty or interest;
- any act or omission that is dishonest, fraudulent, criminal, wilful or **malicious damage**;
- any loss that can be reimbursed by **your** sporting or social club or community organisation;
- any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the policy;
- any disease that is transmitted by **you**, or any member of **your family** who normally lives with **you**;
- any animal other than **your** domestic dog, cat or horse;

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

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

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

- the babysitting is not of a casual nature;
- any licence or other permission is required by any government body or public authority in order to legally conduct the babysitting;
- the income derived from the babysitting is the primary or only source of the household's income;
- there is a registered business associated with the babysitting.

We will not cover any:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against **you**;
- personal injury** to **you**, or any member of **your family** who normally lives with **you**, or any other person who normally lives with **you**;
- personal injury** to any person **you** employ and that **personal injury** arises from their employment with **you**;
- damage to property** that belongs to **you**, any member of **your family** who normally lives with **you**, or any other person who normally lives with **you**;
- damage to property** that belongs to any person **you** employ and that **damage to property** arises from their employment with **you**; or
- alterations, repairs, renovations or additions to **your buildings** that cost more than \$100,000.

The most we will cover – legal liability

The most **we** will cover for any liability claim is **\$30,000,000** for any one **occurrence**.

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

Additional benefits – legal liability

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

Defence costs

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

Expenses incurred in attending court

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

If **you** are:

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

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

Motor vehicle liability

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

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

arising from the ownership, custody, or use of any vehicle not required to be registered by law including:

- motorcycles (including quad bikes, mini bikes and trail bikes) up to 250cc capacity;
- mobility scooters;
- golf buggies;
- ride on mowers;
- any motorised wheelchair;
- any domestic trailer not attached to any vehicle.

We will also insure **you** against any claims for compensation or expenses **you** become legally liable to pay for:

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

The most **we** will pay for all claims arising out of any one **occurrence** under this additional benefit is **\$30,000,000**.

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

We will not cover **you**:

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

Committee members of sporting or social clubs or community organisations

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

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

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

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

GENERAL TERMS AND CONDITIONS

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

Term/condition	
Precautions	You must take all reasonable care to prevent or minimise loss, damage, injury, illness or liability, including your compliance with any law, by-law, ordinance or regulation that concerns the safety of persons or property.
Keeping proof of value of property insured	Please retain evidence of purchase of proof of the value of all property insured by this policy. Evidence includes receipts and professional valuations and manufacturers' instructions and warranties. You should keep any of these or other evidence so that you can prove ownership and the value of any loss if you have to claim.
Fraudulent claim	If you or any party covered by your policy makes a claim or arranges for some other party to make a claim that is in any way false, dishonest or fraudulent, then payment of the claim may be refused.
Alteration of risk	<p>You must tell us as soon as possible when:</p> <ul style="list-style-type: none"> ▪ you start to operate or intend to operate a business activity at the insured address; ▪ there are changes to any business activity you operate at the insured address, such as: <ul style="list-style-type: none"> — you change the type of business activity; — people start to come to the insured address; — you install business signage; and/or — you need to store chemicals for the business activity; ▪ any detail on your policy schedule is no longer accurate, such as the insured address; ▪ you purchase a new home; ▪ you intend to demolish your home, have lodged an application to do this, or a government authority has issued a demolition order; ▪ you move out and let your home to tenants; ▪ trespassers (squatters) occupy your home; ▪ you commence building or renovations at the insured address if the value of the work exceeds \$100,000; ▪ anything else happens that increases the chance that loss, damage or injury will occur, or liability will be incurred at the insured address.

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

GENERAL EXCLUSIONS

You are not covered under any section of this policy for damage, loss, cost or legal liability that is caused by, arises from or involves any of the following:

- action of the sea, tidal wave or high tide;
- **storm surge**, except when the loss or damage occurs at the same time as **storm** damage;
- a bushfire, grassfire, **storm**, **flood** or tsunami in the first 72 hours of cover, unless this policy began on the same day:
 - **you** purchased the property at the **insured address**; or
 - that another policy covering **your buildings** or **contents** expired (but not when **you** cancelled the policy prior to its expiry date). Cover will only be provided up to the sums insured covered under the expired policy (any increase in sums insured will not be covered for these events for the first 72 hours specified);
- erosion, subsidence, settling, shrinkage or expansion of earth, vibration or earth movement, other than landslide or subsidence if the loss or damage occurs within 72 hours of, and as a direct result of, one of the following:
 - **storm** including rainwater, hail, snow or wind;
 - **flood**;
 - earthquake or tsunami;
 - explosion;
 - escape of liquid from a fixed pipe or something attached to a pipe, fixed gutter, fixed tank apparatus or drain;
- theft or attempted theft by **you**, **your** tenant or someone who lives at the **insured address** or is at the **insured address** with **your** consent or the consent of someone who lives at the **insured address**;
- malicious or intentional acts by **you**, **your** tenant or someone that lives at the **insured address** or is at the **insured address** with **your** consent or the consent of someone who lives at the **insured address**;
- any illegal activity **you** or **your family** are involved in;
- **malicious damage** or vandalism by **your** tenant;
- theft by **your** tenant;
- deliberate or intentional acts by **your** tenant;
- any order or any Government, Public or Local Authority involving the confiscation, nationalisation, requisition, damage or destruction of any property unless such destruction was undertaken to reduce the spread of fire;
- a defect, structural fault or design fault that **you** knew about (or should reasonably have known about) and did not fix before the loss or damage occurred (e.g. if there are signs that a defect previously caused damage, **we** will not pay a later claim for further damage from this defect);
- water entering **your buildings** at the **insured address** through an opening made for any renovations, extensions, alterations or repair work;
- cracking, collapse, or subsidence caused fully or partially by renovations, extensions or alterations to the **buildings** at the **insured address**;

- theft or damage by someone who enters or leaves through an unlockable or unsecured part of the **buildings** at the **insured address** while they are being renovated, extended or altered;
- electrical, mechanical or electronic breakdown other than the cover provided under the additional cover 'Motor burnout' (see page 42) or the additional cover 'Food and medication spoilage' (see page 43);
- **electronic data**, except where the destruction, loss or damage to the **electronic data** is caused by:
 - fire, lightning, explosion or implosion;
 - earthquake, subterranean fire of volcanic eruption;
 - impact by aircraft and/or other aerial device and/or articles dropped from them;
 - sonic boom;
 - power surge;
 - theft which is a consequence of theft of any computer and/or computer hardware and/or firmware and/or microchip and/or integrated circuit and/or similar device containing such **electronic data**;
 - breakage of glass;
 - the acts of persons taking part in riots or civil commotions or of strikers or of locked out workers or of persons taking part in labour disturbances which do not assume the proportions of or amount to an uprising;
 - **storm** and/or **storm surge** and/or tempest and/or rainwater and/or wind and/or hail;
 - water and/or other liquids and/or substances discharged and/or overflowing and/or leaking from any apparatus and/or appliance and/or pipes;
- a computer virus or hacking;
- radioactivity or any radioactive substances;
- nuclear fission or nuclear fusion;
- war, hostilities whether war is declared or not, acts of foreign enemies, rebellion, revolution, civil war, invasion, insurrection of the use of military or usurped power;
- any **act of terrorism** that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion;
- roots of trees, shrubs and plants, however **we** will cover any resultant damage to the **buildings** caused by the roots (but not the damage caused directly by the roots);
- wear, tear, gradual deterioration (including scratching and denting over time), fading;
- any process of cleaning involving the use of chemicals other than domestic household chemicals;
- rust, corrosion, oxidation, mould or mildew;
- atmospheric or climatic conditions, other than **storms**;
- pollution of any kind, unless it is caused by a sudden and unexpected accident;
- any additional, indirect or consequential costs that are incurred unless covered under the 'Additional benefits' or 'Additional covers' sections of this policy;
- compensation for non-financial loss, distress, inconvenience, except if covered under the section 'What you are covered for – legal liability';
- any event that does not occur within the **period of insurance**.

DEFINITIONS

Term	Definition
Act of terrorism	<p>An act of terrorism is any act, or preparation in respect of action, or threat of action designed to influence the government of the day or de facto government of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) of the day or de facto government, and which:</p> <ul style="list-style-type: none"> ▪ involves violence against one or more persons; or ▪ involves damage to property; or ▪ endangers life other than that of the person committing the action; or ▪ creates a risk to health or safety of the public or a section of the public; or ▪ is designed to interfere with or disrupt an electronic system.
Bodily injury	Bodily injury means physical bodily harm including resultant sickness or disease that requires care or loss of services and/or resultant death.
Buildings	Buildings means the items defined in the section 'What are buildings' on page 25.
Contents	Contents means the items defined in the section 'What are contents' on page 26.
Damage to property	Damage to property means physical injury to or destruction of tangible property, including the loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits and similar instruments, but does not include the value represented by such instruments.
Electronic data	Electronic data means any facts, concepts and/or information converted to a form useable for communications and/or displays and/or distribution and/or processing by electronic and/or electromechanical data processing and/or electronically controlled equipment which includes but is not limited to programs and/or software and/or other coded instructions for such equipment.
Excess	Excess means the first amount of each claim that you or the person making the claim must pay. The amount of the relevant excess is shown in your policy schedule or in this PDS.

Term	Definition
Family	<p>Family means:</p> <ul style="list-style-type: none"> ▪ your spouse, partner or de facto; ▪ your parents, parents-in law, and grandparents; ▪ your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto; or ▪ the children, parents, parents-in law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto.
Flood	<p>Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> ▪ a lake (whether or not it has been altered or modified); ▪ a river (whether or not it has been altered or modified); ▪ a creek (whether or not it has been altered or modified); ▪ another natural watercourse (whether or not it has been altered or modified); ▪ a reservoir; ▪ a canal; ▪ a dam.
Insured address	<p>Insured address means the place where the buildings and/or contents are located, as shown on your policy schedule.</p>
Insurer	<p>Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507.</p>
Listed events	<p>Listed events are the events listed in the section 'What you are covered for' beginning on page 30.</p>
Malicious damage	<p>Malicious damage means a wrongful act by a person with the intention of damaging property.</p>
Occurrence	<p>An occurrence includes continuous or repeated exposure to substantially the same general conditions. We regard all death, personal injury or damage to property arising from one original source or cause as one occurrence.</p>
Period of insurance	<p>Period of insurance means the dates over which your insurance cover is valid, ending on the expiry date as shown in your policy schedule unless the policy is terminated earlier in accordance with the policy terms and conditions.</p>

Term	Definition
Personal injury	<p>Personal injury means bodily injury, shock, mental anguish or mental injury, libel, slander or defamation of character, including death.</p> <p>Personal injury does not include the publication or utterance of a libel or slander:</p> <ul style="list-style-type: none"> ▪ made prior to the commencement of the period of insurance; or ▪ made by or at the direction of you with knowledge of its falsity; or ▪ relating to advertising, broadcasting or telecasting activities by or on behalf of you.
Policy schedule	<p>Policy schedule means the relevant policy schedule issued by us. This is a separate document unique to you, which shows the insurance details personal to you. It includes any changes, conditions and exclusions made to suit your individual circumstances and may amend the policy document.</p>
Premium	<p>Premium means the amount(s) shown in your policy schedule that you have to pay for the cover we provide which is inclusive of stamp duty, GST, fire services levy (where applicable) and any additional government charges.</p>
Storm	<p>Storm means:</p> <ul style="list-style-type: none"> ▪ a thunderstorm; ▪ rain, snow or hail; ▪ a cyclone, tornado, or other violent wind; or ▪ run-off of storm water following a localised storm in your area.
Storm surge	<p>Storm surge means an increase in the sea level resulting from strong onshore winds and/or reduced atmospheric pressure associated with a low-pressure system or tropical cyclone.</p>
We, us, our	<p>Blue Zebra Insurance Pty Ltd (BZI) ABN 12 622 465 838, AFS Licence Number 504130 acting as an agent of the insurer under a binder agreement.</p>
You/your	<p>In this policy you/your means:</p> <ul style="list-style-type: none"> ▪ you – all the people named as the insured on your policy schedule; and ▪ members of your family that normally live with you at the insured address. <p>If you live with people that are not part of your family (for example, your friends) we only cover them if they are named as an insured on your policy schedule.</p> <p>If the insured on your policy schedule is a company, trustee of a trust or body corporate, then you/your means:</p> <ul style="list-style-type: none"> ▪ that company, trustee or body corporate; ▪ the following if they normally live at the insured address: <ul style="list-style-type: none"> — any company director, company owner or trust beneficiary; and — their respective family members.

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FINANCIAL SERVICES GUIDE (FSG)

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

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

What financial services are provided?

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

BZI acts under a binder authority from Zurich Australian Insurance Limited (the **insurer**), who is the issuer of this product. This means that BZI can bind the **insurer** with this policy and can handle or settle claims on behalf of the **insurer**. BZI acts for the **insurer** when providing these services. **You** can find full details of BZI and the **insurer** on page 4 of the PDS.

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

How are we paid?

BZI is paid a commission by the **insurer** when **you** buy this Home Building and Contents – Basic insurance policy. This commission is included in the **premium** that **you** pay and may be up to 12.5% of the **premium** paid excluding any government taxes, levies and any brokerage paid to **your** intermediary. BZI receives this commission from the **insurer** after **you** have paid the **premium**.

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

BZI may also receive a share of the profit earned by the **insurer** if the **insurer** makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the **insurer** exceeds its underwriting targets in a given year.

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

Further information

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

Complaints

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

What professional indemnity insurance arrangements do we have in place?

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

Who is responsible for this document?

The **insurer** is responsible for the PDS. BZI has authorised the distribution of this FSG. This Combined FSG and PDS was prepared on 15 April 2019.

CONTACT DETAILS

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