

# Investor Home & Contents Insurance

Product Disclosure Statement



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# Introduction

## Welcome to Suncorp Investor Home & Contents Insurance

### Why is this document important?

This Product Disclosure Statement (PDS) is an important legal document that contains details of the home and contents insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your certificate of insurance, in a safe place.

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on **13 11 55**. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS (SPDS) or replacement PDS.

### Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can cancel your insurance within **21** days from the day cover began or was renewed. We will then refund in full any money you have paid.

### Who is this product designed for?

This insurance product is specially designed to provide quality insurance cover for investment homes and units that are tenanted.

### Your full and correct disclosure of facts

You must comply with the duty of disclosure (see meaning on page 59) when you apply for this insurance. We will ask you for information about the home and contents and yourself, which is used by us to consider your insurance application and calculate your premium. You must answer our questions honestly and tell us anything you or a reasonable person in the circumstances would include in their answer. Your answers apply to you and anyone else to be covered by the policy.

### More than one named insured

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

# Summary of major covers



## Fire

but we do not cover damage caused by scorching, ash or soot when the home has not caught on fire.

**More details page 13**



## Burst pipes, leaks and overflows

but we do not cover the repair of a leaking shower base.

**More details page 16**



## Explosion

but we do not cover repairing or replacing the tank that has exploded.

**More details page 13**



## Vandalism and malicious damage

but we do not cover accidental or unintended damage.

**More details page 17**



## Theft

but we do not cover theft without a break-in from common areas.

**More details page 14**



## Riot or civil commotion

but we do not cover damage by someone who lives at the home.

**More details page 18**



## Lightning

but we do not cover damage caused by power failures or surges by your power provider.

**More details page 15**



## Impact

but we do not cover the removal of dangerous trees around the home.

**More details page 18**



## Earthquake and tsunami

but we do not cover damage that occurs more than 72 hours after the earthquake.

**More details page 15**



## Damage by an animal

but we do not cover damage by pecking, biting, clawing or chewing.

**More details page 19**



## Storm and flood

but we do not cover damage caused by actions of the sea or damage to retaining walls.

**More details page 15**



## Breakage of fixed glass

but we do not cover removal of glass fragments from your carpet.

**More details page 19**

# About your sum insured

## What is a sum insured?

The sum insured is the most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST and any adjustment you are entitled to under additional feature 6 (automatic adjustments to the sum insured) on page 29.

## Make sure your sum insured is adequate

Underinsurance can expose you to serious financial loss if a claim occurs. Make sure the home and contents are insured for their full new for old replacement value and it is your responsibility for deciding the amount of your sum insured.

## Review your sum insured regularly

To ensure your sum insured is adequate, it is important to review it regularly and ask us to change the sum insured when required.

If you upgrade the size and standard of the home, it may increase the cost to rebuild the home.

Your sum insured will need to reflect these types of changes.

## If you over-insure

We will not pay more than it costs us to rebuild, repair or replace.

We will not refund any premium overpaid for over-insuring so it's a good idea to constantly review your sums insured.

## Goods and Services Tax (GST)

Sums insured, limits and the most we pay stated in this PDS and on your certificate of insurance include GST.

# About your premium

The premium is the amount you pay us for this insurance. You also pay stamp duty, GST, any government charges and fire services levy that applies.

In addition to your sum insured, we use many factors about you and the home and contents to work out your premium. These are called premium factors. The premium factors we use reflect the likelihood of you making a claim together with other factors related to our cost of doing business.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because premiums are affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium.

In addition to the factors we use to calculate your premium, the discounts you qualify for also affect your premium. Your premium includes any discounts you qualify for and these are applied before adding applicable government charges.

## More details

For further details on how we work out your premium and for information about the discounts you may be eligible for, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

# About our fees

There can be other costs associated with the home and contents insurance, these are:

Details	
<p><b>Cancellation fee</b></p> <p>We incur costs in establishing and administering your policy. If you cancel one or more insured addresses on your policy within the same period of insurance, we will charge a cancellation fee.</p> <p>A cancellation fee will not apply if:</p> <ul style="list-style-type: none"><li>- you are transferring cover to another home or contents policy with us</li><li>- you are moving to an area where we do not offer insurance</li><li>- you cancel the cover within the cooling off period</li><li>- we cancel the cover for any reason.</li></ul>	<p>The amount of the cancellation fee is <b>\$30</b> (plus relevant government charges) for all home and contents cover for one insured address. The most we will charge you is <b>\$60</b> (plus relevant government charges) if you cancel a policy covering more than one insured address.</p> <p>This fee is deducted from any refund we send you. If the refund is less than the fee, a refund will not be issued and we will not charge you an additional amount to cover the difference.</p> <p>We will also not issue a refund if after we have deducted the cancellation fee the amount of the refund is \$5 or less.</p>
<p><b>Pay by the month fee</b></p> <p>The monthly fee is <b>15%</b> of the premium for the period of insurance.</p>	<p>Your monthly payment equals your premium plus this fee plus stamp duty, GST, FSL (where applicable) and any additional government charges, divided by the number of months in the period of insurance.</p>

# Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate of insurance. You must pay the premium by the due date to be covered by this policy.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the premium and other charges in full, we may reduce the period of insurance so it is in line with the amount you paid.

You can pay your premium in one annual payment or by monthly instalments.

## Paying premiums annually

If you do not pay your premium by the due date in the first year of your insurance with us, we will give you a written notice of policy cancellation where we are required by law to do so.

If at renewal you pay your premium late, we may reject your payment and your policy will cease from the due date.

If we accept your late payment, we might re-commence your cover from the date we receive your payment. If so, you will have no cover for the period from the due date until the date of payment.

## Paying premiums monthly

If you pay your premium by monthly instalments and your payment is overdue, we can:

- refuse to pay a claim if payment is **14** days (or more) late and
- cancel your policy without notifying you if payment is **1** month (or more) late.

If you pay by the month we charge a fee each month as part of your premium and this is included in your monthly payment.

# Proof of ownership and value

When you make a claim we may ask you to give us proof of ownership and value for what you are claiming. We understand it is not practical to keep proofs for every household item you own. However, there are some items where we will reduce or refuse a claim unless you have proof of ownership and value.

# About your cover

## What we cover as the home

The home means your residential building at the insured address including its structural improvements, fixtures, fittings and domestic outbuildings.

### Home also includes:

- fixed wall coverings such as paint, wallpaper and wall tiles
- fixed floor coverings including lino (glued down or not), timber floor coverings, **but not carpet or rugs** (carpet and rugs are covered under contents)
- dishwashers housed in a cabinet (mobile dishwashers are covered under contents)
- fixed or ducted air conditioners or vacuum systems (air conditioners attached to windows are covered under contents)
- electrical and gas appliances, light fittings and alarm systems if these appliances are permanently connected or plumbed to the electricity or gas supply
- fixed swimming pools and spas and their accessories
- service pipes or cables you own or are legally responsible for
- garden borders, paths and paving
- boat jetties and pontoons
- driveway or road surfaced with bitumen (limits apply)
- walls, gates and fencing (limits apply)
- unfixd home building materials and uninstalled home fittings (limits apply).



# What we do not cover as the home

## Home does not include:

- any domestic outbuilding occupied as a residence with its own electric metering
- a home being built that has not reached its lock-up stage
- chemicals, fertilisers and pesticides that have been used or applied
- lawns, trees, shrubs, plants or hedges
- a caravan, motor vehicle, motor cycle, trailer, mobile home, tent, rail carriage, tram, aircraft or watercraft
- a hotel, motel, boarding or guest house
- inflatable swimming pools or portable spas or their accessories
- water in tanks, swimming pools, spas or any other water container
- carpet (fixed or unfixed) or floor rugs
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways), **but we will pay** the cost to restore soil or earth to the extent that it is necessary to repair insured damage to the home.

## Limits on home cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the table below.

Limits apply to:	Limits for any one incident
Unfixed home building materials and uninstalled home fittings (e.g. tiles stored in the shed or an oven that is yet to be installed)	up to \$500 in total
Fencing	up to 2 kilometres
Bitumen surfaced driveway and roadway	up to 500 metres
Optional covers	The amount or limit shown for that option (see page 30)
Additional features	The amount or limit shown for that feature (see page 20)

# What we cover as your contents

**Your contents means unfixed household goods and furnishings that you own.**

## Contents also includes:

- carpet and rugs (fixed and unfixed)
- internal blinds and curtains
- manchester and linen
- furniture and furnishings
- TVs, stereos, VCR and DVD players and non-portable entertainment systems
- portable heaters and vacuum cleaners
- cutlery, crockery and kitchenware
- household tools and gardening equipment including ride-on mowers
- washing machines, dryers, refrigerators and mobile dishwashers
- plants in pots
- inflatable or portable swimming pools and portable spas and their accessories
- contents items that you are legally responsible to insure under a written contract (e.g. a hire agreement).

## **If contents are insured in a unit**

Contents also includes your fixtures and fittings in a unit which are not insured by the unit building policy according to state regulation. For example:

- wall paint and paper if your unit is located in NSW
- lino if it is not stuck down
- floating wooden floors paid for by you after the building was built
- air conditioners and spas for the sole use of the unit owner or occupier.

# What we do not cover as your contents

## Contents does not include:

- personal effects and personal valuables designed to be worn or carried by a person including:
  - jewellery, precious stones, watches, clothing
  - footwear, baggage, handbags, wallets, furs
  - sporting equipment or firearms.
- portable battery operated appliances including cameras, mobile phones, iPods, MP3 players
- computers (see meaning on page 59) and their printers or software
- electrical and gas appliances, light fittings, alarm systems permanently connected or plumbed to the electricity or gas supply
- dishwashers housed in a cabinet
- CDs, DVDs or any other media discs or tapes
- cash, money, coins, phone cards and any document able to be cashed
- stamps, medals, collections or memorabilia
- gold or silver nuggets or ingots, or items plated with silver or gold or solid silver or gold items
- bicycles
- lawns, trees, shrubs, plants, hedges
- fixed swimming pools or spas and their accessories
- water in tanks, swimming pools, spas or any other water container
- animals, including fish, reptiles, pets and livestock
- business equipment
- unfixd home building materials and uninstalled home fittings
- loose or compacted soil, earth, gravel, pebbles, rocks or granular rubber (e.g. sand on tennis courts or gravel driveways)
- motor vehicles, motor cycles, mini-motor cycles or motorised bicycles, aircraft, or any accessories for these vehicles or craft
- caravans, mobile homes or any of their contents
- any item forming part of the home for insurance purposes or which is legally part of a home unit building
- contents in storage at the insured address which are not for the tenant's use (you can choose to take out a separate contents policy for this).

# Limits on contents cover

The most we will pay for any one insured incident is the sum insured shown on your certificate of insurance. However, for some items, we will only pay up to the limits shown in the table below.

Limits apply to:	Limits for any one insured incident
Hand-woven carpet and rugs	up to <b>\$2,000</b> for each carpet or rug
Paintings, pictures and works of art	up to <b>\$2,000</b> for each item or set but not more than a total of <b>\$10,000</b>
Optional covers	The amount or limit shown for that option (see page 30)
Additional features	The amount or limit shown for that feature (see page 20)

# What you are covered for

## Insured events 1 to 12

When covered under this policy, the home and contents are insured for loss or damage at the insured address by any of the 12 insured events, if they happen in the period of insurance.

### 1. Fire

#### We cover

Loss and damage caused by fire e.g. fires started by electrical faults, heaters, kitchen fires, bushfires and other causes.

#### We do not cover

- damage from scorching, heat, smoke, ash or soot when the home or contents have not caught on fire, **but we will pay** for damage which is caused by a burning building within **10 metres** of the home
- damage by smoke, pollution or vapour from a home heater or a cooking appliance, **but we will pay** for fire damage to the home or contents (including the heater or cooking appliance) if a fire gets out of control, escapes and damages other parts of the home and contents
- damage from cigarette or cigar marks or burns, **but we will pay** for damage caused by a fire which spreads from the initial burn spot.

#### More details

For further details about how we pay claims under Fire cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

### 2. Explosion

#### We cover

Loss and damage caused by explosion e.g. a gas or bomb explosion.

#### We do not cover

- the cost of repairing or replacing the tank or container that exploded (e.g. claiming for a new gas water heater when it leaks or explodes)
- damage caused by nuclear or biological bombs.

### 3a. Theft by tenants or their guests

#### We cover

Theft and damage caused by tenants or their guests.

#### We do not cover

Theft or damage without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or areas of residential flats, units, townhouses or villas, **but we will cover** theft without a break-in from a fully enclosed garage of a villa, townhouse or duplex, where the garage is part of the unit.

#### Note

From any claim we pay, we will deduct a **\$500** excess. This is in addition to any other excesses that applies to the claim.

### 3b. Theft by people who are not tenants or their guests

#### We cover

Theft and damage caused by people who are not tenants or their guests.

#### We do not cover

Theft or damage:

- by you or a tenant
- by someone who entered the home or unit:
  - with your consent or the consent of a tenant
  - with the consent of someone with your authority to access the home or unit.
- without a break-in from common areas, shared clothes line areas, garages, storage areas or car parking lots or parking areas of residential flats, units, townhouses or villas, **but we will cover** without a break-in from a fully enclosed garage of a villa, townhouse or duplex, where the garage is part of the unit
- if the door locks, window locks or alarms you told us were installed, were in fact not installed, not in working condition, disconnected or not used as intended and we relied on them being there as a reason for accepting your policy or continuing your policy.

## 4. Lightning

### We cover

Damage by lightning, including power surge caused by lightning.

### We do not cover

- any claim where the Australian Government Bureau of Meteorology has no record of lightning in your area at the time of the damage
- any claim without written confirmation from a qualified repairer saying that lightning was the actual cause of the damage
- damage caused by power failures or surges by your power provider.

## 5. Earthquake and tsunami

### We cover

Loss and damage caused by earthquakes and tsunami.

### We do not cover

Damage that occurs more than **72** hours after an earthquake or earth tremor

## 6. Storm and flood

### We cover

Loss and damage caused by storm and flood e.g. rain, wind, hail, storm and damage caused by flooding from rivers, streets and canals.

### We do not cover

- damage by actions or movements of the sea, **but we will cover** damage caused by:
  - a tsunami
  - storm surge if it occurs at the same time the home or contents are damaged by a storm or flood.
- retaining walls, garden borders and free standing walls
- the surface of a tennis court
- a wharf, jetty, pontoon or sea wall
- water in a tank, swimming pools or spas or their liners or covers
- the cost of cleaning mud or debris out of tanks, swimming pools or spas
- damage to swimming pools and their parts or underground tanks caused by water leaking down the sides, against the sides, or getting underneath them
- paint when there is no structural storm damage to other parts of the home
- gates, fences or wall fences that were in a state of disrepair which would have been obvious to a reasonable person before the damage occurred.

## More details

For further details about how we pay claims for Storm and flood cover, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

## 7. Burst pipes, leaks and overflows

### We cover

Damage from leaking, overflowing or bursting pipes and water containers at the home including:

- dishwashers and washing machines
- roof gutters and rainwater downpipes, drainage and sewerage systems
- tanks (e.g. rainwater tanks, hot water systems, fish tanks but not fish bowls)
- swimming pools or spas
- water beds, baths, sinks, toilets and basins
- water collection trays in freezers, refrigerators and air conditioners.

We will also cover damage from the bursting or leaking of a water main, fire hydrant or water supply pipe at or near the home.

### Exploratory costs

We will cover the reasonable cost of searching for the unknown cause of leaking pipes and restoring the damage we do to the home, **but only** if the leaking liquid is causing permanent damage to the home or contents. If we pay for damage or exploratory costs we will also pay up to **\$750** extra to replace undamaged wall tiles in the same room, stairs, hallway or passageway so they match or complement new tiles used for repairs.

### We do not cover

- damage to retaining walls
- the repair of a leaking shower floor or base, shower cubicle walls, shower glass screening or shower doors, or any damage caused by the leak
- fixing or finding leaks that have not caused permanent damage to the home or contents (e.g. a pipe leaking water over an outdoor pathway)
- repair or replacement of the tank, pipe or container that water or liquid escaped from (e.g. we will not pay for replacing a hot water system that leaks)
- leaks from agricultural pipes (e.g. pipes manufactured with holes in them)
- fixing normal wear and tear (e.g. replacing worn out tile grouting)
- damage caused by people splashing water from shower bases, baths, basins or tubs over time
- your claim if you repair or renovate a damaged area of the home before we can inspect it and find the cause
- damage caused by liquid from a plant pot, vase, terrarium, beverage container, saucepan, bucket or watering can and watering systems or hoses.



## 8a. Vandalism and malicious damage by tenants or their guests

### We cover

Deliberate and malicious damage by tenants or their guests.

### We do not cover

- accidental or unintended damage
- the cost of cleaning, repairing or restoring the home or contents caused by neglect, or untidy, unclean or unhygienic habits of tenants or their guests, such as the cost of cleaning or repairing:
  - liquid or food stains
  - drawings or paintings on walls
  - water damage and stains from over-watered pot plants
  - water damaged carpets, flooring, cupboards or vanity units caused by water splashing from showers, sinks or baths.

### Note

From any claim we pay, we will deduct a **\$500** excess. This is in addition to any other excess that applies to the claim.

## 8b. Vandalism and malicious damage by people other than tenants or their guests

### We cover

Deliberate and malicious damage by people other than tenants or their guests.

### We do not cover

Loss or damage by:

- you or a tenant
- someone who entered the home:
  - with your consent or the consent of a tenant
  - with the consent of someone with your authority to access the home.

## 9. Riot or civil commotion

### We cover

Loss or damage caused by riot or civil commotion e.g. damage caused by a violent crowd moving down the street.

### We do not cover

Loss or damage by:

- you or a tenant
- someone who entered the home:
  - with your consent or the consent of a tenant
  - with the consent of someone with your authority to access the home.

## 10. Impact

### We cover

Damage caused by impact at the home from trees, power poles, TV antennas, communication aerials or masts, motor vehicles, trailers, watercraft, aircraft and space debris.

### When you have home cover

When the home is damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

### When you have contents cover

When your contents in the open air are damaged from impact by a tree we will also cover the cost of removing the tree and disposing of it.

### We do not cover

- damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment.

### When impacted by trees, we also do not cover:

- removing or lopping fallen trees or branches that have not damaged the home
- the cost of lopping or removing potentially dangerous trees which have not caused damage to the home
- damage caused by trees being lopped or transplanted by you or someone authorised by you
- removal of tree stumps or roots that are still in the ground
- damage to the portion of a fence or wall that is owned by your neighbour
- damage caused by roots of trees, plants, hedges or shrubs, **but we will cover** sudden damage caused by roots as a tree falls over.

## 11. Damage by an animal

### We cover

Loss or damage caused by an animal.

### We do not cover

Loss or damage caused by:

- animals owned by you, a tenant or anyone usually living at the home or unit
- animals allowed into the home or unit by you, or by a tenant or anyone usually living in the home or unit
- insects or vermin (e.g. termites, rats, mice and rabbits)
- animals pecking, biting, clawing or chewing the home or contents or damage by their urine or excrement, **but we will cover** damage to contents caused by an animal accidentally trapped inside the home which does not belong to you or anyone living in the home.

## 12. Breakage of fixed glass

### We cover

#### If you have home cover

We cover accidental breakage of fixed glass in windows, doors, skylights and other fixed glass, plus accidental breakage of sinks, basins, baths or shower-bath combinations and toilets.

#### If you have contents cover

We cover accidental breakage of fitted glass in furniture, pictures and unfixing hanging mirrors.

#### We will also pay

If we pay a claim for broken glass, we will also pay the cost of repairing or replacing frames holding the broken glass if they need to be replaced along with the glass.

### We do not cover

- costs to remove broken glass from carpets or other parts of the home or unit
- we will not pay to fix damage where there is no break from the outer to the inner surface (e.g. chips or scratches)
- glass in a glasshouse or greenhouse
- ceramic tiles
- hand-held mirrors
- drinking glasses and any glass or crystal items carried by hand
- a TV screen or computer monitor
- glass that is part of a radio or clock, vase, decanter, jug, ornament or lamp
- shower bases.

# Additional features

When we accept a claim under your policy for an insured incident that happens in the period of insurance, you may also be entitled to these additional features.

## 1a. Loss of rent caused by an insured incident

### We cover

#### When you have home cover

If an insured incident damages the home to the extent it cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the home so it can be lived in again.

#### When you have contents cover

If an insured incident damages your contents to the extent the home or unit cannot be lived in, we will pay the rent you lose for the reasonable time it should take to repair or replace the contents so the home or unit can be lived in again.

#### Limit

The most we will pay for this feature is:

- 52 weeks lost rent **or**
- 10% of the home sum insured for a home claim **or**
- 10% of the contents sum insured for a contents claim

whichever is less.

We will pay this in addition to the sum insured for the home and contents.

### We do not cover

Loss of rent:

- beyond the period it should reasonably take to replace or repair the home or unit so it can be lived in again or 52 weeks (whichever is less)
- if you do not intend to repair or rebuild the home
- if you do not intend to repair or replace your contents
- if you were planning or had applied to demolish the home before the insured incident happened
- if the reason for the loss of rent is damage to the unit building
- if the home or unit was not occupied by a tenant paying rent at the time of the loss or damage, **but we will pay** rent if the home or unit would have been rented during the time taken to repair the home or contents and you give us evidence of this.

### More details

For further details about how we pay claims for additional feature 1a. Loss of rent caused by an insured incident, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

## 1b. Loss of rent caused by damage to a nearby building preventing access

### We cover

If the home or your contents in a unit are insured under this policy and you lose rent because a building within **500** metres of the insured address is so damaged that your tenant cannot access the home or unit, then we will pay the amount of rent lost for the time the tenant cannot access the home or unit.

The most we will pay for this feature is:

- up to **14** weeks lost rent **or**
- **\$4,000**

whichever is less.

We will pay this in addition to the sum insured for the home and contents.

### We do not cover

Loss of rent:

- if the home or unit was not occupied by a tenant paying rent, **but we will pay** rent if:
  - but for the loss or damage, the home or unit would have been rented during the time your tenant could not access the home or unit **and**
  - you give us evidence of this
- beyond the period it should reasonably take for reasonable access to the home or unit to be re-established or **14** weeks (whichever is the less).

## 1c. Default or non-payment of rent when under a fixed rental agreement

### We cover

- If:
- the home or your contents in a unit are insured under this policy **and**
  - there is a rental agreement in place with the tenant of the insured home or the unit at the insured address **and**
  - your tenant stops paying you rent during the **fixed term** of your rental agreement for at least **4** consecutive weeks.

We will pay:

- up to **14** weeks loss of rent for unpaid rent during the fixed term of your rental agreement starting from the beginning of the **5th** consecutive week of unpaid rent **or**
  - **\$4,000**
- whichever is less.

If there is more than one period of unpaid rent, we will deduct the first **4** weeks unpaid rent from each consecutive period in which the tenant does not pay rent. This is in addition to any excesses that apply to the claim.

### Note

This cover insures default of rent occurring in the fixed term of a rental agreement. There is **NO** cover for default of rent that occurs:

- outside the fixed term of a rental agreement **or**
- if you didn't have a signed rental agreement in place.

### We do not cover

Unpaid rent:

- owing to you for the first **4** consecutive weeks that the tenant does not pay any rent
- if the tenant stopped paying rent or defaulted before the period of insurance started
- if the tenant stopped paying rent or defaulted either prior to or after the fixed term stated in the rental agreement
- if there is no signed rental agreement in place
- if you or your managing agent have not made reasonable attempts to collect unpaid rent or find a replacement tenant
- if the home cannot be lived in because of an insured incident. (See additional feature 1a and 1b for the cover provided.)

### More details

For further details about how we pay claims for additional feature 1c. Default or non-payment of rent when under a fixed rental agreement, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

## 1d. Legal cost to recover unpaid rent

### We cover

If:

- we accept your claim for unpaid rent under additional feature 1c **and**
- before incurring any legal costs, you obtained our permission in writing to incur legal costs to recover the unpaid rent, **we will pay**:
  - agreed legal costs to recover the rent owed to you
  - reasonable costs charged by a managing agent for attending a court or tribunal to try to recover the unpaid rent.

You must repay us any rent you recover that you previously claimed under additional feature 1c.

The most we will pay for all claims against any one tenant is **\$5,000**.

### We do not cover

Legal costs:

- for which you have not first obtained our written permission
- not related to recovering rent from the tenant
- if we have not paid a claim under additional feature 1c.

## 2a. Removal of debris

### We cover

#### Removal of debris and making the home safe

When the home is damaged by an insured incident, we will pay the reasonable and necessary costs to:

- remove the damaged parts of the home from the insured address
- demolish the home if necessary **and**
- make the home safe if it can't be lived in.

If we authorise the repair or rebuilding of the home, we will also pay the reasonable and necessary costs of:

- temporary fencing
- fees from quantity surveyors, land surveyors, architects and engineers
- building application fees and legal work to repair or rebuild.

The limit for this additional feature for any one insured incident is **15%** of the home sum insured. We will pay this in addition to the sum insured for the home.

#### Removal of debris and keeping contents safe

When your contents are damaged by an insured incident, we will pay the reasonable and necessary costs to:

- dispose of damaged contents **and**
- store undamaged contents during the reasonable time it should take to repair the home.

The limit for this additional feature for any one insured incident is **10%** of the contents sum insured. We will pay this in addition to the sum insured for the contents.

### We do not cover

The following costs if you had planned to demolish the home before the insured incident:

- costs to remove debris
- extra rebuilding costs
- costs to demolish the home or make the home safe.

### More details

For further details about how we pay claims under additional feature 2a. Removal of debris, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.



## 2b. Extra costs to comply with the latest home building regulations

### **We cover**

When we authorise rebuilding or repairing damaged parts of the home, we will pay for the extra cost of making these parts comply with the latest home building regulations and laws.

The extent of the upgrade needed will depend on how old the home is and what building regulations have changed since the home was built. The cover in this feature is not paid in addition to the home sum insured, so always keep your sum insured up to date with the latest new rebuilding cost.

### **We do not cover**

- costs to upgrade undamaged parts of the home to comply with the latest building regulations
- costs to make the home comply with building regulations that existed when the home was originally built or which applied to alterations made to the home before the insured incident.

## 2c. Rainwater tank or solar heating system

### We cover

When the home is insured under this policy, we will pay up to **\$2,500** of your net costs\* to install a rainwater tank, solar heating system or both at the home.

This benefit is payable when:

- **80%** or more of the home is damaged by an insured incident **and**
- the home does not have a rainwater tank or solar heating system **and**
- your sum insured (plus any cover under safety net home protection, if you have added optional cover 4) net is adequate to repair or rebuild the home **and**
- we have authorised or arranged the repair or rebuilding of the home.

\* **Net cost** is the amount you spend after deducting any government subsidy you are entitled to. You must supply us with proof of the amount you spent before we will pay you.

### Rainwater tank includes:

- a rainwater tank or bladder
- an electric pump and wiring
- a tank stand and base
- pipes connecting roof drainage to the tank, pump and parts of the home
- installation costs.

### Solar heating system includes:

- collector panels and tubes that catch and store the sun's energy
- a water tank electric pump and wiring
- a tank stand and base
- pipes connecting the collector panels or solar tubes from roof, to tank, pump and parts of the home
- installation costs.

### We do not cover

- any costs unless you have entered into a contract for the supply of the rainwater tank or solar heating system within **30** days of settling your claim
- any amount covered under additional feature 2b (extra costs to comply with the latest home building regulations).

### 3. Replacement of locks

#### **We cover**

When you have home or contents cover, we will pay the necessary cost of replacing locks to the external doors or windows of the home or unit or changing their key codes if keys to those locks are stolen anywhere in Australia or New Zealand.

The limit is **\$800** for any incident resulting in a claim.

#### **We do not cover**

Replacement of locks or lock barrels for more than one incident while the same tenant occupies the home or unit.

### 4. Mortgagee's discharge costs

#### **We cover**

When you have home cover and we pay a claim for the home to a credit provider that fully repays the home loan, then we will pay the administrative and legal costs of:

- discharging the mortgage **and**
- deleting the mortgagee from the land title on the home.

The most we will pay for this feature in any one period of insurance is **\$1,000**.

#### **We do not cover**

Penalty interest rate charges or early loan repayment charges imposed on you by the credit provider.

## 5. Legal liability cover

The most we will pay for all claims from any one incident under home and contents legal liability cover is **\$20 million**, including all associated legal costs we have agreed to pay following your claim.

**For what is not covered under this additional feature see 'We do not cover legal liability caused by or resulting from:' on pages 37 to 39 and 'We do not cover loss, damage or legal liability:' on page 40.**

### 5a. Legal liability when you have home cover

#### When you have home cover under this policy

We cover your legal liability to pay compensation for death or bodily injury to other people or loss or damage to their property resulting from an incident which happens:

- in connection with you owning the home **and**
- at the insured address.

### 5b. Legal liability when you have contents cover in a unit under this policy

#### When you have contents cover under this policy

We cover your legal liability to pay compensation for an incident causing death or bodily injury to other people, or loss or damage to their property which happens:

- in connection with you owning the unit at the insured address **and**
- in the unit or in the common areas of the home unit building.

## More details

For further details about how we pay claims under additional feature 5. Legal liability, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

## 6. Automatic adjustments to the sum insured

### **When the home policy is due for renewal**

At each renewal, we will review and adjust your sum insured, taking into account trends in building costs and the cost of rebuilding the home. This may help reduce the risk of any potential under-insurance of the home.

We will use data such as past experience, industry home building cost guides, home building values and average sums insured for your immediate area, our claims information and any record we have of previous sum insured values for your insured address.

### **When your contents policy is due for renewal**

At each renewal, we will review and adjust your sum insured, taking into account additional items you might buy during the period of insurance and increases in the replacement cost of contents. This may help reduce the risk of any potential underinsurance of your contents.

We will use data such as past experience, industry cost guides, our claims information and the average sum insured for your immediate area.

### **Note**

#### **Review the adjusted sum insured**

When you receive your renewal offer, your renewal certificate will show the adjusted sum insured. If you do not wish to accept the adjusted sum insured, you can ask us to change it. We will tell you if we have any minimum sum insured requirements and if we agree to your requested sum insured.

We will not automatically adjust the sum insured on mortgagee's interest.

We also bring forward the adjustment if your sum insured is inadequate at a time of a claim. More information on how an early adjustment is calculated see page 48.

### **More details**

For further details about how we bring forward the adjustment to the sum insured at a time of a claim, please refer to our Premiums, Excesses, Discounts and Claims Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

# Optional covers

You can ask us to add one or more of the following optional covers to your policy for an extra premium. Sometimes an option might not be available and we will tell you if this is the case.

## If you choose and pay for an option:

- that option will be shown as covered on your certificate of insurance **and**
- you will be covered for loss, damage or injury under that option caused by an accident or incident in the period of insurance.

## 1. Motor burnout

### We cover

The burning out or fusing of a household electric motor which is part of the insured home or contents.

Cover includes repairing or replacing:

- the electric motor or compressor containing the motor
- an entire sealed unit, filter, dryer and re-gassing if the electric motor is inside a sealed refrigeration or air conditioning unit
- a swimming pool water pump combined with its electric motor, if the replacement pump motor cannot be bought on its own.

### When the motor cannot be replaced

If an electric motor or motor in an appliance cannot be replaced, we will pay the replacement cost of an equivalent motor or motor in a sealed unit of the same specification and standard available today.

We will not pay for replacement of the whole appliance.

### We do not cover

- any motor or sealed unit aged **11** years or more
- the cost of extracting or re-installing a submersible pump
- damage to a refrigerator or freezer caused by spoiled food
- any amount you can recover under a manufacturer's guarantee or warranty

Motors in any:

- television, video recorder, DVD player or recorder
- radio, stereo, hi-fi or other sound equipment
- computer, printer or computer equipment
- microwave oven
- appliance or fixture that is used for a business activity.

## 2. Accidental damage

### We cover

The home or contents are covered for **accidental loss** (e.g. losing something) and **accidental damage** (e.g. breaking or damaging something).

Even though these are not covered under insured events 1 to 12, this option also covers:

- the cost of removing glass fragments from home or contents items
- accidental damage:
  - to ceramic tiles
  - to drinking glasses, decanters, jugs and any glass or crystal items carried by hand
  - to a TV screen or computer monitor
  - to glass that is part of a radio or clock, vase, ornament, lamp or hand-held mirrors
  - caused by watering systems and hoses if it happens suddenly as the result of one incident
  - by scorching with a hot object even though there is no fire, **but not** scorching or burning by cigars, cigarettes or pipes
  - caused by animals or birds, **but not** damage from biting, pecking, clawing, urine or excrement.

Even though damage to a refrigerator or freezer caused by spoiled food is not covered under optional cover 1 (Motor burnout), this option also covers accidental damage to a refrigerator or freezer caused by spoiled food.

### We do not cover

- other than as shown above, a loss is not covered under this option if it is excluded elsewhere in this policy (e.g. exclusions in insured events, additional features and options)
- swimming pool liners or covers
- contents away from the insured address
- loss or damage without you being able to reasonably establish an insured incident took place at a certain time and date.

#### Accidental loss or damage caused by:

- a deliberate act by you
- a computer virus or computer malfunction
- building, renovating or altering the home (except for spilling paint)
- food spoilage
- failure or shutdown of the electricity supply from any cause or spoilage of food resulting from this
- wear, tear, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, rust, corrosion, wet or dry rot
- scorching or burning by cigarettes, cigars or pipes
- animals, birds or insects biting, pecking or clawing the home or contents, or damage caused by their excrement.

### 3. Mortgagee's interest for unit owners with a mortgage

#### **We cover**

We will cover the mortgagee's interest in the unit if:

- the unit suffers loss or damage caused by an insured incident in the period of insurance **and**
- the home unit building insurance doesn't apply or doesn't fully cover the cost of repairing the building **and**
- the mortgagee claims under your policy for repayment of the mortgage.

The most we will pay for the mortgagee's interest is the lowest of these **3** amounts:

- the difference between the unit building insurance cover and the cost of repairing the damage **or**
- the amount to fully repay the mortgage at the time of the loss **or**
- the sum insured for the mortgagee's interest shown on your certificate of insurance.

#### **Note**

This optional cover is only available if you insure contents in a unit under this policy.

#### **We do not cover**

Any loss, damage or liability dealt with in additional features 1 to 6.



## 4. Safety net home protection

### We cover

When the home is damaged by an insured incident and the cost of repairing or replacing it exceeds the sum insured, then we will pay up to a further **25%** of the home sum insured to:

- repair damage **or**
- replace the home **or**
- pay you what it would cost us to repair or replace the home.

### Note

The cover in safety net home protection does not increase the home sum insured. Any additional feature based on a percentage of the home sum insured does not increase.

For example, the most we will pay for removal of debris for a home claim is 15% of your home sum insured. The sum insured for this feature is not increased as a result of having safety net home protection.

Safety net home protection is designed to give you some extra protection against being affected by under-insurance outside your control.

You are responsible for insuring the home for what it costs to completely rebuild it using new materials. Even though you may do this, your sum insured can still fall short if building costs suddenly surge above normal after a disaster.

Our experience is that building costs can surge after widespread natural disasters like storms, cyclones and bushfires, causing greater demands on builders and materials.

### Contact us immediately if you increase the size of the home

After you take out this policy, if you ever increase the size of the home (e.g. extending a room or adding a garage) you need to tell us and review the home sum insured. This is important because the cost to rebuild the home may have increased.

If the increase to the size of the home is more than **10%** and you do not contact us to appropriately adjust your sum insured, the most we will pay under this feature reduces from **25%** to **12.5%** of your sum insured.

### More details

For further details about how we pay claims under optional cover 4. Safety net home protection, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

# What you are not covered for

This section details what is not covered under any part of your policy.

## We do not cover loss or damage:

### Anything you don't own

To any home or contents you don't own.

---

### Business activity

To any part of the home used for any business activity or loss or damage to contents kept in this area **except** when the business activity is:

- using a part of the home as a home office
  - one you told us about and we agreed to continue cover and this is noted on your certificate of insurance.
- 

### Erosion or subsidence

Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement, **but we will cover** subsidence damage to the home if you have home cover and the damage is caused by:

- insured event 7 (burst pipes, leaks and overflows)
  - these insured events if the damage occurs within **72** hours of the event happening:
    - insured event 2 (explosion)
    - insured event 5 (earthquake and tsunami)
    - insured event 6 (storm and flood).
- 

### Actions or movements of the sea

Caused by actions or movements of the sea, **but we will cover**:

- damage caused by insured event 5 (earthquake and tsunami)
  - damage caused by storm surge to the extent it is covered under insured event 6 (storm and flood).
-

## We do not cover loss or damage:

### Seepage of water through the earth

Caused by water seeping or running:

- through the earth (sometimes called hydrostatic water seepage)
  - through or down the sides of earth or earth fill that is up against the home
  - down the sides or underneath swimming pools or spas causing them to move, change shape or lift or leaking through their hydrostatic valves
  - against or through retaining walls and forcing them to move or crack.
- 

### Bushfires, storms or floods in the first 72 hours of cover

Caused by a bushfire, storm or flood occurring within the first **72** hours from the start of this insurance cover, **but we will cover** these events if this policy began on the same day:

- you bought the home or unit
  - that another policy covering the home or contents expired, **but only** 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).
- 

### Breaking the law

- when you or someone with your knowledge or permission uses any part of the home or unit for criminal or unlawful purposes
  - you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.
- 

### Not complying with building regulations

Caused by or contributed to because the home or unit did not comply with building laws or regulations **except** those laws or regulations introduced after the home was originally built or last altered which you are not required to comply with.

---

### Failing to take care of the home or contents

Caused by, or as a result of, your failure to:

- take reasonable care of the home and contents
  - keep the home and contents in good condition and well maintained
  - fix faults and defects as soon as you become aware of them.
-

## We do not cover loss or damage:

### Insects, birds and vermin

Caused by insects, birds or vermin (such as termites, rats, rabbits and mice), **but we will cover:**

- fire damage they cause if covered by insured event 1 (fire)
  - damage if covered by insured event 12 (breakage of fixed glass)
  - water damage they cause if covered by insured event 7 (burst pipes, leaks and overflows).
- 

### Roots of trees, shrubs and plants

Caused by the roots of trees, shrubs or plants, **but we will cover** damage caused by liquid leaking or overflowing from pipes or drains that are blocked or damaged by these roots under insured event 7 (burst pipes, leaks and overflows).

---

### Home or unit unoccupied for longer than 60 days

After the home or unit has been unoccupied for longer than **60** consecutive days **unless** you have told us about this and we have agreed to provide cover in writing (see page 56 for details).

---

### Failing to establish an insured incident

If you are unable to reasonably establish an insured incident took place at a certain time and date.

---

## We do not cover legal liability caused by or resulting from:

### Agreements you entered into

Any agreement or contract you enter into, **but we will cover** your legal liability to the extent that it would have existed with or without any agreement or contract.

---

### Aircraft

Using or owning any aircraft.

---

### Building, altering or renovating

Building, altering or renovating the home (if you have home cover) or the unit (if you have cover for contents in that unit) **unless** the home or the contents in the unit are insured by your policy and the total costs of building, altering or renovating are no more than **\$50,000**.

---

### Buildings, property or land which are not at the insured address

You owning, occupying or leasing any building, property or land **except for:**

#### **When you have home cover**

- the home and domestic land at the insured address

#### **When you have contents cover for cover in a unit**

- the unit at the insured address and the common areas of the home unit building.
- 

### Business activity

Any business activity **unless** this income is from:

- the tenancy of the home or part of the home insured by your policy
  - the tenancy of a unit where your contents are insured by your policy.
- 

### Caravans and trailers

Using or owning a caravan, mobile home or trailer.

---

## We do not cover legal liability caused by or resulting from:

### Committing an offence or breaking the law

You or any person insured under the policy or a person acting with your given or implied consent:

- committing or trying to commit an unlawful or criminal offence, such as supplying illegal substances or drugs, assault or malicious damage
  - not obeying any commonwealth, state, territory or local government law, by-law, order or direction relating to:
    - installing smoke alarms
    - pool fencing
    - failing to install a balcony railing or balustrade when required
    - dangerous goods, gases and liquids
    - fixing defects or making the home or unit safe.
- 

### Death or injury

Death or injury of:

- you
  - a child (born or unborn) under **18** years who is your child or the child of your spouse, de facto or partner
  - your pets
  - anyone who usually lives with you in your usual place of residence unless the person is
    - a tenant of the home or unit and not a person under **18** who is:
      - your child **or**
      - the child of your spouse, de facto or partner.
- 

### Deliberate act or lack of action by you

Any act, by you or by someone acting with your given or implied consent that is:

- deliberate
  - demonstrates a reckless disregard for the consequences of that action
  - a deliberate lack of action.
- 

### Disease or illness

Exposure to or disease caused by asbestos in any form or a disease, illness or sickness, you knowingly spread or failed to take due care to prevent spreading, after you knew about it.

---

## We do not cover legal liability caused by or resulting from:

### Illegal drugs

An incident which:

- occurred when you were under the influence of, or your judgment was affected by, any illegal substance or illegal drug **or**
  - you caused or contributed to because you possessed, supplied or consumed illegal substances or illegal drugs.
- 

### Legal action in other countries

Legal action or legal claims brought against you, decided or heard in countries outside Australia or New Zealand.

---

### Libel or slander

Libel or slander.

---

### Motor vehicles or motor cycles

Using or owning a motor vehicle or motor cycle or instructing someone how to use it **unless** at the time of the incident the vehicle:

- was being used for domestic gardening **and**
  - did not require compulsory third party insurance.
- 

### Property owned by you or property in your legal custody

Damage to property which:

- is owned by you or your family
  - belongs to someone else and is in your physical and legal custody or control.
- 

### Watercraft

Using or owning any watercraft.

---

### Your employees

Death or injury of your employees or damage to their property while they are working for you.

---

## We do not cover loss, damage or legal liability:

### Revolution, war

Caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, military coup or any looting or rioting following these incidents.

---

### Biological, chemical, other pollutant or contaminant

Caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these incidents, **but we will cover:**

- fire damage that is covered by insured event 1 (fire)
  - your legal liability covered under additional feature 5 (legal liability) caused by your legal use of pesticides or herbicides at the insured address.
- 

### Radioactivity

Caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these incidents.

---

### Flood caused by deliberate damage to a reservoir or dam

Flood damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam or any looting or rioting following these incidents.

---

### Confiscation or damage by a legal authority

Caused by confiscation, nationalisation, requisition or damage caused by the police, a government authority or someone with the legal authority to do this.

---

### Defect, structural fault, faulty design

Caused by a defect, structural fault or design fault that you knew about (or should reasonably have known about) and did not fix before the loss, damage or legal liability 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).

---

### Deliberate actions by you

Caused by an act or omission by you, your family or any owner or part owner of the home or contents, or anyone acting with your consent which:

- is deliberate
  - demonstrates a reckless disregard for the consequences of that act or omission.
-



## We do not cover the cost of repairing, replacing or fixing:

### Power surge, mechanical or electrical breakdown

Equipment which doesn't operate properly because of power surge, mechanical or electrical breakdown **unless it is covered under:**

- motor burnout (if you have chosen and are covered for option 1)
  - Lightning (insured event 4)
  - Impact (insured event 10).
- 

### Wear, tear, rust, mould

The results of or loss or damage from wear, tear, rust, fading, gradual deterioration, mould, rising damp, mildew, action of light, atmospheric or climatic conditions, corrosion or rot **unless** this is covered under:

- storm and flood (insured event 6)
  - burst pipes, leaks and overflows (insured event 7).
- 

### Photographs, electronic data and images

- electronic data or files that are corrupted, damaged or lost, **but we will cover them:**
    - if the device they were stored on is lost or damaged by an insured incident **and**
    - you can show us proof of purchase **and**
    - you cannot restore them through the supplier free of charge.
  - photographs, films or other visual images stored electronically or on any other medium, including hard copies that are corrupted, damaged or lost, **but we will cover** photographs purchased as a work of art or furnishing from a retail outlet.
-

## We do not cover:

### Building extensions, alterations or renovations affecting the roof or external walls

When the home or unit's exterior walls or roof are opened up or removed (even if temporarily covered) during home building, alterations or renovations, we will not cover:

- damage caused by water entering the home or unit through openings in the walls or roof or other unfinished parts of the home or unit building
- storm, flood, malicious damage or vandalism to unfinished parts of the existing home or new work
- theft by someone who enters or leaves through an open or unfinished wall, roof, door or window (even if it was temporarily secured or covered)
- theft of building materials or fixtures before they are installed or fixed in place
- legal liability for accidents under additional feature 5 (Legal Liability) caused by or arising out of building, altering or renovating a home or unit **unless** the total cost of building, altering or renovating is **\$50,000** or less, **and**:
  - the home is insured by your policy (for an incident at the home) **or**
  - the contents in the unit are insured (for an incident in the unit).

If you want insurance related to building extensions, alterations and renovations, call us for information about our construction insurance product.

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### Extra costs following an insured incident

Consequential losses or extra costs following an insured incident, including but not limited to:

- loss of income or wages
- cost of your time to prove your loss or to help us assess your claim
- the cost of hiring appliances after yours are lost, damaged or stolen
- professional, expert, legal, consulting or valuation costs unless you obtained our prior written authority to incur these costs
- cost of replacing or reapplying pest control chemicals and baits in or around the home
- loss of water from a bursting or leaking pipe or water container

**unless** this is covered by an additional feature or option under this policy.

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# Claims

## Making a claim

### When to make a claim

Contact us as soon as possible if you suffer loss or damage, or there is an incident that could result in a claim.

### How to make a claim

**Step 1 Make sure everyone is safe. For emergencies, please call 000.**

**Step 2 Immediately report any theft and malicious damage to the police**

Give them a list of all stolen or damaged items. Keep details of the date reported, name of the police officer, police station reported to and the report number.

**Step 3 Try to prevent further loss, damage or injury**

You must do everything you reasonably can to prevent further loss, damage or liability (e.g. if there is a hole in the roof, arrange for it to be covered to prevent further water damage from rain).

**Step 4 Contact us without further delay on 13 25 24**

We're available **24** hours a day. You can also lodge your claim online ([suncorp.com.au](http://suncorp.com.au)) and a consultant will return your call. If you delay reporting your claim, we will not pay for any additional loss or damage caused by your delay.

Describe details of what has been affected by the event (e.g. a broken window, storm damage or a list of stolen items). For electrical items, please have details about the make and model handy.

### For customers who are registered for GST

If we ask you for this, you must tell us about any Input Tax Credits (ITC) you are entitled to for your premium and claim. If you don't, we will not pay any resulting fines, penalties or tax charges incurred by you. When we calculate a payment to you for your claim, we can reduce it by any input tax credits you are, or would be, entitled to receive.

### Legal liability claims

Tell us about any incident that has caused an injury to others or damage to other people's property. You also must immediately tell us about any demands made on you to pay compensation to others and send these to us, and any court documents, letters of demand or offers of settlement.

If you make a legal liability claim that is covered under this policy we can decide to defend you, settle any claim against you or represent you at an inquest, official enquiry or court proceedings.

If we decide to defend you, settle any claim against you or represent you, then you must give us all the help we need, including help after your claim has been settled.

For information on Legal liability see page 28.

## What you must not do

When an incident occurs which could result in a claim:

- do not get rid of damaged parts of the home or contents without our consent
- do not carry out or authorise repairs without our consent unless you cannot contact us and the repairs are necessary to protect the home or contents from further loss or damage
- do not wash or clean or remove debris from any area damaged by fire without our consent unless you need to do this to prevent further loss or for sanitation
- do not admit liability or responsibility to anyone else unless we agree
- do not negotiate, pay or settle a claim with anyone else unless we agree.

## If you do not comply

If you do not comply with 'How to make a claim' and 'What you must not do' we can reduce or refuse your claim.

## If we decline a claim

We will provide reasons for our decision to decline and if your claim is lodged, we will send you written confirmation. If you wish to dispute our decision, see page 62 for more information.

# How to establish your loss

## Establish an incident took place

When making a claim you must be able to prove that an incident insured by your policy actually took place. If you do not do this, we will not be able to pay your claim.

## Describe your loss or damage

You must also give us accurate and full details of what was lost, stolen or damaged and give us proof of value and ownership for items claimed.

## How to prove ownership and value

For lost, damaged or stolen items that are no longer available for inspection, you are required to validate your claim by giving us details of when and where purchased and reasonable proof of ownership and value.

We will decide what is reasonable proof of ownership and value depending on what you are claiming for, how old they are and their value.

If you are unable to reasonably substantiate your claim, we can reduce or refuse your claim.

## Things you must do

- allow us to inspect the damaged home or contents, including to investigate the cause of the loss and to assess your claim.
- allow us to arrange for experts to assess the damaged home, unit or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement if we ask for this. If you choose to use our recommended repairers (when available), there is no need to obtain your own quotes
- consult an expert if we ask for this and provide any information the expert requests
- give us access to records that would be acceptable for tax reporting showing the rent received for the home or unit in the 12 months before the incident
- show us any rental agreement that you have with your tenant.

Your co-operation is extremely important. If you do not co-operate we may reject your claim, or we may be unable to assess and pay your claim.

## Your excess

### What is an excess?

An excess is the amount you have to pay for each incident when you make a claim. We will deduct the excess from the amount of cover provided by your policy. The amount and types of excesses are shown on your certificate of insurance or in this PDS.

The types of excesses are:

<p><b>Basic excess:</b></p>	<p>A basic excess applies to all home and contents and optional cover claims.</p> <p>We take into consideration a number of factors when setting the amount of your basic excess, such as:</p> <ul style="list-style-type: none"> <li>- the amount you have chosen from the range we offer;</li> <li>- your claims history;</li> <li>- if the home will be unoccupied for more than 60 consecutive days; and</li> <li>- if the home is located offshore such as on an island off the Australian mainland.</li> </ul>
<p><b>Theft by tenants excess (insured event 3a):</b></p>	<p>For any claim we pay under this event, an excess of <b>\$500</b> will apply in addition to any other excesses that apply.</p>
<p><b>Vandalism and malicious damage (insured event 8a):</b></p>	<p>For any claim we pay under this event, an excess of <b>\$500</b> will apply in addition to any other excesses that apply.</p>
<p><b>Earthquake and tsunami excess:</b></p>	<p>When loss or damage is caused by an earthquake or tsunami, you pay this excess in addition to any other excesses that apply.</p>

In relation to additional feature 1c Default or non-payment of rent, you should also note that for any claim under this additional feature we do not pay the first 4 weeks of any unpaid rent (see page 22). You will also need to pay the basic excess for any claim under this additional feature.

## When multiple excesses apply

Depending on the circumstances, you might have to pay more than one type of excess when you claim. When you claim for both home and contents because of the same incident you must pay the excess for the home claim plus the excess for your contents claim unless you make a claim under:

- Theft by tenants or their guests under insured event 3a. see page 14 **or**
- Vandalism and malicious damage by tenants or their guests under insured event 8a. see Page 17.

For a claim under insured event 3a. or 8a., you only pay the basic excess for the home or contents claim, whichever is the higher, plus the applicable insured event excess (page 45).

### More details

For further details about our excesses, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

## How to pay your excess

If your claim is approved, we will:

- ask you to pay your excess to a repairer or supplier **or**
- ask you to pay us the excess **or**
- deduct the excess from the amount of cover for the insured loss and pay your claim.

You must pay the excess in full (if we ask for it) before we pay any claim.

## How we settle your claim

### We choose how your claim is settled

If we agree to pay a claim for loss, theft or damage to the home, unit or contents we will decide if we will:

- repair damage new for old **or**
- replace home or contents new for old **or**
- pay you what it would cost us to repair or replace the home or contents new for old.

The meaning of new for old is defined below.

### We will not:

- pay extra to replace the home or contents to a better standard, specification or quality than it was before the loss or damage occurred except as stated in 'new for old' on the next page
- fix a fault that existed before the loss or damage occurred.

## New for old means:

- **new materials, new items**  
we replace or repair with new items or new materials that are available at the time of replacement or repair from Australian suppliers.
- **new for old, regardless of age**  
we replace or repair new for old regardless of age, with no allowance for depreciation. For example, a leather lounge which was purchased 5 years ago for \$5,000 and now worth \$2,000, will be replaced with a brand new leather lounge equivalent to your old lounge when it was new. Cover is not limited to \$2,000.
- **same type, standard and specification as when new**  
we replace or repair to the same type, standard and specification as when new. If the same is not available, it means of a similar type, standard and specification when new. It can be a different brand.

## New for old does not:

- include paying the extra cost of replacing or purchasing an extended warranty on any home or contents item **or**
- mean of a better standard, specification or quality than when new.

## When items may be replaced to a better standard

### Refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating

For these items when being replaced, new for old means replacing with a new item of equal specification and if you agree, it means replacing with a minimum 3 star energy rating if this is available. It can be a different brand.

### Obsolete electrical appliances

For obsolete electrical appliances, such as outdated computers or TVs, new for old means replacing or repairing to an equal specification. If this is not available, it means to the nearest better specification available. It can be a different brand.

## When items cannot be replaced new for old

### Paintings, pictures and works of art

For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to buy the item immediately before the loss or damage occurred, **but we will not pay** more than its sum insured for that item.

## When the sum insured is not enough to pay a claim

### Pro rata adjustment of the sum insured

At renewal, we will adjust your total home and contents sum insured to accommodate increases in building and replacement costs. If you make a claim part way through the period of insurance, we will bring forward this adjustment using the following formula. We will:

- + increase the sum insured by the current annual adjustment of the sum insured at the time of the loss or damage and
- subtract from this an amount for unused period of insurance.

#### For example

If the home is under-insured and is destroyed by fire after **6** months period of insurance and the current annual adjustment we are using is **10%**, then we would increase your sum insured by an annual adjustment of **5%**.

This is on the basis that only half your period of insurance has been used, so you are entitled to half the annual automatic adjustments to the sum insured.

## If you are still under-insured

### Home claims

If the home sum insured after the pro rata adjustment is not enough to repair or rebuild the home, then we will add the cover provided by optional cover 4 (Safety net home protection) if you have this option see page 33.

If you are still under-insured after the pro rata adjustment and safety net home protection, then we will pay you the adjusted home sum insured plus any cover available under safety net home protection. We will not arrange repairs or replacements.

### Contents claims

If the contents sum insured after the pro rata adjustment is not enough to repair or replace your contents, then we will pay you the contents sum insured.



# Home claims

## How we settle home claims

If we agree to pay a claim for loss, theft or damage to the home, we will decide if we will:

- repair damage new for old **or**
- rebuild the home new for old **or**
- pay you what it would cost us to repair or rebuild the home new for old.

## When we repair or rebuild the home

We will do our best to obtain new materials that are the same type, standard and specification as when new. If the same is not available, we will use new materials of a similar type, standard and specification that are commercially available and compliant with the latest building regulations.

## When we cannot match materials

**If we cannot find new materials to match undamaged parts, we will use the closest match available to us.**

**If you are not satisfied with the materials we find as the closest match:**

If we agree, you can pay the extra cost of replacing undamaged parts of the home to achieve a uniform appearance.

Or we will pay you what it would have cost us to repair or rebuild the damaged part.

## Repairing or rebuilding damaged parts

We will only repair or rebuild the parts that are damaged by an insured incident. You cannot claim to replace undamaged parts of the home to create a uniform appearance, such as when:

- **one garage door is damaged**  
we will only replace or repair the damaged one, not other doors
- **roof tiles are damaged**  
we will only replace the damaged ones, not the undamaged tiles, even if the undamaged tiles are faded and do not match the new ones used for repairs
- **roof sheeting is damaged**  
we will only replace the damaged roof sheeting, not the undamaged roof sheeting, even if the closest match available to us is a different shade or colour to the undamaged roof sheeting
- **an external wall is damaged**  
we will replace the damaged parts of the wall, not undamaged areas of the wall or other sides of the home.

**For circumstances where we will repair or rebuild undamaged parts read the following pages.**

## When we will repair or rebuild undamaged parts

If we cannot match the new materials with the undamaged parts, if necessary, we will only pay extra to create a uniform appearance when:

- **wall tiles are damaged**  
we will pay up to **\$750** extra for each incident to replace undamaged wall tiles in the same room, stairs, hallway or passageway\* so they match or complement new tiles used for repairs
- **other wall coverings are damaged**  
(e.g. paint, wallpaper, wood panels, but not tiles) we will pay extra to paint, wallpaper or replace undamaged wall coverings in the same room, stairs, hallway or passageway where the damage occurred
- **floor coverings are damaged** (including tiles)  
we will pay extra to replace continuously joined undamaged floor coverings of the same material in the same room, stairs, hallway or passageway where the damage occurred
- **kitchen cabinets, cupboards or benchtops are damaged**  
this is described on the next page.

\*For definitions of these terms refer to the diagrams on pages 51 to 52.

## Repairing or replacing kitchen cabinets, cupboards or benchtops

### We will repair damaged parts of your kitchen

We will repair the damaged parts of your kitchen cupboards, cabinets or benchtops.

### When we will replace undamaged parts of the kitchen

To create a uniform appearance, if necessary, we will pay extra to replace undamaged parts of the same cupboard, cabinet or benchtop so that they match the repaired parts.

### Same cabinet, cupboard or benchtop means:

- those parts continuously joined to the damaged parts (this is one 'section')
- made out of the same materials **and**
- on the same level.

See the case study on the next page for a visual explanation.

#### Note

Sometimes replacing the benchtop, door fronts or drawers in the undamaged area is all that is necessary to create a uniform appearance. We will decide what is necessary depending on the circumstances.

## Case study

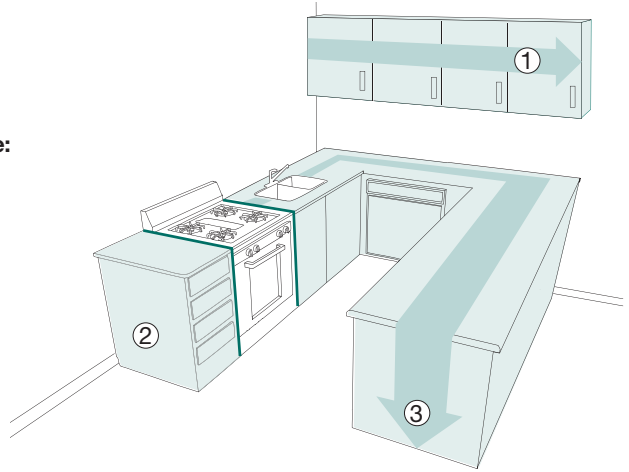
The extent of repairs carried out to match undamaged areas in a kitchen.

**To match undamaged areas to the damaged parts, they must be:**

- continuously joined **and**
- on the same level **and**
- made of the same material.

### In this kitchen case study

Areas 1, 2 and 3 will be treated as separate sections. The oven breaks up the bottom level into two sections (e.g. if only section 2 is damaged, we will not pay to replace sections 1 and 3).



## What we mean by same room, stairs, hallway or passageway

### Same room

**A room is an area starting and finishing at:**

- its nearest walls
- nearest doorway, archway or similar opening of any width
- a change in the floor or wall covering.

A hallway next to a room is not the same room, even if it has the same floor or wall covering as the room.

Any archway or similar opening separates a room unless it is a combined lounge-dining room (below).

### Combined lounge-dining room

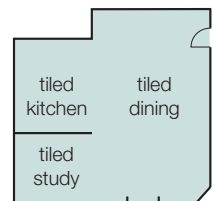
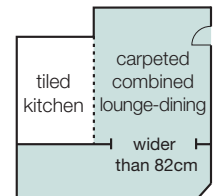
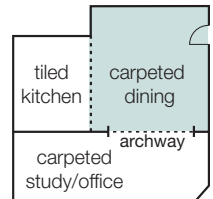
We will only combine rooms with a shared doorway, archway or similar opening when:

- they are lounge and dining rooms **and**
- the shared doorway, archway or similar opening is wider than 82cm **and**
- the floor or wall covering is the same in both rooms.

### Open plan areas

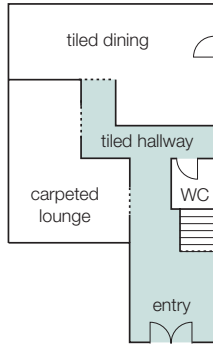
When there is no wall, archway, doorway or similar opening, the room continues until:

- a change in the floor or wall covering
- the nearest wall, doorway, archway or similar opening.



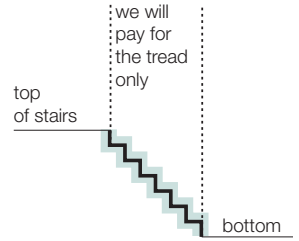
**Same passageway or hallway**

A passageway or hallway has the same meaning as a room. We will not combine a hallway and a room.



**Same stairs**

Side view of stairs



**Legend**

- Shaded areas show the area that we consider the same room, stairs, hallway or passageway.
- Solid lines represent floor to ceiling walls.
- ..... Dotted lines show boundaries of a room or area where there is no physical barrier present (e.g. no wall or door).

**Dealing with defects**

**If a known defect is the cause of the damage**

We do not pay for loss or damage caused by a defect, structural fault or design fault at the home that you knew about (or should reasonably have known about) and did not fix before the loss or damage occurred.

**If an unknown defect is the cause of the damage**

If an insured incident damages the home and an unknown defect was the cause or part of the cause, we will pay for the resulting damage. If the unknown defective part is also damaged by the same incident, we will fix this as well.

**We do not rectify structural or design faults**

When we accept a claim, we will not pay extra to rectify a structural or design fault at the home that existed before the damage occurred. We will only pay you what it would have cost us to fix the damage from the insured incident or if we agree, you can pay us extra to rectify the structural or design fault at the home.

**If undamaged defective parts of the home will not support repairs**

If undamaged defective parts of the home will not support repairing damage by an insured incident, we will only pay what it would have cost us to repair the damage had the home not been defective.

**For known defects or faults**

Once you become aware of a defect, structural or design fault at the home, you must rectify it as soon as possible because there is no cover for loss or damage due to that defect. If you do not rectify the defect or fault, we will not offer a renewal of your policy.

## Changes to the home

### If you want to change the design of the home

When rebuilding the home, if we agree, you can choose to change the design of the home or upgrade parts of it, providing you pay the extra costs of doing this. If you want to downsize the home for less cost than you are entitled to claim, we will not pay more than it costs us to rebuild the downsized home.

### Choosing to rebuild on another site

If the home is to be rebuilt after an insured incident you can choose to have the home rebuilt on another site providing you pay any extra costs involved.

### Homes to be demolished

If you planned to demolish the home before it was damaged by an insured incident, we will only pay you the demolition value of the home. Without written evidence of the home's demolition value, we will not pay the claim if the home is damaged by an insured incident.

The demolition value is the amount you would have received for parts of the home had you sold them when the home was being demolished.

Planned means you intended to demolish the home, had lodged an application to do this, or a government authority had issued a demolition order.

## Lifetime guarantee on home repairs

When we repair or rebuild the home, we guarantee the quality of materials and workmanship of that work for the lifetime of your home if we:

- authorise **and**
- arrange **and**
- pay the builder or repairer directly for this work.

### What we guarantee

We guarantee the material used and standard of the workmanship to be free of defects. If a defect arises in the lifetime of the home as a result of poor quality workmanship or use of incorrect materials, then we will rectify the problem.

### This guarantee does not apply:

- to repairs you authorise or make yourself
- to loss, damage or failure of any electrical or mechanical appliances or machines
- to wear and tear consistent with normal gradual deterioration of the home (e.g. paint peeling off after its expected life cycle, wood rotting from moisture in the air or ground, roofs weathering or a hot water tank leaking after its guaranteed life)
- where we agree with a repair quote and we give you, or the builder or repairer, a cheque for the cost of the repairs and you arrange the repairs.

# Contents claims

## How contents claims are settled

If we agree to pay a claim for loss, theft or damage to your contents, we will decide if we will:

- repair damage new for old **or**
- replace your contents new for old **or**
- pay you what it would cost us to repair or replace your contents new for old.

## When we repair or replace your contents

We will repair or replace your contents with new items or new materials that are reasonably available at the time of replacement or repair from Australian suppliers. We replace to the same type, standard and specification as when new. If the same is not reasonably available, it means of a similar type, standard and specification when new. It can be a different brand.

## When we cannot match materials

**If we cannot find new materials to match undamaged parts, we will use the closest match available to us.**

**If you are not satisfied with the materials we find as the closest match:**

if we agree, you can pay the extra cost of replacing undamaged parts of your contents to achieve a uniform appearance.

Or we will pay you what it would have cost us, but only if we agree to this. We usually insist on replacing jewellery if your cover is adequate.

### **If you have a claim for the following items:**

- paintings, pictures and works of art
- refrigerators, freezers, dishwashers, air conditioners, washing machines and dryers with less than a 3 star energy rating.

Please see page 47 for details on how we settle these claims.

## Repairing or replacing damaged contents

We will only repair or replace contents that are lost or damaged by an insured incident. You cannot claim to replace undamaged parts of your contents (e.g. when a lounge chair which is part of a suite is damaged beyond repair. We will pay to replace that chair, not the whole lounge suite).

## When we will repair or replace undamaged parts

We will pay extra to create a uniform appearance when the following are damaged:

- **internal blinds and curtains**

if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged blinds and curtains in the same room, stairs, hallway or passageway\* where the damage occurred.

- **carpets or other floor coverings**

if we can't match the new material or parts with the undamaged ones, if necessary, we will pay extra to replace undamaged floor carpets and other coverings in the same room, stairs, hallway or passageway where the damage occurred.

\* For definitions of these terms refer to the diagrams in the section 'Home claims' on pages 51 to 52.

## Does your claim affect your cover?

### After a home claim

If we only pay part of the sum insured to you, the home policy continues for the period of insurance.

If we pay the full sum insured to you, all cover under the home policy stops. There is no refund of the unused premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums for the unexpired period of insurance, from the amount we pay for the claim.

### After a contents claim

If we pay the full sum insured on your contents after a claim, your contents sum insured is automatically reinstated and cover continues for the period of insurance at no extra cost. You may need to change your insured address or change your contents sum insured. There is no refund of premium if you reduce your sum insured.

## What we will do after a claim is paid

### Salvaged home contents

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

### Our right to recover claims we pay from those responsible

After we pay a claim under this policy, we can decide to take legal action in your name to recover money from the person or entity that caused loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and was not part of the claim we paid, we will give this to you.

## More details

For examples on how a claim payment might typically be calculated, please refer to our Premiums, Excesses, Discounts and Claim Payments Guide available at [www.suncorp.com.au/moredetails](http://www.suncorp.com.au/moredetails). A copy of this guide can be provided to you on request, at no charge, if you contact us on **13 11 55**.

# Other Important Information

## Your responsibilities

### You must:

- keep the home, unit and contents well maintained and in good condition. This includes rectifying faults or defects such as fixing roofs, gutters, drains, water pipes and tiled areas when they leak or need repairs
- maintain locks or alarms in good working condition, especially if we relied on burglary security or monitored smoke detectors being installed when accepting your insurance
- take all reasonable care to prevent theft, loss, damage or legal liability
- follow all the terms and responsibilities set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

### Not meeting your responsibilities

If you do not meet your responsibilities we may:

- reduce or refuse to pay your claim
- cancel your insurance policy
- reduce your cover to what we would have accepted had we known correct facts.

If fraud is involved, we can treat your policy as if it never existed.

## When you need to call us

### When the home or unit will be unoccupied

When the home or unit will be unoccupied for more than **60** consecutive days all cover stops unless, before the home became unoccupied, we agree in writing to continue cover, and you:

- secure the home or unit against intruders (e.g. window locks or deadlocks) if we ask for this
- install a monitored alarm with smoke detectors if we ask for this
- arrange for your mail to be collected, all regular deliveries cancelled, the lawns and gardens to be maintained, a weekly inspection and any required maintenance while you are away
- pay us any extra premium we require for the increased risk **and**
- agree to any increased excess that we impose.

### When you alter, extend or renovate the home or unit

When you plan to alter, extend or renovate we will not cover you for some insured incidents.

Your legal liability cover is also affected if you spend more than **\$50,000** on building, altering or renovating.



## You must also contact us when:

- you become aware that the home or unit has a defect or is in a state of disrepair (e.g. the roof leaks when it rains)
- you plan to demolish the home. You must obtain written evidence of the home's demolition value. 'Plan' means you intend to demolish the home, have lodged an application to do this, or a government authority issued a demolition order
- trespassers (squatters) occupy the home or unit
- details on your certificate of insurance are no longer accurate
- the occupancy or use of the home or unit changes from a residence to include any business activity, or ceases to be tenanted
- you become aware of any new potential threats or risks to the home, unit or the contents that could increase the risk of loss, damage or liability occurring.

## What we will do when you contact us

We will re-evaluate your policy. We might decide to:

- continue cover with no changes to your policy **or**
- offer to continue cover with an additional excess, charge an additional premium or special condition to your policy **or**
- cancel your policy.

We will advise you of our decision in writing.

# What happens with cancellations?

## Cancellation by you

You can cancel the cover at any time and the cancellation takes effect on the date we receive your request. We will refund any money we owe you less any cancellation fee that might apply and any non-refundable government charges.

## Cancellation by us

We can cancel your cover at any time according to law. We will refund any money we owe you less any non-refundable government charges. If we cancel your policy due to fraud, we will not refund any money to you.

For more information about cancellation see 'Cancellation fee' on page 6 and 'Paying your premium' on page 7.

# Terms explained

The following list explains the meaning of terms used in this policy. When any of the following terms appear in this policy, regardless of whether their first letter is a capital or in lower case, their meaning is shown on the following pages.

## accident

An incident you did not intend or expect to happen.

## actions or movements of the sea

Includes:

- rises in the level of the ocean or sea
- storm surge
- sea waves
- high tides or king tides
- any other actions or movements in the sea.

Actions or movements of the sea does not include a tsunami.

## aircraft

A machine or craft designed to fly or glide in the air.

## at the home or at the insured address

For at the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance.

For a unit, it means in the unit where you have insured your contents under this policy.

## break-in

Unlawful entry into the home, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

## business activity

A business, trade, profession, occupation or any income-earning activity where that income needs to be declared to the Australian Taxation Office. A business activity also includes farming, grazing, agistment of stock or agriculture that earns you money. It does not mean the tenancy of the home or unit.

## business equipment

Business equipment, tools or stock used for any business activity.

## certificate of insurance

The latest certificate of insurance we have given you. It includes your insurance account. It is an important document as it shows the covers you have chosen and other policy details such as the premium that applies.

## collection

A number of items that, by being gathered together according to some underlying principle, has a greater value than the total value of all the individual items.

## common areas

Anywhere on the common property according to the strata, body corporate, unit title or similar law in the state or territory in which the insured address is located.

## compensation

Money you are legally liable to pay as a result of:

- a judgement made against you by a court of law or
- a settlement by us of legal action against you.

It does not include fines, penalties, punitive, aggravated or exemplary damages.

## computers

An electronic digital device that stores, retrieves and processes data, and can be programmed with instructions. It includes devices such as PC, laptop, electronic notebook and a PDA. A computer is composed of hardware and software, including:

- CPU
- monitor
- processor
- hard drive
- keyboard and mouse.

## contents

Your contents shown as insured on page 10.

### **duty of disclosure**

You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- the amount of your premium
- if we will insure you
- if special conditions will apply to your policy.

You do not need to tell us of anything which:

- reduces the chances of you making a claim or
- we should know about because of the business we are in or
- we tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.

### **excess**

See 'Your excess' on page 45.

### **family or your family**

Your spouse, your partner or your de-facto who lives with you, your parents and parents-in-law, your children or your spouse's children, your brothers and your sisters.

### **fixed**

Things permanently attached to the home or permanently anchored in the ground that when removed leave holes or damage.

### **flood**

Inundation caused by rain falling over land resulting in water pooling, overflowing or spreading from:

- naturally occurring or man-made inland water courses such as rivers, creeks, canals, lakes, ponds, dams and reservoirs
- wet areas of land (e.g. marshes)
- dry roads and streets
- normally dry areas of land.

Flood also includes water escaping, overflowing or being released from a dam or reservoir.

Flood is not:

- water from actions or movements of the sea
- a mixture of water from actions or movements of the sea combined with water from any other source.

### **forcible entry or forced entry**

Unlawful entry into the home or unit, including entry by using stolen keys or picking locks. It does not mean opening an unlocked door or window.

### **home**

The home shown as insured on page 8.

For 'at the home or at the insured address' see page 58.

### **home office**

A room or part of the home used as an office for business activities.

### **incident or event**

A single occurrence which is not intended or expected to happen by you.

### **insured events**

The insured events 1 to 12 on pages 13 to 19.

### **insured address**

For the home, it means within the home's domestic land boundaries located at the address shown on your certificate of insurance. For a unit, it means in the unit where you have insured your contents under this policy.

### **interim cover**

Insurance cover we give you before your certificate of insurance is issued. When we issue your certificate of insurance, it will include the period of interim cover.

### **limit**

The most you can claim for any one incident. It includes GST.

### **living and live in**

Someone occupying a home and eating and sleeping there.

### **malicious damage**

Deliberate or intentional damage, including vandalism. It also includes damage caused by a person assaulting another person or committing suicide or murder.

### **memorabilia**

An item collected for the sake of memory that has extra value for a collector in addition to its material value.

### **mobile home**

A motor vehicle designed to accommodate people overnight and be driven on a road.

### **motor cycle**

A single, two or three wheeled vehicle that is powered or partly powered to move by its own motor. Motor cycle includes these vehicles or any of their accessories or spare parts:

- motor cycles and mini-motor cycles
- motorised scooters, motorised bicycles and motorised skateboards, but not mobility scooters designed to accommodate physical disabilities or the elderly.

### **motor vehicle**

A vehicle that moves by the power of its own motor. Motor vehicle includes these vehicles or any of their accessories or spare parts:

- sedans, utilities, trucks, prime movers and trailers for any of these vehicles
- tractors, back hoes, bob-cats, earth dozers or front-end loaders
- quad bikes
- go-carts
- buses, trains or trams.

It does not mean a remote control model or toy motor vehicle.

### **new for old**

see page 47.

### **period of insurance**

The time you are covered by insurance. It is shown on your certificate of insurance.

### **policy**

Your insurance contract. It consists of this PDS and any SPDS we have given you and your latest certificate of insurance.

### **premium**

The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.

### **product disclosure statement (PDS)**

PDS is the name of this document and contains some important terms of your insurance cover. It should be read together with your certificate of insurance. If there are materially adverse changes to your PDS, we will send you a Supplementary PDS (SPDS) or a new PDS.

### **rent**

The amount of rent (after deducting any managing agent's commission that applies) that a tenant pays to occupy the home or unit. If the home or unit is unoccupied, it is the amount a tenant would pay, based on an assessment by a qualified property management agent agreed to by us.

### **rental agreement**

A current written contract between you and your tenant which sets out the term of the rental period and the rent, bond and conditions for occupying the home or unit.

### **retaining wall**

A wall, which is not part of the residential building, designed to hold back or prevent the movement of earth.

### **set**

A group of similar or complementary items that belong or function together.

### **storm**

A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.

### **storm surge**

An increase in the sea level caused by a cyclone.

### **strata or strata title**

Strata, group, body corporate, unit or community title.

### **sum insured**

The most you can claim for any one incident. The amount is shown on the certificate of insurance or in this PDS. The sum insured includes GST. The sum insured on the home and contents includes any adjustment to which you are entitled under additional feature 6 (automatic adjustments to the sum insured).

### supplementary PDS

A document that updates or adds to the information in the PDS.

### tenant

The person or persons who pay rent to occupy the home or the unit. Tenant also includes anyone who usually lives in the home or unit.

### tsunami

An ocean wave caused by an undersea earthquake or volcanic eruption.

### unit

The strata title unit, villa, townhouse or apartment at the insured address. For a non-strata title building, it means a residential flat.

### unit building

The strata or unit title building where you own a unit and insure contents in that unit under this policy.

### unoccupied and occupied

Unoccupied means:

- the home or unit is not furnished enough to be lived in **or**
- no-one is eating, sleeping and living at the home or unit **or**
- the home or unit is not connected to electrical power.

Occupied means:

- someone is eating, sleeping and living at the home or unit **and**
- the home or unit is connected to electrical power.

Furnished means the home contains at least:

- a bed **and**
- a clothes and linen storage area **and**
- an eating table or bench **and**
- a refrigerator and a cooking appliance.

### water containers

- pipes and taps, but not agricultural pipes, agricultural hoses or irrigation systems
- roof gutters and rainwater downpipes
- tanks (e.g. water supply tanks, hot water systems, fish tanks)
- swimming pools or spas
- water beds
- dishwashers and washing machines
- baths, sinks, toilets and basins
- drainage and sewerage systems
- water collection trays in freezers, refrigerators and air conditioners.

### watercraft

Any vessel designed for use on or in water.

### we, us, our

Suncorp Metway Insurance Limited  
ABN 83 075 695 966.

### what it costs us

- for repairs, it means what it costs us to repair the item
- for replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.

### you and your

The people or entity shown as the insured on your certificate of insurance.

# If you have a complaint

For complaints about this product or our services, please tell the people who provided your initial service. Or you can:

- Phone us on** 1800 689 762 (FREE CALL)  
**Fax us on** 1300 767 337  
**Write to us at** Reply Paid 1453 Customer Relations Unit RE058  
GPO Box 1453, BRISBANE QLD 4001 or  
**Email us on** [customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)

We will try to settle your complaint within **1** working day. If we can't, we will tell you within **3** working days that we have received your complaint and try to settle it within **21** days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can also contact the Financial Ombudsman Service. You need to do this within **2** years of receiving our final decision.

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

Their contact details are:

- Telephone** 1300 780 808 (for the cost of a local call)  
**Address** GPO Box 3  
Melbourne, Victoria 3001  
**Email** [info@fos.org.au](mailto:info@fos.org.au)  
**Website** [www.fos.org.au](http://www.fos.org.au)

# Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills
- staged vehicle or home incidents
- false or inflated home or vehicle claims
- home and vehicle fires which may be intentionally started, including by someone known to you.

To report suspected insurance fraud, call 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

# General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice.

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

## Financial Claims Scheme

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

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at [apra.gov.au](http://apra.gov.au) or by calling 1300 13 10 60.

PDS dated 25 June 2010  
PDS active 13 September 2010

This insurance is issued by  
Suncorp Metway Insurance Ltd  
ABN 83 075 695 966 AFSL No. 229869

Level 18  
36 Wickham Terrace  
Brisbane QLD 4000

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## How to contact us



**Call 13 11 55**



**Claims 13 25 24**



**Insurance Fraud  
Hotline 1300 881 725**

**www [suncorp.com.au](http://suncorp.com.au)**



**Visit your local branch**

**SUNCORP**  
Insurance