

Contents Insurance

Combined Financial Services Guide and Product Disclosure Statement

For renters
For owners that live in a strata property

Australia Post

This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃关於保险的重要文件，它解释了根据保单条款什麽是受保、什麽是不受保项目，以及你方和我方的责任条款。你必须要了解後才能决定这项保险是否能满足你的需要。如果你不能阅读和理解英文，请向能帮助你用你熟悉的语言理解内容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείστε να ζητήστε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜੁੱਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

About Australia Post

Australia Post is at the heart of Australian communities, connecting people to each other and the world. Over its long history, its social purpose and commitment to the community has remained the same; to create connections and opportunities that matter to every Australian. Australia Post is invested in *your* success and offers a range of flexible insurance products that provide protection for when the unexpected happens.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE) is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). *We* have been helping Australians protect the things that are important to them since 1886.

QBE in the community

Premiums4Good™

We are committed to giving back to the communities that *we* operate in. Through Premiums4Good, *we* invest a portion of customer premiums into impact investments that aim to make positive environmental or social change, alongside a financial return. It's just another way *we* help in enabling a more resilient future.

Preparation date: 4 July 2024
This PDS is issued and underwritten by QBE.

Relationship between the parties

This Australia Post Home Insurance is issued and underwritten by QBE. Australian Postal Corporation (ABN 28 864 970 579, AR No: 338646) (APC) is an authorised representative of Australia Post Services Pty Limited (ABN 67 002 599 340, AFSL 457551) (APS) which is acting (under its own AFSL) on behalf of QBE when distributing Home Insurance. For details on how APC and APS are remunerated please see the Financial Services Guide (FSG) at the end of this booklet.

For queries or claims relating to *your* Australia Post Home Insurance, *you* can call **13 70 11**. This number is operated by the product issuer, QBE.

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Part A: Product Disclosure Statement

About your policy

Our agreement

When *you* pay or agree to pay *your* premium, *we* agree to provide *you* with insurance cover under the terms and conditions set out in this policy.

Your policy documents

When *you* buy *your* policy it will be made up of:

this Product Disclosure Statement (PDS)

+

any applicable Supplementary Product Disclosure Statement (SPDS)

+

your Certificate of Insurance

The information in this PDS is current at the preparation date however it may change over time.

When *we* make a change that is materially adverse, either an SPDS or a new PDS will be provided at renewal.

When *we* make a change that is not materially adverse it will apply to all policies from the effective date of the change. *We* may not notify *you* of such changes and may not immediately update the PDS however *you* can contact *us* for a copy of these changes at no charge by *us*.

This PDS does not consider *your* objectives, financial situation or needs. *You* should take into account *your* personal circumstances when considering the information provided to decide if the product is right for *you*.

Sending you documents

Documents relating to *your* insurance policy will be sent by post or email. Where *you* have been given the choice, they will be sent by *your* chosen delivery method and *you* can change *your* preference at any time.

It is *your* responsibility to make sure *your* contact details are current (including telephone number, email and mailing address where relevant) and *you* must update these as soon as they change.

About this PDS

This PDS tells *you* about the QBE Contents Insurance policy *we* provide including the conditions and exclusions of the cover.

Words in italics have special meanings that are explained in **Definitions** located at the back of this PDS.

The amounts stated in this policy include GST unless stated otherwise.

References to legislation

Legislation referenced in this policy includes subsequent legislation. Any term used in this *policy* and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted;
- where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

When there is more than one insured

When there is more than one *insured* on *your* policy, *we* may treat what any one of them says or does in relation to *your* policy or any claim under it, as said or done by each of the *insureds*. *We* may rely on a request from one *insured* to change or cancel *your* policy or tell *us* where a claim payment should be paid. Where a payment is made to one *insured* under this policy, *we* have no further obligations to any other *insured* regarding that payment.

Interests in the policy

You must not transfer any interests in *your* policy without *our* written consent.

Any person whose interests *you've* told *us* about and *we've* noted on *your Certificate of Insurance* is bound by the terms of *your* policy in relation to any claim they make.

If *you* have used all or part of *your contents* as security for a loan from a lender, *we* may pay the lender all or part of the payment made when settling *your* claim. For more information, see **Lender's rights**.

Cooling-off period

If *you* change *your* mind about *your* policy and haven't made a claim, *you* can cancel it within 21 days of the start or renewal date and *we'll* give *you* a full refund. If *you* cancel *your* policy in these circumstances, *you* will have no cover under the policy.

You can also cancel *your* policy outside the cooling-off period, see **Cancelling your policy**.

Tell us when these things change

You must tell *us* as soon as reasonably possible if any of the following information on *your Certificate of Insurance* is incorrect or has changed.

Things you must tell us	If you are a renter	If you are a strata lot owner
You move into a new *home*	✓	✓
Your home will be *unoccupied* for any period longer than 90 consecutive days	✓	✓
The occupancy of *your home* changes, for example, *you* plan to rent all or part of it out to boarders, tenants or paying guests (including if *you* sub-let).	✓	✓
Someone else moves in so that there are three or more unrelated people living at the *property address*	✓	✗
You start operating a business or generating a regular income from the *property address* other than a home office taking up less than 20% of the *home* **Note:** Doing office work in a home office, including working from home for *your* employer is not considered to be operating a business	✓	✓
You're planning renovations, alterations, additions or repairs at the *property address* with a commercial value greater than $20,000 For example, *you're* planning on installing a new kitchen.	✗	✓
You want to increase *your* sum(s) insured	✓	✓
You want to add *Specified Contents* or *Portable Contents* or increase any specified limit	✓	✓

If *you* don't tell *us*, *we* may reduce or refuse to pay a claim.

When *you* tell *us* about something that has changed or request a change to *your* policy, *we* will assess the change to the risk in accordance with *our* underwriting rules and processes.

Changes to your cover

If *you* request any change to cover (e.g. *you* choose to add an optional cover or *you* increase *your* sum(s) insured) then, if *we* agree to the change, *we* will issue a new *Certificate of Insurance* and ask *you* for any additional premium. If an additional premium is required, the change will only be effective when:

- if *you're* paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
- *you* have paid the additional premium by the due date *we* give *you*.

  If *you* don't pay the additional premium by the due date then *we* will make reasonable efforts to contact *you* using the latest contact details *you* provided *us*. If *we* don't receive payment of the additional premium owed, the change will not be effective and *we* will confirm this by issuing a replacement *Certificate of Insurance*.

If *you* request any change to cover and *we* don't agree to the change, then *we* will let *you* know and the policy will continue unchanged.

Changes to your circumstances

If *you* tell *us* about a change in *your* insured *property's address* then *we* will consider it under *our* underwriting rules and processes, and depending on the underwriting assessment:

- if *we* do not agree to the change then *we* will cancel *your* policy and refund the unused portion of the premium.
- if *we* agree to the change, *we* will issue a new *Certificate of Insurance* and ask *you* for any additional premium, inform *you* of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
  - if *you're* paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
  - *you* have paid the additional premium by the due date *we* give *you*.

Contact **13 70 11** to discuss potential changes in circumstances when *you* know the details of the timing and nature of the changes before they happen, to find out in advance whether *we* will be able to continue to insure *your contents*.

Changes of these kinds sometimes alter the risk to *us* in such a significant way that it is no longer within *our* underwriting rules, and *we* would not have issued the policy if the request had been made before the start of the policy.

Changes to your circumstances (continued...)

If *you* don't pay the additional premium by the due date then *we* will make reasonable efforts to contact *you* using the latest contact details *you* provided *us*. If *we* don't receive payment of the additional premium owed, then *we* will cancel *your* policy. *We* will use the latest contact details *you* provided *us* to notify *you* of the cancellation date, which will depend on factors including:

- the amount of the additional premium payable for the change;
- the premium *you* have already paid on *your* policy; and
- the remaining *period of insurance*.

You will not receive a refund as *we* will use the premium *you* have already paid to delay the cancellation date by as long as possible. If *you* pay the additional premium after *we* notify *you* but before the cancellation date, then *we* will no longer need to cancel *your* policy.

If relevant, please see *our* Financial Hardship policy available at **qbe.com/au**

If *you* tell *us* about any of the following changes then *we* will cancel *your* policy and refund any unused portion of the premium:

- *you* start operating a business or generating a regular income from the *property address* other than a home office taking up less than 20% of the home;
- the occupancy of *your* home changes, for example, *you* plan to rent all or part of it out to boarders, tenants or paying guests; or
- *you* are a **renter** and someone else moves in so that there are three or more unrelated people living at the *property address*.

Doing office work in a home office, including working from home for *your* employer, is not considered to be operating a business.

If *you* tell *us* about any other change, *we* will consider it under *our* underwriting rules and processes at the time.

Your contents sums insured

It's important to insure for the right contents sum insured because, if *you* underinsure, it could be financially devastating. For example, if *your contents* were *damaged* significantly in a fire, and *your* sum insured wasn't enough to fully replace *your contents*, *you'd* have to pay the shortfall yourself.

Your contents sum insured, should be the cost to replace all *your contents* at today's prices so that *you* have adequate cover in the event of a *total loss*.

This is sometimes known as a 'new for old' replacement policy because, if *your contents* are stolen or *damaged* and unable to be repaired, *your* policy will cover the purchase of a new equivalent item, where possible.

The amount *you* select is called *your* 'contents sum insured' – it'll be shown on *your Certificate of Insurance*.

Note: If *you* are:

- a ***strata lot owner*** and *you* have *fixtures* which the *strata body corporate* is not required by law or its constitution to insure; or
- a ***renter*** and *you* have *fixtures* for which *you* are responsible under *your* lease agreement that complies with the relevant residential tenancy law and/or which are installed by *you* for *your* own use,

remember to include the new replacement value of these *fixtures* in *your* contents sum insured.

Changing your contents sum insured

You should consider updating *your* contents sum insured if:

- *you* determine *you* are underinsured after reassessing the value of *your contents* while making an inventory of *your* possessions;
- *you* buy items that increase the value of *your contents*; or

Note: Limits apply to some *contents* items. See **Contents with limits**.

If *you're* a ***strata lot owner***, *you* should also consider changing *your* contents sum insured when *you* make any changes to *fixtures* which the *strata body corporate* is not required by law or its constitution to insure, for example, if *you* install a new kitchen.

Changing your contents sum insured (continued...)

- *you* buy *jewellery*, watches, *artworks*, rugs or *antiques*, or *you* buy or add to a *collection* worth more than the limit set out in **Contents with limits**.

Whilst *you* should take care not to be underinsured, *you* should also consider reducing *your* contents sum insured if *you* sell or dispose of items without replacing them.

Contents sum insured adjustment feature

We'll increase *your* sum insured by 0.5% for each whole calendar month until *you* next renew *your* policy to help with increases in replacement costs.

We will not increase *your* sum insured for any *Specified Contents* or *Portable Contents* covered under *your* policy.

For an example of how the contents sum insured adjustment feature works in practice, see the Australia Post Contents Insurance Additional Information Guide at **auspost.com.au/homeinsurance** or call **13 70 11** for a copy at no charge by *us*.

Your contents sum insured at renewal

Normally, before *your* policy ends each year, *we'll* send a renewal invitation and let *you* know the renewal premium. *We* may increase *your* sum insured, to allow for increases in replacement costs. This may not be the same as 12 x 0.5% under the **Contents sum insured adjustment feature**.

You'll still need to check *your* sum insured to make sure the amount is appropriate and that *you're* not underinsured.

We will not automatically adjust the sum(s) insured for any *Specified Contents* or *Portable Contents* covered under *your* policy.

Over-insuring

If *you* over-insure *your contents* and they are a *total loss*, *we* will only pay the reasonable cost to replace them to a condition substantially the same as, but not better than, when new.

Your contents cover

What you're covered for

We'll cover *you*:

- for *damage* to *your contents* caused by the Insured Events listed in this PDS;
- under Standard Features;
- under the Accidental Damage option and/or the Portable Contents option if *you've* chosen to add it to *your* policy and it's shown on *your Certificate of Insurance*; and
- for legal liability caused by an *occurrence* during the *period of insurance* anywhere in the world.

See **What do *we* mean by contents?** in Definitions

There are situations *you're* not covered for. These are set out throughout the PDS. Also, see **General Exclusions**.

Contents with limits

Some *contents* items have standard policy limits. If *you* make a claim for loss of or *damage* to one of the items in the table on the next page, *we* won't pay more than the limit shown unless:

- *you* have told *us* about the item and the cost to replace it (see **Can the limit be increased?** in the table on the next page); and
- *we* have agreed to cover the item for more than the standard policy limit; and
- it is shown as a *Specified Contents* item on *your Certificate of Insurance*.

If *you* have an item that could fall under more than one category in the table on the next page, *we* will treat that item as though it is in the category with the lowest applicable limit.

For example, *jewellery*, watches and *collections* are not considered *antiques* under this policy, even if they are over 100 years old.

The lower limits in the table for *jewellery* and watches and *collections* apply to these items, not the *antiques* limit.

Contents with Limits (continued...)

If the standard policy limit will not be enough to cover the repair or replacement of a particular item, *you* should tell *us* about the item and the cost to replace it so that *we* can consider whether to agree to cover it for more than the standard policy limit.

Item	Standard policy limit	Can the limit be increased?
Jewellery and watches	$2,500 per item, *set or pair*	✓
Collections	$5,000 per *collection*	✓
Artworks, rugs and *antiques* **Note:** See the definitions of 'artworks' and 'antiques' as they have special meanings in this PDS.	$20,000 per item, *set or pair*	✓
Cash, vouchers, coupons, gift cards, money orders, negotiable financial documents, bullion, ingots, uncut and/or unset gemstones	$800 in total	✗
Items used by *you* or *your family* for earning any income (but not including items ordinarily used in a home office)	$5,000 in total	✗
Accessories, appliances or spare parts for motor vehicles, caravans, trailers and watercraft (but there is no cover when they are in, on or attached to any of them)	$1,250 in total	✗
Model aircraft or drones **Note:** Other limitations and exclusions apply to *model aircraft and drones* relating to size, weight and usage. See **Definitions** and **General Exclusions**.	$1,500 per *model aircraft or drone*	✗
Food and prescribed medicines that must be refrigerated or frozen	$500 in total, once in a *period of insurance*	✗

Specified Contents

Specified Contents are items *we've* agreed to cover for more than the standard policy limits that would otherwise apply.

The most *we'll* pay for *your Specified Contents* items is the Specified item limit shown on *your Certificate of Insurance*.

Where are your contents covered?

Your contents are usually only covered at *your property address*. Limits and exclusions apply to *contents* and *Portable Contents* wherever they're covered, as set out throughout the PDS.

There are some specific limits and exclusions for *contents* in the *open air* at the *property address* under the Insured Events: **Theft or burglary** and **Storm, storm surge, rain, hail or flood**.

There is some limited cover away from the *property address* in particular situations where *you* move to a new permanent residence. Please see details in the Standard Features **Contents in transit to your new home** and **Cover when you move to your new home**.

If *you* have Portable Contents shown on *your Certificate of Insurance*, they are generally covered anywhere in Australia and New Zealand, and anywhere in the world for up to 90 days. There are some specific exclusions that apply to *Portable Contents*, including when they are in transit to a new permanent residence. See **What you're not covered for** under the Portable Contents option.

Where are your Contents covered? (continued...)

The table below is a quick guide on where certain *contents* items are covered:

Location		Contents	Portable Contents (optional)
At the property address	Inside *your home*	✓	✓
	In the *open air*	✓	✓
Away from the property address	In transit to *your* new home	✓	✓
	At *your* new home when *you* move	✓	✓
	Anywhere in Australia and New Zealand and for up to 90 consecutive days anywhere else in the world	✗	✓

Insured Events

We cover *damage* to *your* insured *contents* caused directly by the following Insured Events that occur during the *period of insurance*. For most Insured Events, there are specific situations *you're* not covered for. These are set out below in the column headed **We won't cover**. *You* are also not covered for anything set out in the **General Exclusions**.

Insured Event	We'll cover	We won't cover
 Fire Fire includes bushfire.	*damage* caused by: • fire; • charring, melting or scorching as a result of heat from a fire; • smoke, ash or soot from a fire	charring, melting or scorching, caused by heat generated from an item in the ordinary course of its use, such as: • an electrical or gas appliance intended to produce heat, for example a toaster, kettle, clothes iron, heater or cooking appliance; or • smoking items, for example cigarettes, cigars or pipes; unless the Accidental Damage option has been added to *your* policy *damage* to an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as a clothes iron or a cooking or heating appliance, where that's the only *damage* that occurs *damage* deliberately caused by: • *you* or *your family*; or

Insured Event	We'll cover	We won't cover
Fire (continued...)		• someone with *your* consent or the consent of *your family*
 Theft or burglary	loss or *damage* caused by theft, burglary or attempted theft or burglary but *we* will only cover burglary of cash, vouchers, coupons, gift cards, money orders or negotiable financial documents when there is forcible entry into *your home*: • involving actual or threatened violence to a person; or • that causes *damage* to *your home* unless the Accidental Damage option has been added to *your* policy **Note**: As soon as reasonably possible after the theft, burglary or attempted theft or burglary, *you* must report the *incident* to the police and provide details of the report to *us*. See **What you must do after an incident** for more information.	theft or burglary of: • *unattended jewellery*, watches, portable electronic items or mobile phones in the *open air* or in an unlocked vehicle, caravan or trailer in the *open air* at *your property address*; This exclusion does not apply to these items if *you* have insured them under Portable Contents. • more than $8,000 in total for any other *contents* items in the *open air* at *your property address*. (This limit does not apply to outdoor furniture, barbecues and above ground pools) unless the Accidental Damage option has been added to *your* policy loss or *damage* caused by theft, burglary or attempted theft or burglary by: • *you* or *your family*; Continued next page...

Insured Event	We'll cover	We won't cover
Theft or burglary (continued...)		• someone with *your* consent or the consent of *your family*; or • someone who, at the time of the theft, burglary or attempted theft or burglary, was on *your* property with *your* consent or the consent of *your family* or *your* agent
Lightning	*damage* caused by a direct lightning strike *damage* caused by a *power surge* due to lightning as long as: • the Australian Government Bureau of Meteorology has a record of lightning in *your* area at the time the *damage* occurred; and • an appropriately qualified contractor confirms the *damage* was caused by *power surge* due to lightningconfirms the *damage* was caused by *power surge* due to lightning If *you* think *you* may have a claim for *power surge* under this Insured Event, please call **13 70 11** before *you* contact anyone to make repairs.	

Insured Event	We'll cover	We won't cover
 Storm, storm surge, rain, hail or flood *Storm* includes cyclone	*damage* caused by *storm*, *storm surge*, rain, hail or *flood* *damage* caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the **Storm, storm surge, rain, hail or flood**	*damage* caused by water, rain, wind, hail or debris: • because of existing *damage*, a design fault, a structural defect, faulty workmanship or lack of maintenance that: ◦ *you* were aware of, or a reasonable person in the circumstances would have been aware of; and ◦ *you* knew, or a reasonable person in the circumstances would have known may result in *damage* or further *damage*; and ◦ if *you* are a **renter**, *you* have not advised the landlord and a reasonable person in the circumstances would have advised the landlord, or if *you* are a ***strata lot owner***, *you* have not advised the *strata body corporate* and a reasonable person in the circumstances would have advised the *strata body corporate* • entering *your* home through any opening made for the purpose of alterations, additions, renovations or repairs

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Insured Event	We'll cover	We won't cover
Storm, storm surge, rain, hail or flood (continued...)		carried out by *you*, even if the opening was covered by a tarpaulin or similar *damage* to: • swimming pool or spa covers, solar covers or plastic liners (including vinyl); or • swimming pools or spas as a result of hydrostatic pressure *damage* to the following items in the *open air* at the *property address*: • cash, vouchers, coupons, gift cards, money orders, negotiable financial documents; • *jewellery*, watches and portable electronic items including mobile phones; or This exclusion does not apply to these items if *you* have insured them under Portable Contents. • more than $8,000 in total for any other *contents* items in the *open air* at *your property address*. (This limit does not apply to outdoor furniture, barbecues and above ground pools)

Insured Event	We'll cover	We won't cover
Storm, storm surge, rain, hail or flood (continued...)		unless the Accidental Damage option has been added to *your* policy *damage* caused by a *power surge* or an interruption to the power supply unless the Accidental Damage option has been added to *your* policy *damage* caused by any *action of the* sea
 Earthquake or tsunami	*damage* caused by an earthquake *damage* caused by a tsunami *damage* caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of, the **Earthquake or tsunami** **Note**: All *damage* caused by earthquake or *tsunami*, occurring within seven days of the first *damage* occurring, will be regarded as *damage* resulting from one *incident*. If any earthquake or *tsunami damage* occurs after that, each subsequent seven day period in which *damage* occurs will be regarded as a separate *incident*. An excess applies for each *incident*.	*damage* caused by any *action of the sea*

Insured Event	We'll cover	We won't cover
 Escape of water or other liquid	*damage* caused by water or other liquid which suddenly and unexpectedly escapes from: • a plumbing system; • a water main or pipe; • a bath, shower, fixed basin or sink; • a waterbed; • a fixed heating or cooling system; • roof gutters or downpipes; • a tank; • a toilet system; • *white goods*; or • a swimming pool or spa *damage* caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of **the Escape of water or other liquid**	*damage*: • deliberately caused by: ◦ *you* or *your family*; or ◦ someone with *your* consent or the consent of *your family*; • to *your* swimming pool or spa due to hydrostatic pressure; • caused by the porous condition of any tiles, grouting or sealant; • due to: ◦ lack of maintenance; For example, *your* hot water system or aquarium has been slowly leaking for some time. ◦ a defect or faulty workmanship; or ◦ a gradual process such as condensation, rising damp or splashing; that ◦ *you* were aware of, or a reasonable person in the circumstances would have been aware of; and ◦ *you* knew, or a reasonable person in the circumstances would have known may result in water or other liquid *damage* or further *damage; and*

Insured Event	We'll cover	We won't cover
Escape of water or other liquid (continued...)		◦ if *you* are a **renter**, *you* have not advised the landlord and a reasonable person in the circumstances would have advised the landlord, or if *you* are a ***strata lot owner,*** *you* have not advised the *strata body corporate* and a reasonable person in the circumstances would have advised the *strata body corporate* costs to: • fix leaks; • repair or replace any part of a shower recess or shower base such as tiles, grouting, or any membrane or waterproofing; • repair or replace defective parts or items that caused the *damage*, for example *we* won't pay to replace a dishwasher hose that broke; or • fix defects in the design or construction of a system

Insured Event	We'll cover	We won't cover
 Accidental breakage of glass or sanitary fixtures	*accidentally* broken: • glass forming part of *your home such as a shower screen or window*, including: ◦ any window tinting or shatter proofing material attached to it; and ◦ the frame, if required to replace the broken glass; • ceramic, acrylic or fibreglass sanitary *fixtures* such as baths, toilets and sinks that *you* own, or *you* are responsible for either as a **renter** under *your* lease agreement that complies with the relevant residential tenancy law, or as a ***strata lot owner***. *accidentally* broken glass that forms part of: • furniture; • mirrors; and • relocatable light fittings	*damage* to: • part of a glass house or conservatory; or • tiles *damage* to glass that is designed to be exposed to heat, in the ordinary course of its use including glass in: • fireplaces and heaters; or • oven doors, stove tops or other cooking surfaces *damage* including chips, scratches, surface cracks or where the fracture in the glass does not extend through its entire thickness *damage*: • to crockery, glassware, glass vases and ornaments; • to glass forming part of a clock, picture, television, radio or computer monitor; or • to the glass components of items worn or carried by hand such as spectacles, watches, mobile phones, cameras and binoculars unless the Accidental Damage option has been added to *your* policy

Insured Event	We'll cover	We won't cover
 Vandalism or malicious act	*damage* caused by *vandalism or malicious act* **Note**: As soon as reasonably possible after the *vandalism or malicious act*, *you* must report the *incident* to the police and provide details of the report to *us*. See **What you must do after an incident** for more information.	*damage* caused by *vandalism or malicious act*: • by *you* or *your family*; • by someone with *your* consent or the consent of *your family*; or • by someone who, at the time of the *vandalism or malicious act*, was on *your* property with *your* consent or the consent of *your family* or *your* agent
 Collision	*damage* caused by any of the following (or any part of them, or anything carried by them) *accidentally* colliding with *your* property: • a train; • a vehicle, trailer or caravan; For example, a driver loses control of their vehicle and crashes into *your home* causing *damage* to *your contents*. • any watercraft; • a hovercraft; • an aircraft; • a spacecraft, a satellite or any space debris; or • a television, radio or satellite aerial including their masts or fittings	*damage* caused by wheels, tyres or the weight of a vehicle to *fixtures* such as underground pipes, cables or utilities costs of repairing television, radio or satellite aerials, fittings or masts that caused the *damage*

Insured Event	We'll cover	We won't cover
 Falling tree or branch	*damage* caused by a falling tree or branch	*damage* caused by tree lopping, pruning or felling by *you* or done with *your* consent
 Burnout of electric motors	*damage* to an electric motor in a domestic machine or appliance if it has been burnt out by an electric current. *We'll* pay the *reasonable cost* to repair or replace: • the electric motor; or • the compressor containing the motor; or • the sealed unit (including regassing where necessary) if the electric motor is inside a sealed unit; or • a water pump together with its electric motor, if it's not possible to replace just the electric motor If the electric motor is in a machine or appliance and it cannot be repaired or replaced or if it's uneconomical to do so, *we* will pay the replacement cost of an equivalent machine or appliance.	motors more than 10 years old the cost of retrieving, removing or replacing the pump section of pool or pressure pumps the cost of retrieving or re–installing submerged or underground pumps or their driving motors hiring a replacement machine or appliance leakage of refrigerant gas and maintenance of refrigerant dryers repairing or replacing: • motors under manufacturers' guarantee or warranty; • motors forming part of equipment used for earning any income by *you* or *your family*; Equipment used for earning an income may be insurable under a business insurance policy.

Insured Event	We'll cover	We won't cover
Burnout of electric motors (continued...)		• motors in a vehicle, *personal mobility device* or *mobility scooter;* • electronic controllers or other electronics; • parts in a radio, television, computer, microwave oven, sound recording and playing equipment, amplifying or transmitting device, electronic equipment, control panels or similar device or instrument; • starter switches, lighting or heating elements, fuses, electrical contacts or protective devices; or • transformers
 Damage by animals (including birds)	*damage* caused by an animal colliding with *your contents* *damage* caused by an animal *accidentally* trapped inside the living area of *your home* For example, if a brush turkey were to enter *your home* through a cat flap it may cause *damage* if it's unable to find its way back out.	*damage* caused by: • *your* pet; • any animal knowingly allowed on to or permitted to remain on the *property address* by *you* or *your family*; • insects (at any stage of their lifecycle); or • vermin or rodents

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Insured Event	We'll cover	We won't cover
Damage by animals (including birds) (continued...)		*damage* to any *contents* in the *open air* or outside the living area of *your home* (for example, *contents* stored in a roof cavity, enclosed crawl space or storage cage) caused by an animal: • eating; • chewing; • clawing; • pecking; • scratching; • soiling; • fouling; or • polluting in any way
 Explosion	*damage* caused by an explosion *damage* caused by landslide and/or subsidence that happens within 72 hours of, and as a direct result of the **Explosion**	the cost to repair or replace the item that exploded For example, *we* won't pay to replace a hot water system, solar heater or water tank that exploded.
 Riot	*damage* caused by riot, civil commotion, industrial or political demonstration	

Standard Features

The following Standard Features apply when *your* claim for an *incident* covered by *your* policy is accepted and they are directly connected to that *incident*. These Standard Features are payable as part of *your* contents sum insured, unless otherwise indicated. There is no excess payable for these Standard Features as *you* will already be paying the applicable excess for the *incident*.

Standard Feature	We will...	But not...
 Temporary accommodation costs	For **strata lot owners**: pay the necessary and *reasonable cost* of temporary, alternative accommodation for *you*, *your family* and *your pets*, having regard to availability and *your* circumstances, while *your home* is being repaired or rebuilt if: • the *home* is *your* permanent residence; and • the *home* is *unliveable* due to the *incident* *We* will pay these additional costs until: • *you* can move back into *your home*; or • 24 months pass from the date of the *incident*; whichever happens first. For **renters**: pay the necessary and *reasonable additional cost* of temporary, alternative accommodation for *you*,	additional travel expenses due to *your* living in the temporary accommodation

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Standard Feature	We will...	But not...
Temporary accommodation costs (continued...)	*your family* and *your pets*, having regard to availability and *your* circumstances, while *your home* is being repaired if: • the *home* is *your* permanent residence; and • the home is *unliveable* due to the *incident* To calculate the amount *we* pay *you*, *we* will deduct any rent that's not payable under *your* lease agreement because *your home* is *unliveable*. For example, if *you* are not required to pay rent of $500 per week because *your home* is *unliveable*, and *your* temporary accommodation is $700 per week, *we* will only pay the additional cost of $200 per week. *We* will pay these additional costs until: • *you* find a new home to rent; or • *you* can move back into *your* current rented *home*; or • *your* current lease agreement ends; or • six weeks pass from the date of the *incident*	

Standard Feature	We will...	But not...
Temporary accommodation costs (continued...)	whichever happens first. For **renters** and ***strata lot owners:*** *We* will also pay for the necessary and *reasonable costs* of: • relocating to the temporary accommodation; • returning to *your property address* once the home is no longer *unliveable* or, if *you're* a **renter**, *you* move to a new home; • additional expenses due to *you* living in the temporary accommodation, for example redirecting mail and connecting to utilities; and • moving *your* undamaged *contents* into storage in Australia and storing them for as long as they can't be kept at the *home* due to the *incident* or, if *you're* a **renter**, until *you* move to a new home. If *you're* a ***strata lot owner*** the most *we* will pay in total under this Standard Feature is the greater of:	

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Standard Feature	We will...	But not...
Temporary accommodation costs (continued...)	• 20% of *your* contents sum insured; or • $25,000 If *you're* a **renter**, the most *we* will pay in total under this Standard Feature is 20% of *your* contents sum insured. This Standard Feature is payable in addition to *your* contents sum insured.	
 Environmental upgrades	pay up to $500 towards the additional cost of replacing a fridge, freezer, washing machine or dishwasher with one that has similar features and a better environmental rating if: • *your* claim has been accepted and the item is to be replaced; and • *you'd* like a more environmentally friendly appliance For example, if *your* claim to replace *your* two star energy-rated washing machine is accepted, *we'll* pay up to an additional $500 to replace it with a similar one with a better energy rating. The most *we'll* pay is $2,500 in total per *period of insurance*.	

Standard Feature	We will...	But not...
Environmental upgrades (continued...)	This Standard Feature is payable in addition to *your* contents sum insured.	
 Data or software	pay up to $1,000 to recover or replace data or software stored on a device if it was lost because the device was *damaged* as a result of the *incident* at the *property address*	if the data or software: • was illegally acquired; or • can be recovered or replaced free of charge; or • is used by *you* or *your family* for earning any income **Note:** If *you* are using *your* office equipment while *you're* working from home, *we* do not consider this to be using the data or software to earn an income.
 Administrative fund contributions ✓ Applies to ***strata lot owners*** only	pay up to $1,000 towards regular contributions levied by the *strata body corporate* to cover the costs and expenses of administering the building while *your home* is *unliveable* due to the *incident*. *We* will calculate the amount payable based on the number of days *your home* is *unliveable*.	

Unlike the Standard Features in the previous table, *you* can make a claim for the following Standard Features even if the claim is not connected to an *incident* for which a claim has already been accepted. They are payable as part of *your* contents sum insured. The loss or *damage* must occur during the *period of insurance*.

In some cases, *you* will have to pay an excess when *we* have agreed to pay one or more of these Standard Features. This is indicated in the table below. Where *we* state that no excess is payable, this relates only to the Standard Feature. If *you* are also claiming for *damage* where an excess is payable, then *you* will still need to pay an excess for that claim.

For example, if *your* food or prescribed medicines in *your* fridge or freezer are spoiled due to a failure of electricity supply and they're the only things that were affected, *you* will not have to pay an excess under the Standard Feature **Food Spoilage**. If, however, *your* food or prescribed medicines were spoiled due to *your* fridge or freezer motor burning out by electric current and a claim for the Insured Event **Burnout of electric motors** has been accepted ,then *you* will have to pay an excess for that claim.

Standard Feature	We will...	But not...
External door and window locks ✓ Applies to ***strata lot owners*** only	if the *strata body corporate* approves the re-key or replacement of the locks in the residential part of *your home* (if that approval is required) pay up to $2,500 to re–key or replace the locks in the residential part of *your home* when the keys have been stolen within Australia **Note:** As soon as reasonably possible after the theft *you* must report it to the police and provide details of the report to *us*. See **What you must do after an incident** for more information. No excess is payable for this Standard Feature.	to re-key or replace locks that form part of *common property you* are not responsible for

Standard Feature	We will...	But not...
 Food spoilage	pay up to $500 towards the cost of replacing spoiled food and prescribed medicines that must be refrigerated or frozen, because of: • failure of the electricity supply; or • mechanical or electrical breakdown This Standard Feature is only payable once per *period of insurance*. No excess is payable for this Standard Feature.	if the failure of the electricity supply was caused by: • an *accidental* or deliberate switching off of the power supply by *you*, *your family* or someone who was on *your* property with *your* consent or the consent of *your family;* • a deliberate act of the power supply authority or company; or • industrial action if the power supply authority or company agrees to pay *you* compensation for the spoilage
 Forced evacuation by government authority	pay the necessary and *reasonable additional cost* of accommodation and living expenses for *you*, *your family* and *your pets* for up to: • 60 days if *you're* a ***strata lot owner;*** or • six weeks if *you're* a **renter** if a government authority prohibits *you* from using *your home* (which is *your* permanent residence) because of one of the following:	Continued next page...

Standard Feature	We will...	But not...
Forced evacuation by government authority (continued...)	• *damage* to a home, residential strata title property, road or street caused by an Insured Event; • a burst water main; • a bomb threat or bomb *damage*; • a riot; or • emergency services refusing *you* access to *your* home or evacuating *you* for safety reasons due to the immediate threat of physical *damage* to *your* property caused by an Insured Event An excess is payable for this Standard Feature.	
 Damage to common property causing extraordinary payments or special levy ✓ Applies to ***strata lot owners*** only excluding company title	pay up to the lesser of $50,000 or *your* contents sum insured, for *your* share of any extraordinary payments or special levies payable: • directly because of unforeseen and unexpected capital works to carry out repairs to *common property*; • that is caused by *damage* occurring during the *period of insurance*;	for any other payments, contributions, fees or levies payable including for capital works, or administration where the *damage* occurred outside the *period of insurance* for any *damage* if *you* were aware that the *strata body corporate*, owners corporation or an office holder of the strata building or any other person: • failed to take out insurance; or

Standard Feature	We will...	But not...
Damage to common property causing extraordinary payments or special levy (continued...)	• which is in excess of the *strata body corporate's* strata insurance; and • charged against all **strata lot owners**. This cover only applies if: • the *damage* to the *common property* is caused by an Insured Event; and • if *your contents* had been *damaged* by the Insured Event, *you* would have cover for the *damage* under this policy No excess is payable for this Standard Feature. This is payable in addition to *your* contents sum insured.	• took out insurance that was not compliant with state or territory legislation for damage that would be excluded under this policy had the damage occurred to *your contents* under this policy For example, if an extraordinary levy is charged to repair a building defect, *we* would not pay anything under this benefit as defects are not Insured Events. for any excess that is payable by *your strata body corporate* or in relation to its insurance
 Cover when you move to your new home	cover *damage* to *your contents* at both *your* current and new permanent homes in Australia for up to 60 days from the day *you* start moving *Your contents* will be covered at *your* new permanent residence for *damage* caused by the Insured Events described in this policy.	

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Standard Feature	We will...	But not...
Cover when you move to your new home (continued...)	**Note:** If *you* would like cover for *your contents* at *your* new permanent residence after the 60 days have passed, *you* must tell *us*. If *we* have agreed to provide this cover *we'll* advise *you* of any change in premium and if any of the terms of *your* policy will change. See **Tell us when these things change - Changes to your circumstances** for more details. In some cases a new policy may be required. An excess is payable for this Standard Feature.	
 Contents in transit to your new home	cover loss of or *damage* to *your contents* in transit in a motor vehicle from *your property address* to: • *your* new, permanent residence; or • a commercial storage facility where they will be stored temporarily before being transported to *your* new, permanent residence; in Australia, caused by: • fire in or on the conveying vehicle;	*damage* to china, ceramics, glass, pottery or any other item of a brittle nature *damage* that is limited to scratching, denting, bruising or chipping *damage* to *your contents*: • any time they are not contained within the conveying vehicle; or • whilst they are in storage

Standard Feature	We will...	But not...
Contents in transit to your new home (continued...)	• theft when there is forcible entry into the conveying vehicle: ◦ involving actual or threatened violence to a person; or ◦ that causes *damage* to the vehicle; • *collision* and/or overturning of the conveying vehicle; or • flooding of the conveying vehicle An excess is payable for this Standard Feature.	
 Damage by emergency services	cover *damage* at the *property address* caused by government emergency services in the execution of their duty No excess is payable for this Standard Feature.	if the *damage* arises from or is in connection with activities of emergency services in relation to suspected or actual criminal conduct by *you*, *your family* or someone with the consent of *you* or *your family*

Options you can add to your policy

Accidental Damage option

If *we* agree, *you* can choose to add the Accidental Damage option for an additional premium. This cover applies to *accidental* loss or *damage* occurring at the *property address* during the *period of insurance*.

This covers *you* for things like where *your* friend's child who's visiting *accidentally* smashes *your* television screen with a ball.

Whether *we* agree to provide the Accidental Damage option will depend on *our* underwriting rules and processes at the time. If the option has been added to *your* policy, it will be shown on *your Certificate of Insurance*.

If *you* choose to add the option during the *period of insurance*, it will only apply:

- once *you've* paid us the additional premium or, if *you're* paying in instalments by direct debit, the instalments have been adjusted to reflect the additional premium; and
- from the effective date shown on *your Certificate of Insurance*.

What you're covered for

We'll cover:

- *accidental damage* to *your contents*, including *damage* caused by *power surge* confirmed by an appropriately qualified contractor; and

If *you* think *you* may have a claim for *power surge*, please call **13 70 11** before *you* contact anyone to make repairs.

- *accidental* loss of *your contents* that can't be recovered after *you* have taken reasonable steps to try to find or recover them.

You are also covered for some things that wouldn't be covered under the following Insured Events: **Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures** and **Storm, storm surge, rain, hail or flood**. See these Insured Events for details of this additional cover.

What you're not covered for

We will not cover *damage* caused by anything excluded under any section of *your* policy, including:

- anything in the '**We won't cover'** column of the Insured Events table, except where specifically noted as being covered under the Accidental Damage option. See the Insured Events **Fire, Theft or burglary, Accidental breakage of glass or sanitary fixtures** and **Storm, storm surge, rain, hail or flood**;
- anything in the '**But not**...' column of the Standard Features tables; and
- the **General Exclusions**

We will not cover *damage* to any of the following items while being used:

- power-driven items;
- *sporting equipment*;
- tools and equipment used by *you* or *your family* for earning any income;
- *bicycles*;
- *personal mobility devices*;
- *watercraft*; and
- *model aircraft or drones*.

Portable Contents option

The Portable Contents option is not available for holiday homes.

The Portable Contents option covers personal items that are designed to be used, worn or carried away from home. Under this option, *we* only cover items that:

- fit into a Portable Contents category. See the following **Category** list; and
- would be covered as *contents*. See **What do we mean by contents?** in Definitions.

You can choose to add the Portable Contents option for an additional premium if:

- the *property address* is the place of *your* permanent residence; and
- *we* have agreed to provide the Portable Contents option.

Whether *we* agree to provide the option will depend on *our* underwriting rules and processes at the time. If the Portable Contents option has been added to *your* policy, it will be shown on *your Certificate of Insurance*.

If *you* choose to add the option during the *period of insurance*, it will only apply:

Continued next page...

Portable Contents option (continued...)

- once *you've* paid *us* the additional premium or, if *you're* paying in instalments by direct debit, the instalments have been adjusted to reflect the additional premium; and
- from the effective date shown on *your Certificate of Insurance*.

Under this option *you* can choose 'Portable Contents – Categories' cover, Specified Portable Contents or both.

You can choose 'Portable Contents – Categories' cover for the categories listed below. *You* can choose the amount of cover *you* need – *we* call this *your* 'Category limit'. The Category limit shown on *your Certificate of Insurance* is the maximum *we* will pay in total for all items in that category which are lost or *damaged* in any one *incident*.

Category
Mobile phones
Jewellery and watches – does not include smart watches
Portable electronic devices – includes things like GPSs, smart watches, tablets and laptops (but excludes mobile phones)
Bicycles and *personal mobility devices*– includes *bicycle* equipment and accessories
Recreational, hobby items or clothing – includes things like *sporting equipment*, musical instruments, camping gear, and accessories normally worn or carried such as sunglasses and handbags
Medical or health items – includes things like hearing aids (but not hearing implants), prescription spectacles or *mobility scooters* but does not include any medical equipment or apparatus that requires specialised fitting, customisation or modification by a medical professional, is custom made for *you*, or requires operation or supervision by a medical professional while in use. It also does not include drugs or other prescribed medication. See the definition of '*medical or health items*' for further details.
Collections

If *you* would like a Category limit which is more than the amount *we* would accept, *we'll* tell *you* and *you* can tell *us* about the items and the amount *you* want them covered for. If *we* have agreed to cover them, they'll be shown as Specified Portable Contents on *your Certificate of Insurance*.

What you're covered for

We'll cover *your Portable Contents* for:

- *accidental damage*; and
- *accidental* loss, including theft,

occurring during the *period of insurance*.

Where you're covered

Your Portable Contents are covered:

- anywhere in Australia (including at *your property address*) and New Zealand; and
- for up to 90 consecutive days at a time anywhere else in the world.

What you're not covered for

We will not cover:

- items which would not be covered as *contents* such as business stock, motor vehicle keys, a motorcycle that is required by law to be registered, or a drone that falls outside the 'model aircraft or drone' definition (for example *you* cannot insure a drone under this *policy* if it cost more than $1,500 when new). See **What do we mean by contents?** in Definitions;
- items that do not fit into a Portable Contents category such as:
  - cash or bullion; or
  - items that are not designed to be removed from *your property address* (such as individual works of art, televisions, vacuum cleaners, and lawn mowers).

  See the **Category** list on the previous page;
- items in transit through post, commercial courier or any similar service;
- items permanently removed from *your property address* (other than *sporting equipment* when it is in locked storage at a sporting facility such as a gym or sports club);
- Specified Portable Contents items being taken to *your* new permanent residence by anyone other than *you* or *your family*, such as a removalist;
- items used by *you* or *your family* for earning any income;
- theft of an *unattended* watercraft in a public place;

Equipment used for earning an income may be insurable under a business insurance policy.

Continued next page...

What you're not covered for (continued...)

- theft of a *bicycle* or *personal mobility device* that is *unattended* in a public place, unless *you* secured it with a padlock chain, cable or D–lock to a fixed object, bicycle rack or a motor vehicle carry rack;
- theft of a *personal mobility device* battery when the device itself isn't stolen;
- loss of or *damage* to *bicycles* or *personal mobility devices* while they are being used for any competition including racing, pace–making, hill climb or time trials;
- damage to *personal mobility devices* caused by rainwater getting into the battery, motor or electrics;
- the wheels, tyres or rims of *bicycles* or *personal mobility devices* if they are *damaged* whilst being ridden;
- any of the following while being used:
  - *sporting equipment*;
  - watercraft; or
  - *model aircraft* or *drones*;
- motorcycles;
- motorcycle apparel being worn whilst *you* are on *your* motorcycle; or
- anything excluded under **General Exclusions**.

Legal liability

In this legal liability section only, the following words and terms appear in italics and have these special meanings:

'you' or 'your' means the *insured*, and any *family* members who normally reside at the *property address*.

'damage to property' means physical loss, destruction or damage to physical property belonging to someone other than *you*, including the loss of its use.

'personal injury' means physical, mental or psychological harm including disease or disability, suffered by someone other than *you*, and/or death.

'*occurrence*' means an event, including continuous or repeated exposure to substantially the same general conditions which results in *personal injury* or *damage to property*. *We* regard all *personal injury* or *damage to property* arising from one original source or cause as arising from one *occurrence*.

We'll cover *your* legal liability anywhere in the world including at the *property address* for:

- *personal injury*; and
- *damage to property,*

arising from an *occurrence* during the *period of insurance*.

For example, *you* may be found liable to pay compensation if *you* have an accident while riding *your bicycle* and *you* injure someone or when a guest falls over *your* child's tricycle and is injured when visiting *your home*.

Standard Feature applicable to legal liability cover

Standard Feature	We will...	But not...
Supplementary vehicle liability cover (For certain situations where compulsory third party injury insurance cover (such as CTP) doesn't apply)	cover *your* legal liability for: • *personal injury*; and • *damage to property* caused by an *occurrence* arising from the ownership, possession or use of: • *personal mobility devices and mobility scooters* (including electric wheelchairs); • a domestic trailer not attached to a vehicle; • the following vehicles if they're not required by law to be registered: ◦ battery powered children's toys; ◦ domestic garden appliances such as ride on mowers; or ◦ golf buggies, during the *period of insurance* cover *your* legal liability for personal injury caused: • solely as a result of *you* being a passenger in a registered vehicle; or	any liability if *you* are entitled to be covered wholly or partly by any compulsory statutory insurance (such as CTP) or accident compensation scheme, or would have been had it not been for a failure to: • register the vehicle; or • comply with applicable rules any liability if *you* are entitled to be covered wholly or partly by any other insurance that was not entered into by *you* any liability if *you* are using a vehicle illegally. This includes when *you* are using or being a passenger in a vehicle: • away from *your property address*, and the vehicle can't be registered in *your* state or territory because of its characteristics, such as maximum speed, weight or vehicle type; • either at or away from *your property address*, and the vehicle does not meet legally required safety standards and features

Standard Feature	We will...	But not...
Supplementary vehicle liability cover (continued...)	• by a registered vehicle if the *occurrence* causing the *personal injury* takes place at *your property address*, during the *period of insurance* This Standard Feature is payable as part of *your* limit of legal liability.	

What you're not covered for under legal liability

We don't cover legal liability for:

- *personal injury* to:
  - *you*; or
  - anyone employed by *you* if the *personal injury* arises out of their employment; or
- *damage to property* owned by *you* or *your employees*.

We don't cover:

- fines, penalties, or punitive, aggravated, multiple or exemplary damages (including interest and cost);
- claims that could be made under any workers' compensation legislation, industrial award or agreement, or statutory accident compensation scheme;
- legal liability under the terms of a contract or agreement *you* enter into. However, *we* will cover *your* legal liability:
  - if *you* would have been liable at law, without the contract or agreement;
  - if it arises under a residential rental agreement that is compliant with the applicable residential tenancy law;
- loss or legal liability caused by or arising from any pregnancy; or
- anything that is excluded by the **General Exclusions**.

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What you're not covered for under Legal Liability (continued...)

We won't cover loss, *damage* or legal liability caused by, arising from or in connection with:

- the transmission of a disease by *you*;
- the actual or alleged use or presence of asbestos;
- any gradual contamination or pollution of the land, air or water;
- *your* declared dangerous dogs or menacing dogs;
- email, malicious software of any kind, web sites or services;
- destruction of or *damage to property* by any government or public or local authority;
- the ownership of any land, *buildings* or permanent structures;
- breach of copyright or an act of libel, slander, defamation, malicious falsehood or assault;
- reckless, deliberately harmful or damaging acts by *you* or a person with *your* consent unless the action was reasonable and necessary to prevent or reduce loss or *damage to property* or injury to persons;
- vibration of land, buildings or other property;
- the weakening of, removal of, or interference with support to land, buildings or other property;
- building work, or construction or demolition of a building at the *property address*, if the commercial value of the work exceeds:
  - $50,000 where *you're* the owner builder; or
  - $100,000 where a registered builder or contractor is doing the work;
- the conduct of any activity carried on by *you* for reward except for:
  - babysitting on a casual basis where *you* do not need to be registered to do it; or
  - a domestic garage sale; or
- the ownership, possession, or use of any:
  - aerial device or aircraft (except kites or *model aircraft or drones*);
  - aircraft landing area;
  - hovercraft;
  - motorised vehicle, motorcycle, motor scooter, caravan or trailer other than under the cover given by the Standard Feature – **Supplementary vehicle liability cover**; or
  - boat exceeding four metres in length (except kayaks, canoes, surfboards, surf skis or sailboards not longer than eight metres) or motorised watercraft in excess of 10 horsepower.

The most we'll pay

The most *we'll* pay for *your* legal liability arising from any one *occurrence* or series of related *occurrences* is $30 million. This includes GST and any legal costs of investigating, defending or settling the claim that *we* first approve.

Note: *We* have the right to appoint *our* lawyers to represent *you*. See **Claims administration, going to court, recovery action and legal liability claims**.

No excess applies for legal liability claims.

If *you* are also claiming for *damage* to *your contents* or *Portable Contents* as a result of the same event, then *you* will still need to pay an excess for that claim.

General exclusions

Intentional, reckless or fraudulent acts

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by, or arises from or in connection with any intentional, reckless or fraudulent acts or omissions by:

- *you* or *your family*;
- anyone acting with the express or implied consent of *you* or *your family*; or
- anyone who owns the *contents* insured under this policy to any extent.

Illegal activity

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by, or arises from or in connection with any illegal activity *you* or *your family* are involved in, including but not limited to:

- *you* or *your family* illegally keeping explosives, flammable or combustible substances at the *property address*;
- hazardous materials if they are not stored, used or disposed of legally and in accordance with the manufacturer's directions;
- weapons, firearms and ammunition if they are not stored and used legally;
- *model aircraft or drones* being used illegally or in breach of any law, regulation, rule, legal or safety requirement of the Civil Aviation Safety Authority (CASA), other government authority, local council or club; and
- the illegal supply of drugs or alcohol.

Business activities at the property address

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by or arises from any business or income earning activities being conducted at the *property address*. This exclusion does not apply if the activity is just the use of an office taking up less than 20% of *your home*.

Doing office work in a home office, including working from home for *your* employer is not considered to be a business or income earning activity.

Reasonable actions and precautions

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, to the extent that it is caused by or arises from *you* or *your family*:

- not taking reasonable care to protect and maintain the insured property;
- not taking reasonable steps to minimise the cost of any claim under *your* policy; or
- not complying with all laws relating to the safety of a person or property.

Condition of your home

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability caused by or arising from:

- *your* failure to:
  - fix *your* property affected by: or
  - report to the owner of the property,

  any of the following:
  - a defect;
  - a structural fault;
  - a design fault; or
  - faulty workmanship,

  as soon as is reasonable after *you* become aware of it, or a reasonable person in the circumstances would have become aware of it;
- *your* failure to fix damage to *your* property, or report *damage* to the owner of the property, that existed prior to the *incident* or *occurrence* as soon as is reasonable after *you* become aware of the *damage*, or a reasonable person in the circumstances would have become aware of it; or
- *your* failure to report to the owner of the property if *your home* is not structurally sound, watertight, secure, well maintained and in a good state of repair, as soon as is reasonable after *you* become aware of the issue, or a reasonable person in the circumstances would have become aware of it.

If *you* are a **renter**, owner of the property means the landlord.
If *you* are a ***strata lot owner***, owner of the property means the *strata body corporate* or equivalent.

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Condition of your home (continued...)

However, this **Condition of your home** exclusion applies only to the extent that the relevant claim or loss, *damage*, injury or death, cost or legal liability is caused by, arises from or is made worse by one or more of the above circumstances, and *you* knew or a reasonable person in the circumstances would have known that the relevant condition of the home may cause, give rise to or make worse the claim or loss, *damage*, injury or death, cost or legal liability and *you* did not report it to the owner of the property and a reasonable person in the circumstances would have reported it to the owner of the property.

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability caused by or arising from renovations, alterations, additions or repairs undertaken or authorised by *you*, where *you* were aware or a reasonable person in the circumstances would have been aware that the work did not comply with building laws or regulations and in addition:

- in the case of a **renter** - the lease agreement: and
- in the case of a ***strata lot owner*** - any strata by-laws or constitution of a *strata body corporate*.

There is no cover under any section of *your* policy for any:

- *wear and tear*, *depreciation*, rust, oxidisation, corrosion, fading;
- defect, structural fault, design fault or faulty workmanship;
- rising damp, seepage, mould, mildew, rot; or
- gradual deterioration due to action of light, air, sand, sea salt, water, or atmospheric or climatic conditions.

For example, the breakdown of grouting or tile adhesive over time.

Loss or damage indirectly related to your claim

This policy only covers claims, losses and costs directly related to *damage* from an Insured Event (such as the costs of repair or replacement) unless additional cover is specifically stated. Any other claims, losses and costs that are not directly related to *damage* from an Insured Event are not covered, such as but not limited to:

- additional travel costs because *your home* is *unliveable* due to an *incident*;
- if *you* are a ***strata lot owner***, any decrease in the value of *your* strata lot, similar strata community title lot or *your* share in relation to company title;
- any diminished value of *your* property after it's been repaired;
- any intangible losses including intellectual or sentimental value;

Loss or damage indirectly related to your claim (continued...)

- the cost of hiring a replacement machine or appliance;
- loss of income, loss of profits or costs arising from any business interruption;
- medical expenses; or
- compensation for *your or your family's* stress or anxiety, inconvenience or loss of time.

However, if the claim is covered under **Legal liability**, and *you* are ordered by a court or required by a settlement made in accordance with this policy to pay for a third party's indirect losses, *we* will cover those indirect losses.

Other loss or damage

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by or arises from:

- an event occurring outside the *period of insurance*;
- *action of the sea*;
- *earth movement* except for landslide or subsidence where it occurs within 72 hours of, and as a direct result of, the following Insured Events:
  - **Storm, storm surge, rain, hail or flood**;
  - **Escape of water or other liquid damage**;
  - **Earthquake or tsunami**; or
  - **Explosion**;
- hydrostatic pressure;
- a *power surge* unless it's caused by lightning or *you* have chosen to add the *Accidental Damage* option;
- mechanical, electronic or electrical breakdown other than under the Insured Event **Burnout of electric motors**, however, *we* will cover resultant *damage* to the extent it's covered under the Standard Feature **Food spoilage** or the Insured Event **Fire**;

For example, if *you* empty *your* swimming pool or spa, the pressure exerted on it by water in the surrounding ground due to heavy rain, can cause it to move, warp or lift out of the ground.

For example, *we* will cover *damage* caused by fire spreading from an electrical fault.

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Other loss or damage (continued...)

- insects, vermin or rodents, however, *we* will cover resultant *damage* to the extent it's covered under the Insured Events **Fire** or **Escape of water or other liquid**;

For example, *we* will cover *damage* caused by fire due to a rat chewing through an electrical wire.

- roots of trees, plants or shrubs, however, *we* will cover resultant *damage* to the extent it's covered under the Insured Event **Escape of water or other liquid**;

For example, *we* will cover *damage* due to water escaping from pipes *damaged* by tree roots.

- a process of cleaning by *you* or *your family*:
  - using any chemicals other than domestic household chemicals. (Domestic household chemicals include products that can be purchased from a supermarket or department store); or
  - where domestic household chemicals have been used but not in accordance with the manufacturer's directions for use;
- any contagious or communicable disease;
- or in connection with:
  - an unauthorised or malicious act, software, coding or instructions;
  - a threat, hoax, scam or fraud;
  - programming or operator error; or
  - outage,

  affecting the use, integrity, security, operation, storage of, or access to, data, information, a computer, system, device, appliance, equipment, software, hardware, backup facility or a component of or attachment to any of these, regardless of time or place.

  Examples of what are not covered under *your* policy:

  - loss, *damage*, destruction, distortion, erasure, corruption or alteration of, or loss of access to, or interference with, data on a computer or access to an internet service, due to malicious software or a cyber-attack, including but not limited to viruses, worms, Trojan Horses, back doors, logic bombs, trap doors, denials of service, ransomware or any computer hacking;
  - unauthorised access to or copying of personal information via the internet or mobile phone network;
  - unauthorised access to, or interference with the operation of, an appliance or device via the internet, Wi-Fi or Bluetooth;

Other loss or damage (continued...)

- unauthorised access to *your* computer or device provided by means of a scam, or connection of a storage or other device affected by malicious software.

However, *you* will still have cover for physical *damage* to *your* property insured under *your* policy caused by an Insured Event such as **Fire**;

- fees payable in relation to:
  - repairing any part of *your home* where *you* were aware or a reasonable person in the circumstances would have been aware that they were illegally constructed. (*You* will be considered 'aware' if the illegal construction has been identified in any report received by *you* or as a result of any enquiries made by *you*, for example during the course of the purchase or conveyance of the property); or
  - a notice served on *you* by a statutory authority before the *incident* took place;
- boarders, tenants or paying guests residing at the *property address* if *you're* a ***strata lot owner***;
- any person residing at the *property address* (other than *you* or *your family*) to whom *you* rent out all or part of *your home* such as boarders, sub-tenants or paying guests, if *you're* a **renter**; or
- changes in a right, title or interest in *your* property, for example due to a transfer, agreement or adverse possession.

There is no cover under any section of *your* policy for any:

- *damage* covered under a manufacturer's or a supplier's guarantee or warranty (whether express or implied by law); or
- *damage* to *your* property while it's being cleaned, repaired, restored or altered by someone other than *you* or *your family*.

There is no cover for *contents* permanently kept in any of the following:

- buildings used for accommodation services, community or public housing including nursing homes, guest houses, hostels, boarding houses, sharing houses, refuge houses, shelters, mixed occupancy houses, three-quarter houses, sober living houses, transitional/recovery/rehabilitation houses, safe houses, halfway houses, hotels/motels, farm stays, serviced apartments, resorts, dormitories or similar;
- caravans, mobile homes, portable homes;
- houseboats;
- shipping containers;

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Other loss or damage (continued...)

- sheds (where there is no other residence at the *property address*);
- display homes;
- buildings in the course of construction;
- buildings in the course of being demolished or that are awaiting demolition;
- condemned buildings;
- a temporary building or structure; or
- homes located outside of Australia.

Operation of law, war, nuclear material or terrorism

There is no cover under any section of *your* policy for any claim, loss, cost, *damage*, injury, death or legal liability, that is caused by, or arises from or in connection with:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war–like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of *terrorism* involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

Sanctions limitation and exclusion

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that to do so may expose *us* to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that it is unlawful for *us* to do so.

Multiple causes

Where loss, *damage*, injury or death has two or more causes and at least one of those causes is excluded by this policy, *we* will not provide any cover, pay any claim or provide any benefit under this policy.

Claims

This section explains *our* claims process. For examples of how *we* pay claims under this policy, read the Australia Post Contents Insurance Additional Information Guide at **auspost.com.au/homeinsurance** or call **13 70 11** for a copy at no charge by *us*.

We handle many contents insurance claims every day. *We* know that some of *our* customers face difficult circumstances when making a claim on their contents insurance policy. In some cases, *your* circumstances might prevent *you* from strictly complying with policy terms and conditions. For example, if *you* are badly injured in an *incident* that also results in a claim under this policy, then *you* may not be able to provide the assistance *we* normally need to process *your* claim. If this applies to *you*, then *you* or *your family* should speak to *us* about *your* situation. *We* will consider *your* situation and see how *we* can help *you*.

If relevant, please see *our* Financial Hardship and/or Family and Domestic Violence Customer Support policies available at **qbe.com/au**

You can ask *us* if *your* policy covers a particular loss before *you* actually make a claim.

What you must do after an incident

As soon as reasonably possible after an *incident you* must:

- take reasonable steps to:
  - prevent further loss or *damage* to *your* property and keep it secure;
  - get the full name and address of each person involved; and
- report the *incident* to police if something was lost, stolen or deliberately *damaged* and provide details of the report to *us*. *We* may need the police report number to process *your* claim or *our* recovery action if there is a third party who is liable for *your* loss.

As soon as *you* can after the *incident*, call **13 70 11** to make *your* claim, or lodge it online at **auspost.com.au/homeinsurance** If the situation requires urgent attention, please call *us*. *We're* available 24 hours, seven days a week.

If, as a result of an *incident*, *you* are in urgent financial need of the benefits *you're* entitled to under *your* policy, please call *us* as soon as possible to see how *we* can assist *you*.

What you must not do after an incident

We reserve the right to reduce *your* claim payment if *your* actions after an *incident* increase the loss or liability. If *your* actions prevent *us* from recovering a claim payment from another person who would be liable to *you* for a loss or liability that *you* suffer, then *we* may refuse to pay *your* claim. To avoid *your* claim being delayed, reduced or refused *you* must not:

- admit fault or liability, except in a court or to police. Call *us* if *you* would like guidance;
- offer or negotiate to settle a claim against *you*;
- unnecessarily delay notifying *us* of the *incident*;
- enter into any agreement with anyone else which could limit the amount that could be recovered from them;
- agree not to seek compensation from any person liable to compensate *you*;
- authorise repairs without *our* consent. If *you* do, *we* may not cover them; or
- dispose of *damaged* items unless *we've* first agreed to this. This is so *we* can establish the cause or extent of the *damage* to quickly and accurately assess *your* claim. Call **13 70 11** if *you* would like guidance including where there is hazardous material present.

See **Preventing our right of recovery.**

Cooperating with us

You must provide reasonable assistance to *us*, including:

- being truthful and frank at all times;
- providing *us* with relevant information and documents *we* ask for, such as proof of purchase or repair quotes, if needed;
- telling *us* as soon as reasonably possible if *you've* been contacted by someone about an *incident*, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if *we* ask *you* to;
- appearing in court, giving evidence or providing a formal statement, if needed;
- making *your* property available for *us* to inspect or examine; and
- responding to *our* requests as soon as reasonably possible.

Continued next page...

Cooperating with us (continued...)

If *you* don't cooperate in any of these ways, it may delay *your* claim, or *we* may reduce or refuse to pay *your* claim.

At all times *you* must refrain from behaving in a way that's improper, hostile or threatening towards *us*, *our* representatives, *our* suppliers or third parties involved in an *incident*. Such behaviour may result in *our* not inviting *you* to renew *your* policy when it expires.

Contribution and other insurance

When making a claim, *you* must notify *us* of any other insurance that *you're* aware will or may, whether in whole or in part, cover any loss insured under *your* policy.

If at the time of any loss, *damage* or liability there's any other insurance (whether issued to *you* or any other person) which covers the same loss, *damage* or liability *you* must provide *us* with any reasonable assistance *we* require to make a claim for contribution from any other insurer(s).

Salvage

If *we* pay a claim by replacing or paying to replace any items or materials, *we're* entitled to obtain and retain any items or materials salvaged or recovered. *We* may sell the items or materials and keep the proceeds. If *you* ask *us*, *we* may agree to sell the items or materials to *you*, provided *you* agree to pay the fair market value. This is the price *we* could get if *we* sold the items or materials to someone else who is willing and able to buy them. If there is no market for the items or materials, then *we* will base the amount on enquiries made to appropriately experienced or qualified third party professionals.

What happens to your contents sum(s) insured after a partial loss?

Following payment of a claim, other than for a *total loss* claim, *your* sum(s) insured will remain unchanged unless *you* request otherwise.

What happens after a total loss?

Cover ends when *your* claim has been accepted. However, *we'll* still pay for the following Standard Features if they apply to *your cover*, they are directly connected to the *total loss* and they continue to be relevant:

- **Temporary accommodation costs**
- **Environmental upgrade**
- **Damage to common property causing extraordinary payments or special levy**
- **Administrative fund contributions**

Specified Contents and Specified Portable Contents

Cover ends for the item when *your* claim has been accepted.

Portable Contents – Categories

Cover ends for the category when *your* claim has been accepted and *we* pay the full category limit to repair or replace the item(s).

If *you* want to insure any replacement items or reinstate a category limit, then *you* will need to ask *us*. If *we* agree and *you* pay the additional premium, it will be shown on *your Certificate of Insurance*.

Your premium after a total loss

If *you* paid *your* premium annually there is no premium refund.

If *you* paid in instalments – *you* will still need to pay the total of any remaining premium instalments for the *period of insurance*. If *your* policy comes to an end, depending on how *we* settle *your* claim, *we* will either deduct the total of all remaining instalments from *your* claim settlement or *we* will ask *you* to pay the total to *us*.

The total premium is payable and non–refundable because *you* have received the benefit of the cover *we* provide under the policy.

Lender's rights

If *we're* settling *your* claim by paying *you* (instead of paying *our* repairer or other service providers), and *you* have used all or part of *your contents* as security for a loan from a lender, *we* reserve the right to pay all or part of the payment to the lender.

The amount *we* pay to the lender will be the lesser of:

- the amount owing to them (with any balance paid to *you*); or
- the amount *we* have agreed to pay in settlement of the secured property.

A payment made to a lender will satisfy *our* obligation to *you* for the amount paid.

For more information about other interests in *your* policy, see **Interests in the policy**.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the property is a business which is, or needs to be, registered for GST. In that case, *we'll* reduce the amount *we* pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim *we* pay.

There may be other taxation implications affecting *you*, depending upon *your* own circumstances. *We* recommend *you* seek professional advice.

Unless *we* say otherwise, all amounts in *your* policy are inclusive of GST.

Claims administration, going to court, recovery action and legal liability claims

If *you* suffer loss or *damage* due to an *incident* for which someone else is responsible, *you* may have a legal right to recover some or all of the loss or *damage* from that person, including by taking legal action against them. When *we* pay a claim under *your* policy, *we* have the right to exercise *your* legal rights in *your* name against the person responsible for the loss or *damage*. *We'll* take full control of the administration, conduct or settlement of the recovery, including any legal defence.

When *we* do any of these things in *your* name, it will be at *our* expense, however *you'll* need to give *us* reasonable assistance. This may include following *our* directions in relation to the conduct of any legal proceedings even after a claim has been paid. *You* must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without *our* permission.

Claims administration, going to court, recovery action and legal liability claims (continued...)

When *we* pay a claim and some of *your* loss isn't covered by *your* policy, *we* may offer to try to recover that loss for *you* when *we* take any steps to recover the covered loss. *We* can only do so if *you* agree to give *us* documents and statements that support *your* loss and agree with *us* on how *we'll* handle that recovery. *You* may also need to contribute to the associated costs if, to recover the loss for *you*, *we* need to take additional steps that *we* wouldn't otherwise need to take.

If *we* successfully recover more than *we* paid for *your* claim under *your* policy, *we* will first keep the amount *we* paid for *your* claim and the amounts *we* paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, *we* will pay *you* the remainder to compensate *you* for loss that was not insured. Finally, *we* will keep any remaining amounts.

If *you've* received a benefit under *your* policy that *you* were not entitled to, *we* reserve the right to recover from *you* the amount *we* have paid. If *we* decline a claim for fraud, *we* reserve the right to recover any amounts *we* paid to *you* under the policy as well as *our* reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When *we* cover *you* for a legal liability claim, *we* may:

- arrange for a lawyer to represent *you* or *we* may act on *your* behalf;
- attempt to settle the claim; and/or
- defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

Preventing our right of recovery

If *you've* agreed with or told someone who caused *you* loss, *damage* or liability covered by *your* policy that *you* won't hold them responsible then, to the extent *we've* been prejudiced by this act, *we* won't cover *you* for that loss, *damage* or liability.

Providing proof of ownership and value

In some cases *we* will ask *you* for proof that *you* owned the items *you're* claiming for and for documents or other information to assist *us* in assessing their value. Whether *we* ask for proof and, if *we* do, the types of documents *we* ask for, may depend on the situation. So that *your* claim can be assessed, make sure *you* keep things like:

- receipts or tax invoices;
- credit card or bank statements;
- guarantee or warranty certificates;
- valuation certificates for *jewellery*, *collections* and *artworks*;
- photographs or video film of the item(s) in *your home* or being worn by *you*.

If, however, *your* proof of ownership was destroyed in a fire, *we* may accept other evidence of ownership.

If, after reviewing all the evidence about *your* claim that has been provided to *us*, *we're* not satisfied that *you* actually owned the items, *we* may refuse to pay *your* claim.

How we settle claims

We only pay once for loss or *damage* caused by the same event covered by this policy even if that loss or *damage* is covered under more than one section of the policy.

How we settle claims for contents (excluding fixtures)

If a *damaged* item can be repaired, *we'll* normally pay *our* repairer the necessary and *reasonable* cost to repair *your* contents item to a condition substantially the same as, but not better than, when new.

If it's not economical to repair the item, or it's been lost or stolen, *we'll* replace the item with a new one that's substantially the same where it's practical to do so.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most *we* will pay is the item limit or sum insured.

If you don't use our repairer, or we can't repair or replace the item

We will pay *you* the *reasonable* cost to repair or replace the lost, stolen or *damaged contents* to a condition substantially the same as, but not better than when new if, for example:

If *you* don't want an item repaired *we* will not pay to replace it; *we'll* pay what it would have cost to repair it. See **How we determine the amount we'll pay if the item is repairable,** below.

- *you* decide to replace those *contents* with items that are not substantially the same;
- *you* decide *you* do not want the *contents* repaired or replaced;
- it's not practical for *us* to repair or replace *your contents* due to the age, style, type, condition or nature of *your contents* or materials or skills needed for repairs are not readily and locally available; or
- *you* choose to go with a repairer of *your* choice.

If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most *we* will pay is the item limit or sum insured.

How the amount we'll pay is determined if the item is repairable

To assess the necessary work required to repair *damaged contents* items *we* will, where possible, obtain a report or quote from *our* repairer. If *you* agree with this, *we* will then pay *you* the amount quoted by *our* repairer.

If *you're* not happy with the amount quoted by *our* repairer, or if *we're* unable to obtain a report or quote from *our* repairer, *we'll* ask *you* to provide *us* with a report or quote from a repairer of *your* choice for *us* to consider. *We'll* review this to ensure it covers the necessary work and is within market rates. To determine this, *we'll* consider the following:

- *our* repairer's report or quote (if *we* were able to obtain it);
- *our* own data and experience with similar repairs;
- third party cost estimation sources; and
- *your* circumstances, including the location and attributes of *your contents*.

Following *our* review, *we'll* do one of the following:

- If *we* believe *your* repairer's report or quote covers the necessary work and is within market rates, *we'll* pay *you* the amount quoted by them.

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How the amount we'll pay is determined if the item is repairable (continued...)

- If *we* believe *your* repairer's report or quote either omits or overstates aspects of the work required or their quote is significantly above market rates, *we'll* discuss this with *you* and/or them and seek agreement on the *report* or quote.
  - If *we* come to an agreement with *you* or *your* repairer, *we'll* pay *you* the amount agreed.
  - If *we're* still unable to agree with *you* on the amount *we'll* pay *you*, *we'll* attempt to obtain a quote or report from an alternative repairer *we* both agree on, and *we'll* review this together with *you* to arrive at a final quote. If *we're* able to come to an agreement, *we'll* pay *you* the amount quoted by them.
  - If *we're* unable to agree on an alternative repairer, *we* believe the alternative repairer's report or quote either omits or overstates key aspects of the work required, or *we* believe their quote is significantly above market rates, *we'll* refer *you* to *our* complaints process.

> If the policy limit or sum insured is not adequate to repair or replace the item to a condition substantially the same as when new, the most *we* will pay is the item limit or sum insured.

How the amount we'll pay is determined if the item is not repairable

For replacement items that are readily available including tools, devices and appliances, *we* will pay *you* an amount equal to the lowest price available to *you* from a reputable commercial retailer at the time *we* settle the claim.

If an item is not readily available, *we'll* pay *you* an amount equal to the lowest price available to *you* from a reputable commercial retailer at the time *we* settle the claim for an equivalent item with similar specifications and functionality.

How the amount we'll pay is determined if the item can't be replaced

If *we* can't repair the item, or it can't be replaced because of its antiquity or rarity, *we'll* pay the lesser of:

- the standard policy limit or, if it's a *Specified Contents* item or a *Specified Portable Contents* item, the specified limit noted on *your Certificate of Insurance*; and
- the fair market value based on enquiries made to independent and appropriately experienced or qualified professionals.

> If *your* contents sum insured is inadequate, *we* will only pay up to the sum insured or any applicable standard policy limits.

The most we'll pay

The most *we'll* pay in total for *your contents* is *your* contents sum insured, plus any Standard Features payable on top of the contents sum insured, less any applicable excesses.

Your contents sum insured may be increased through the application of the **Contents sum insured adjustment feature**.

The most *we'll* pay in total for *your Portable Contents* is *your* Portable Contents sum insured.

There are limits on what *we'll* pay for some individual items:

- the standard policy limit, where applicable (see **Contents with limits**);
- the specified item limit shown on *your Certificate of Insurance* for items *you* have listed as *Specified Contents*;
- the category limit shown on *your Certificate of Insurance* for Portable Contents – Categories; or
- the specified item sum insured shown on *your Certificate of Insurance* for items *you* have listed as *Specified Portable Contents*,

less any applicable excess(es).

If *you* have not specified an item that is worth more than the standard policy limit, to see how *we* will apply any applicable excess(es) see the Australia Post Contents Insurance Additional Information Guide at **auspost.com.au/homeinsurance** or call **13 70 11** for a copy at no charge by *us*.

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The most we'll pay (continued...)

We treat the following items differently when *we* pay *your* claim:

Item	What we pay
Photographs and videos	*We'll* pay for reproducing videos and hard copy photographs *you* have purchased from, or had produced by, a professional photographic business if the necessary electronic data is available. *We* do not pay to reconstruct any circumstances or conditions.
Sets or pairs	If *we* can't repair an item which forms part of a *set or pair* or it can't be replaced because: • *we're* unable to reasonably match it; or • the functionality of the *set or pair* is lost (e.g. hearing aids/ *sporting equipment*) *you* can choose to either: • surrender the remaining item(s) to *us*, in which case *we'll* pay the replacement value of the *set or pair*, up to any applicable limit; or • keep the remaining item(s), in which case *we'll* pay the replacement value of the lost or *damaged* item. *We* don't allow for any special value the item may have as forming part of a *set or pair*, or for any reduction in value of the remaining part(s).

How we settle claims for fixtures

We'll normally pay *our* supplier the necessary and *reasonable cost* to repair or replace the *damaged fixtures* to a condition substantially the same as, but not better than, when new.

If you don't use our supplier

We will pay *you* the *reasonable cost* to repair or replace the *damaged* parts of *your fixtures* to a condition substantially the same as but not better than when new if, for example:

- it's not practical for *us* to repair or replace *your fixtures* due to the age, policy limit, inadequate sum insured, construction or condition of *your fixtures* or if materials needed for repairs are not readily available; or
- *you* choose to go with a supplier (which includes a repairer or builder) of *your* choice.

If you don't use our supplier (continued...)

To assess the cost of the necessary work required to repair or replace the *damaged* parts of *your fixtures we* will, where possible, obtain a *scope of works* and a quote from *our* supplier. If *you* agree with this, *we* will then pay *you* the amount quoted by *our* supplier.

If *you're* not happy with the amount quoted by *our* supplier, or if *we're* unable to obtain a *scope of works* from *our* supplier, *we'll* ask *you* to provide *us* with a fully itemised *scope of works* and quote from a supplier of *your* choice for *us* to consider. *We'll* review these to ensure they cover the necessary work and are within market rates. To determine this, *we'll* consider the following:

- *our* supplier's *scope of works* and quote (if *we* were able to obtain it);
- *our* own data and experience with similar repairs or replacement;
- third party cost estimation sources; and
- *your* circumstances, including the location and attributes of *your fixtures*.

Following *our* review, *we'll* do one of the following:

- If *we* believe *your* supplier's *scope of works* and quote cover the necessary work and are within market rates, *we'll* pay *you* the amount quoted by them.
- If *we* believe *your* supplier's *scope of works* either omits or overstates aspects of the work required or their quote is significantly above market rates, *we'll* discuss this with *you* and/or them and seek agreement on the *scope of works* and quote.
  - If *we* come to an agreement with *you* or *your* supplier, *we'll* pay *you* the amount agreed.
  - If *we're* still unable to agree with *you* on the amount *we'll* pay *you*, *we'll* attempt to obtain a *scope of works*, quote or report (as required) from an alternative supplier *we* both agree on, and *we'll* review these together with *you* to arrive at a final *scope of works* and quote. If *we're* able to come to an agreement, *we'll* pay *you* the amount quoted by them.
  - If *we're* unable to agree on an alternative supplier, *we* believe the alternative supplier's *scope of work* either omits or overstates key aspects of the work required, or *we* believe their quote is significantly above market rates, *we'll* refer *you* to *our* complaints process.

Whether *we* arrange the repairs or replacement or pay *you* the cost to complete the repairs or replacement, *we'll* also pay the necessary and *reasonable costs* as part of *your* contents sum insured:

- for demolition;
- to remove debris from *your property address*; and

Continued next page...

If you don't use our supplier (continued...)

- to comply with current building codes and statutory requirements.

We won't pay for any undamaged parts of *your fixtures*, even to restore those undamaged parts to achieve a uniform appearance, other than to the extent set out in the table below:

Damage to internal flooring	*We'll* pay to repair or replace up to an existing change or join in the carpet, linoleum, floating floor or other fixed floor covering, or to an archway, doorway or similar opening, whichever is closest to the *damage*. *We'll* consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide. This is a common width of a doorway. *We* won't pay to replace any undamaged materials in any other adjoining rooms, hallways or stairwells.
Damage to internal walls	*We'll* pay to repair or replace the *damaged* wall(s). *We* won't pay to replace the wall covering, for example wallpaper or paint on any adjoining walls or in any adjoining rooms, hallways or stairwells.
Damage to internal fixtures/ fittings	*We'll* pay to repair or replace fitted cupboards, sections of cabinets and sections of benchtops if they are continuously joined to, and made of the same material as, the *damaged* part.

Matching materials (applicable to strata lot owners only)

If part of *your home* is *damaged* by an Insured Event and *we* pay *your* claim, *we'll* match existing materials if they're commercially available in Australia when *we* repair or replace the *damaged* property.

If not, *we'll* use the nearest equivalent materials that *we* can source locally. In this case, if the *damage* is inside *your home*, *we* will also pay up to $1,000 to replace undamaged parts of the same room, hallway or stairwell (to the nearest doorway, archway, or other opening) so that it matches or complements the materials *we've* used. *We'll* consider a combined lounge/dining room as one room if the opening between them is more than 82cm wide (this is a common width of a doorway). If *you're* not satisfied with the nearest equivalent materials *we* source, *we* will pay *you* what it would have cost to repair or replace with these materials.

If any replacement of undamaged property under this section needs the approval of a *strata body corporate*, then *we* only pay for the replacement (or pay *you* what the replacement costs) if *you* get that approval.

The most we'll pay

The most *we'll* pay is *your* contents sum insured, plus any Standard Features payable on top of the contents sum insured, less any applicable excesses.

Excesses

In most cases, *you'll* need to contribute an amount towards the cost of any claims that are accepted. *Your* contribution may be made up of one or more of the following excess types. There may be other excesses that apply in special circumstances. The excess types and amounts that apply to *your* policy will be shown on *your Certificate of Insurance*. For additional information about excesses and how they apply to *your* policy, read the Australia Post Contents Insurance Additional Information Guide at **auspost.com.au/homeinsurance** or call **13 70 11** for a copy at no charge by *us*.

We will not apply an excess for legal liability claims.

Excess type	When it applies
Basic Excess - Contents	All *contents* claims unless otherwise stated
Imposed Excess This may apply due to *your* claims history.	Where applicable, this excess is payable in addition to the Basic Excess.
Renovation, Alteration, Addition or Repair Excess	This excess applies when: • *we* have agreed to cover *you* whilst *you're* undertaking renovations, alterations, additions or repairs at the *property address*; and • *damage* occurs that is covered by the policy under: ◦ any of the following Insured Events: – **Fire;** – **Explosion;** – **Escape of water or other liquid**; or – **Accidental breakage of glass or sanitary fixtures**; or

Continued next page...

Excess type	When it applies
Renovation, Alteration, Addition or Repair Excess (continued...)	◦ the Accidental Damage option (if the option is shown on *your Certificate of Insurance*), as a direct result of the work being carried out. This excess is payable in addition to the Basic Excess and any other excesses that may apply.
Unoccupied Property Excess	This excess applies when: • *you* do not tell *us* that *your home* will be *unoccupied* for more than 90 consecutive days; and • *you* make a claim for an *incident* that occurs more than 90 days after *your home* was first *unoccupied*. A different excess applies for each of the following periods when *your home* is *unoccupied*: • 91-365 days • 366 days or more. This excess is payable in addition to the Basic Excess and any other excesses that may apply. This excess is not applicable when *you* make a claim for damage caused by the following Insured Events: • **Riot;** • **Lightning;** • **Earthquake or tsunami;** • **Collision**; or • **Falling tree or branch**.
Unoccupied Property Excess for Agreed period During an agreed period of unoccupancy, the Unoccupied Property Excess above will not apply.	This excess applies when: • *you've* told *us* about, and *we've* agreed to cover *you* for, a period when *your home* is *unoccupied* for more than 90 consecutive days; and • *you* make a claim for an *incident* that occurs more than 90 days after *your home* was first *unoccupied*. This excess is payable in addition to the Basic Excess and any other excesses that may apply.

Excess type	When it applies
Unoccupied Property Excess for Agreed period (continued...)	This excess is not applicable when *you* make a claim for damage caused by the following Insured Events: • **Riot;** • **Lightning;** • **Earthquake or tsunami;** • **Collision**; or • **Falling tree or branch.**

How we collect the excess

When an excess applies to *your* claim, *we'll* let *you* know when and how to pay the excess as this will depend on how *your* claim is settled. For example:

- If *we* repair *your* property, *we'll* normally ask *you* to pay the excess to the repairer or supplier before they start the work.
- If *we* replace *your* property, *we'll* normally ask *you* to pay the excess to the supplier of the replacement item.
- In some instances, *we'll* ask *you* to pay *your* excess to *us* such as where a supplier is not able to accept an excess payment.
- If *we* pay *you* the *reasonable* cost to repair or replace *your* property, *we* will deduct the excess from the amount *we* pay *you*.

Pay *your* excess as soon as practicable, or call *us* should circumstances prevent *you* from paying *your* excess.

Paying, renewing and cancelling

Paying your premium

Your premium is the cost of *your* policy. It is the amount *we* set by taking into account things like the chance of *you* making a claim under *your* policy, the options *you've* chosen as well as other factors including *our* costs of doing business. *Your* premium also includes GST and other applicable government fees, duties and charges.

We'll let *you* know how much premium *you* need to pay *us*, how to pay it and when. *You* must pay *us your* premium on time to stay covered. For more information about how *we* set *your* premium, read the Australia Post Contents Insurance Additional Information Guide at **auspost.com.au/homeinsurance** or call **13 70 11** for a copy at no charge by *us*.

We offer *you* several ways to pay *your* premium, including by direct debit which is explained below.

Paying by direct debit

You can choose to pay *your* premium annually or in instalments by direct debit.

If *you* choose to pay by direct debit, *you* authorise *us* to debit *your* nominated account for the agreed premium. If the scheduled debit date shown on *your Certificate of Insurance* is a NSW public holiday or bank holiday, *we'll* debit *your* account on the next business day. *We'll* give *you* at least 14 days' notice if *we* change the way the direct debit of *your* policy works.

You need to make sure *your* nominated account details are correct and up to date. This includes advising *us* of the expiry date of a payment card or a change to the payment method. If *your* nominated account details change *you* must tell *us* at least seven days before the next instalment is due to allow *us* to process the change in time.

Check with *your* financial institution whether *your* account allows direct debits.

You need to have enough funds in *your* nominated account to allow *our* scheduled debit. If *you* don't, *you'll* be responsible for any fee or interest charged by *your* financial institution. *You* can also choose to stop *your* direct debit by contacting *your* financial institution.

Important – what happens if your direct debit fails

If *you've* chosen to pay *your* premium annually by direct debit and *we* don't receive *your* payment on time, *we* may cancel *your* policy as permitted by law and refuse to pay a claim.

If *you've* chosen to pay *your* premium by direct debit instalments and an instalment remains unpaid for one month or more, *we* may cancel *your* policy and refuse to pay a claim.

Renewing your policy

If *we* invite *you* to renew *your* policy, *we'll* send *you* a renewal *Certificate of Insurance*. If *you* make any changes to *your* policy after *we* send *you our* renewal invitation, and *we* have agreed to continue to insure *you*, *we'll* send *you* an updated renewal invitation. *You'll* need to pay *us* any additional premium to ensure *your* cover is not affected.

If you pay your premium by direct debit

If *you* pay *your* premium by direct debit and *we* invite *you* to renew *your* policy, **we'll continue to debit** *your* **premium payments**, either annually or in instalments, whichever *you've* previously chosen.

If *you* don't want to renew, *you* must tell *us* at least seven days before *your* policy's end date so that *we* can arrange for the direct debit to stop in time.

Adjustment of premium on renewal

If *you* make any changes to *your policy* after *we* send *you our* renewal invitation, and *we* have agreed to continue to insure *you*, *we'll* send *you* an updated renewal invitation. *You'll* need to pay *us* any additional premium to ensure *your* cover is not affected.

A claim on *your* policy may affect *your* renewal premium.

> If *you* have a claim, contact *us* as soon as *you* can after the *incident* - see **What you must do after an incident**. To avoid *your* claim being delayed, reduced or refused *you* must not unnecessarily delay notifying *us* of the *incident* – see **What you must not do after an incident**. If *you* were in difficult circumstances that prevented *you* from telling *us* about the claim, let *us* know.

If *we* send *you* a renewal invitation and the premium doesn't take into account a claim on *your* policy, *you* agree to pay *us* any additional premium *we* would have charged if *we* had known about that claim.

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Adjustment of premium on renewal (continued...)

If *you* tell *us* about the claim before *your* renewal takes effect and *we* agree to continue to insure *you*, *we* may apply specific conditions to *your* policy (including applying an Imposed Excess) and/or recalculate *your* renewal premium and send *you* an updated renewal invitation.

If *your* policy has already renewed, *we* may ask *you* for an additional premium. If *you're* paying in instalments, any remaining instalments will be adjusted to reflect the additional premium. If *you've* already paid *your* renewal premium in full, *you'll* need to pay *us* any additional premium to ensure *your* cover is not affected. If *you* don't pay the additional premium by the due date then *we* will make reasonable efforts to contact *you* using the latest contact details *you* provided *us*. If *we* don't receive payment of the additional premium owed, *we* may:

- deduct the outstanding premium amount from a claim payment; or
- cancel *your* policy (see **Cancelling your policy**).

If it was reasonable in the circumstances for *you* to be unaware that *you* had a claim until after *we* issued *your* renewal invitation, *we* will not ask *you* to pay the additional premium for that renewal period however the claim may affect *your* future renewal premiums and/or future policy conditions (including the application of an Imposed Excess).

Please note *we* may have other rights under this policy or as permitted by law, depending on the circumstances.

Cancelling your policy

You can cancel *your* policy at any time by telling *us*.

We can cancel *your* policy as permitted by law, for example, if *you* do not pay *us your* premium or if *you* told *us* something that *you* knew to be incorrect or untrue during *your* application for cover.

We can also cancel *your* policy if *your* circumstances change and no longer fall within *our* underwriting rules. See **Tell us when these things change**.

If *you've* paid *your* premium in advance and *your* policy is cancelled, *we'll* refund *you* the proportion of the premium for the remaining *period of insurance*, less any non–refundable government fees, duties or charges. But see **Cooling-off period** where *you* may be entitled to a full refund.

If *you* make a fraudulent claim on *your* policy, *we* can cancel it and *we* won't provide any refund.

Definitions

Term	Definition
Accidental	Resulting from a sudden mishap or adverse event that *you* and *your family* neither expect nor intend.
Action of the sea	Tidal wave, high tide, king tide or any other movement of the sea except for: • *tsunami*; and • *storm surge*.
Antique	An item valued for its rarity, aesthetic or historical significance which is over 100 years old. It does not include *jewellery*, watches or *collections*.
Artworks	Fine art such as paintings or pictures, Persian carpets, rug or wall hangings, tapestries, vases, ornaments, sculptures or similar. It does not include *jewellery*, watches or collections.
Australia Post	Australian Postal Corporation (ABN 28 864 970 579, AR 338646) (APC) and Australia Post Services Pty Ltd (ABN 67 002 599 340, AFSL 457551) (APS). APC acts as an Authorised Representative of APS.
Bicycle	A bicycle with no attached motor or engine.
Burnout	Fusing or melting together of the windings of an electric motor following *damage* to the insulating material due to overheating by an electric current.
Certificate of Insurance	The most recent Certificate of Insurance *we* have sent *you*. It shows the information that forms the basis on which *we've* agreed to insure *you*, including information about *you* and *your* property. *You'll* receive a new Certificate of Insurance when *you* buy, renew or make a relevant change to *your* policy.

Term	Definition
Collection	A group or set of objects with a common theme or characteristic gathered into one place for the purpose of personal interest, a hobby, personal investment, display or a similar domestic purpose. It includes collections of items such as stamps, mint coins, uncirculated notes, medals, cards, collectors' pins, memorabilia and wine. It does not include *jewellery* or watches. This does not include items normally intended for ordinary household use such as DVDs, Blu Ray discs, computer games or currency or stamps that are in circulation. For example, books with no special monetary value that are intended to be able to be used at any time would not be a collection. A curated selection of first edition books with an intrinsic value that would not generally be used would be considered a collection.
Common property	The land, building(s) or areas that *you* and others are entitled to use, owned by the *strata body corporate*, related to the *property address*. It is defined in applicable legislation regulating strata title or similar strata community title, or in a company's constitution in relation to company title. For example, shared areas that the *strata body corporate* is responsible for insuring, such as: • driveways and pathways; • swimming pools; • gymnasiums; and • barbeque areas.
Contents	Items listed under **What do we mean by contents?**

Term	Definition
Damage, damaged	When property insured by this policy is physically harmed, but not from *wear and tear*, and its value or usefulness is permanently reduced. It also includes where property insured is destroyed or unrecoverable. It does not include: • where property can be cleaned using ordinary household chemicals and cleaning processes to bring it back to its pre–event condition. Property may be considered to be damaged if only professional cleaning can bring it back to its state prior to the event; or • scratching or denting which is cosmetic and that's the only damage.
Depreciation	Reduction in value of an item or property due to *wear and tear* or age.
Earth movement	Includes landslide, landslip, mudslide, subsidence and the heaving, collapsing, vibration, *erosion*, settlement or shrinkage of earth, but not earthquake. **Note**: 'Heave' is the upward movement of the earth supporting a building because of the expansion of soil.
Erosion	Worn or washed away by water, ice or wind.
Family	*Your* spouse or partner, parent, grandparent, sibling, child or grandchild (including in each case half, step or adopted relationships) who permanently resides with *you at your property address*.
Fixtures	See **What do we mean by fixtures?**

Term	Definition
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: • a lake (whether or not it has been altered or modified); • a river (whether or not it has been altered or modified); • a creek (whether or not it has been altered or modified); • another natural watercourse (whether or not it has been altered or modified); • a reservoir; • a canal; • a dam.
Home	For a ***strata lot owner,*** this means *your* lot and any lockable garage or storage area such as a storage cage that forms part of the same lot, excluding any *common property*, at the *property address*. For a **renter**, this means the residential dwelling which may include a house, unit, flat, apartment or townhouse and any lockable garage or storage area such as storage cage that forms part of the space *you* rent at the *property address*.
Incident	An event or series of related events which cause loss or *damage* and results in a claim on *your* policy.
Insured	See definition of 'you, your, insured'.
Jewellery	A wearable adornment typically made from or containing gemstones and/or precious metals.
Medical or health items	• hearing aids (excluding hearing implants for example bone–anchored hearing aids) • prescription spectacles; • contact lenses; • artificial teeth or eyes; • oxygen apparatus;

Term	Definition
Medical or health items (continued...)	• insulin pumps; • *mobility* scooters (including electric wheelchairs) owned and used in compliance with the applicable state or territory laws and regulations; and • other medical, surgical, prosthetic or dental aids, equipment or appliances other than: ◦ any medical equipment or apparatus that: – requires specialised fitting, customisation or modification by a medical professional; or – is custom made for *you*; or – requires operation or supervision by a medical professional while in use; or ◦ drugs or other prescribed medication.
Mobility scooter	A motorised mobility device such as an electric wheelchair or mobility scooter owned and used in compliance with applicable state or territory laws and regulations.
Model aircraft or drone	A micro or very small, remotely piloted aircraft that's a toy, or flown solely for hobby, leisure, sport or recreational purposes, provided that it: • isn't a kite; • is registered, if required by law; • isn't used for anything other than the purpose for which it was originally designed; • has a wingspan of no more than 150 centimetres; • weighs no more than two kilograms, including anything in, on or attached to it (for example, a camera or gimbal); and • costs no more than $1,500 when new including anything in, on or attached to it. A model aircraft or drone does not include anything that is ever used in connection with or in relation to any commercial purpose or earning any income.

Term	Definition
Occurrence	An event, including continuous or repeated exposure to substantially the same general conditions which results in personal injury or damage to property. *We* regard all events arising from one original source or cause as one occurrence.
Open air	Anywhere at the *property address* not fully enclosed by walls and a roof.
Period of insurance	The time between the start date and end date shown on *your Certificate of Insurance* during which we have agreed to provide cover. If your policy ends sooner, for example your policy is cancelled, the *period of insurance* ends at the same time.
Personal mobility device	A small, lightweight electric vehicle with the following attributes: • has one to four wheels; • the motor, brakes or suspension have not been modified or altered from the original manufacturer's specification; • has a maximum speed of 25km/hour; • has no more than 250 watts continuous rated power; • is not required by law to be registered or insured; and that is: • used in accordance with the user manual including in relation to safety instructions; For example, not carrying passengers if it's designed for one person only. • owned and used in compliance with applicable state or territory laws and regulations; and • not used for hire, reward, courier services or the carriage of paying passengers. It includes Pedelecs, e-bikes, e-scooters, hoverboards, monowheels and Segways that meet the above criteria. **Note:** A Pedelec is a bicycle where the rider's pedalling is assisted by a small electric motor that automatically cuts off once the bicycle reaches 25 km/hour. The electric motor must only become activated by the rider's pedalling.

Term	Definition
Personal watercraft	Vessels designed to be operated by a person standing, sitting astride or kneeling upon them that use water jet propulsion with an engine in a watertight compartment, for example jet skis.
Pet	An animal that: • is owned by *you*; • can be legally kept; • is registered and microchipped (where required by law); and • normally lives with *you* at the *property address*. It does not include any animal used for racing or commercial breeding purposes or any declared dangerous dog or menacing dog.
Portable Contents	'Portable Contents – Categories' and Specified Portable Contents shown on *your Certificate of Insurance*. **Note:** Portable Contents are personal items that are designed to be used, worn or carried away from home. See **Portable Contents option** for details.
Power surge	An unexpected, temporary, uncontrolled increase in current or voltage in an electrical circuit. Also known as a power swell, brown out, voltage variation or power spike.
Property address	The address shown on *your Certificate of Insurance* on which *your home* stands. This includes the land, yard or garden used only for domestic purposes and which is not considered *common property*.

Term	Definition
Reasonable cost, reasonable additional cost	If *we* arrange the repair, replacement or work for which a cost is incurred: the actual cost that *we* incur. If *you* arrange the repair, replacement or work for which a cost is incurred with *our* prior consent: the actual cost as set out in a valid tax invoice. If *you* arrange the repair, replacement or work for which a cost is incurred without *our* prior consent because of an emergency and *you* act reasonably in: • making arrangements by engaging reputable service providers or sourcing replacement property at market rates; or • arranging repairs or replacement at market rates that are necessary to restore *your* property to a condition no better than when new; or • taking proportionate steps to protect *your* property from further *damage*: the actual cost as set out in a valid tax invoice. If *you* arrange the repair, replacement or work for which a cost is incurred without *our* prior consent because of an emergency and *you* do not act reasonably: the cost that *you* would have incurred if *you* had acted reasonably. If *you* arrange the repair, replacement or work for which a cost is incurred without *our* prior consent and there is no emergency: the cost *we* would have incurred if *you* had obtained *our* prior consent and *we* had made the arrangements. In this definition, when *we* say 'work' this includes services such as: • temporary accommodation; and • temporary storage of *contents*. In this definition, when *we* say 'act reasonably' this means acting prudently, as if *you* did not have insurance.
Scope of works	An itemised description of all work to be done to repair or replace, to a condition substantially the same as but not better than when new, the *damage* caused to *your fixtures* by an *incident*.

Term	Definition
Set or pair	Two or more articles, whose value together is more than the sum of their individual values. **Note**: An article is not part of a set or pair merely because it is part of a *collection*.
Specified Contents	Items listed in the 'Specified contents' section of *your Certificate of Insurance*. *Specified contents* are only insured while at *your property address*. See **Specified Contents**.
Specified Portable Contents	Items listed in the 'Specified portable contents' section of *your Certificate of Insurance*.
Sporting equipment	Equipment, clothing, helmets, footwear, protective gear used when participating in recreational or competitive sport, but not a *bicycle*, *personal mobility device*, firearm, power–driven vehicle or a power–driven item of any kind.
Storm	Violent weather and high winds, sometimes accompanied by rain, hail or snow including a cyclone or tornado.
Storm surge	The covering of normally dry coastal land by water as a result of wind and low atmospheric pressure caused by a *storm*.
Strata body corporate	The owner and administrator of *common property*.
Strata lot owner	The owner of a lot in a strata title or similar community strata scheme or under company title at the *property address*. The lot may be a unit, flat, apartment or other subdivided building or land.

Term	Definition
Terrorism	Any act, or preparation in respect of action, or threat of action designed to influence any government of any nation or any political division of it, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group whether acting alone or on behalf of or in connection with any organisation or government, and which: • involves violence against one or more persons; or • involves *damage* to property; or • endangers life other than that of the person committing the action; or • creates a risk to health or safety of the public or a section of the public; or • is designed to interfere with or to disrupt an electronic system.
Total loss	*Your* property is a total loss when: • *we* pay the total sum insured, item limit or category limit; or • *your* insured *contents*, *Specified Contents* items or *Specified Portable Contents* items are lost or destroyed.
Tsunami	A sea wave caused by a disturbance of the ocean floor or seismic movement such as an underwater earthquake or landslide.
Unattended	Not under *your* control and not within *your* sight.
Unliveable	The *home* is unliveable if, due to an *incident*: • it is unsafe to live in; or • the disabled access and/or mobility handles and rails required by *you* and/or *your family* are *damaged* to the extent that they are no longer fit for purpose; or • it is not furnished such that it is comfortably habitable; or • it does not contain a functioning refrigerator and cooking appliance; or

Term	Definition
Unliveable (continued...)	• it does not have functional bathroom facilities; or • it is not connected to the electricity supply; or • it is not connected to hot and cold running water.
Unoccupied	A property is *unoccupied* in a period of 90 consecutive days if, during that period, the following did not happen: • *you*, *your family*, or someone with *your* consent slept and ate there for at least two consecutive nights in that 90 day period, and • on those two nights the property: ◦ was furnished such that it is comfortably habitable; and ◦ contained at least one usable bed/mattress; and ◦ contained at least one table or bench and a chair; and ◦ contained a functioning refrigerator and cooking appliance; and ◦ was connected to the electricity supply; and ◦ was connected to hot and cold running water. *You* may be asked to prove the occupancy of the property in the event of a claim. This may be supported by the usage of the utilities that are connected to the property. Sometimes *we* might ask for other evidence of occupancy.
Vandalism or malicious act	An act done with the intention of causing *damage* or harm, or with reckless disregard for the damaging or harmful consequences.
We, our, us, QBE	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.
Wear and tear	Physical deterioration to property occurring over time due to use and/ or exposure to its environment.
White goods	Large, unfixed, electrical domestic appliances such as fridges, freezers, washing machines or dishwashers and clothes dryers.

Term	Definition
You, your, insured	The persons or entities named as Insured(s) on *your Certificate of Insurance*, except in the sections of *your* policy where *we* say otherwise. If the insured noted on the *Certificate of Insurance* is a company or a company that is a trustee then "you" also includes: • in the case of a company - that company's directors and owners; and • in the case of a company that is a trustee - that company's directors and owners and that trust's beneficiaries if they normally live at the *property address*.

What do we mean by 'contents'?

	✓ Covered	✗ Not covered
Contents	Household goods, personal belongings and *fixtures* at the *property address*, which are: • owned by *you* or *your family*; or • in *your* or *your family's* possession or control and for which *you* or *your family* are responsible (for example if *you're* renting a television), including: • furniture, furnishings, bedding and towels • electronic items such as: ◦ televisions ◦ stereos ◦ entertainment systems ◦ microwaves • kitchen appliances • kitchenware such as cutlery and crockery • *white goods* • internal blinds and curtains • cash, vouchers, coupons, gift cards, money orders, negotiable financial documents, bullion, ingots and uncut and unset gemstones* • *jewellery* and watches*	• pets or other animals (including fish and birds) • lawns, hedges, trees, shrubs or plants (real or artificial) • soil, earth, sand, gravel, bark, mulch or similar materials • motor vehicles (other than *mobility scooters*) that are required by law to be registered • mopeds and petrol–powered *bicycles* of any kind • *personal watercraft* • motorised watercraft longer than four metres or with an engine exceeding 10 horsepower • watercraft other than surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than four metres • surfboards, surf skis, paddleboards, sailboards, canoes or kayaks longer than eight metres • hovercraft • aircraft or aerial devices, other than: ◦ kites; or Continued next page...

*These items have limits. See **Contents with limits**

	✓ Covered	✗ Not covered

Contents (continued...)	• *collections**
	• *artworks*, rugs and *antiques**
	• accessories, appliances or spare parts for motor vehicles, caravans, trailers and watercraft*
	• *model aircraft or drones**
	• food and prescribed medicines that must be refrigerated or frozen*
	• *bicycles*, *personal mobility devices* and their equipment and accessories
	• *medical or health items*
	• the following vehicles if they are not required, by law, to be registered:
	  ◦ motorcycles with an engine capacity of up to 125cc
	  ◦ domestic garden appliances
	  ◦ golf buggies
	  ◦ battery–powered children's toys
	• motorised watercraft up to four metres long and with an engine that does not exceed 10 horsepower
	• surfboards, surf skis, paddleboards, sailboards, canoes or kayaks up to eight metres long
		◦ *model aircraft or drones*
		• aircraft or aerial devices ever used for any commercial purpose or earning any income
		• caravans or trailers
		• any transportation device not specifically listed in the '**Covered**' column
		• motor vehicle keys, remote locking or alarm devices
		• accessories, appliances and spare parts for motor vehicles, caravans, trailers and watercraft in, on or attached to any of them
		• illegally acquired items including illegally downloaded digital files, or items illegally in *your* possession
		• any equipment connected with growing or creating any illegal substance
		• water in tanks if there is a drinkable water supply available at the *property address* such as mains water
		• any business stock
		• anything that's a part of a building that is not owned by *you* or *you* are not responsible for

*These items have limits. See **Contents with limits**

	✓ Covered	✗ Not covered
Contents (continued...)	• relocatable light fittings not permanently fixed to *your home* • clothing • children's toys • swimming pools and spas – relocatable above ground • swimming pool and spa covers and accessories • home office furniture and equipment • items used by *you* or *your family* for earning any income* • water in tanks but only if there is no drinkable water supply available at the *property address*	• any electrical, electronic or mechanical item that: ◦ is broken, or ◦ is no longer functional, or ◦ has reached the end of its useful life, or ◦ cannot be used for its intended purpose and which would: ◦ have no intrinsic value and *you* would not receive more than scrap value were *you* to attempt to sell the item, and ◦ cost more to repair than its sale value once repaired immediately before the time of an *incident* For example, *you* have an old, broken lawn mower in the shed that can no longer be used. It'd cost $300 to repair but once repaired it would only be worth $50. Rainwater causes damage to the shed contents. *We* would not cover the lawn mower as it was obsolete, didn't work and needed to be replaced.

*These items have limits. See **Contents with limits**

What do we mean by 'fixtures'?

	✓ Covered	✗ Not covered
Fixtures	Items used for domestic purposes which are permanently attached or fixed to *your home* or *property address* and: • if *you* are a ***strata lot owner,*** which the *strata body corporate* is not required by law or its constitution to insure; or • if *you* are a **renter**, for which *you* are responsible under *your* lease agreement that complies with the relevant residential tenancy law and/or which are installed by *you* for *your* own use, such as: • carpets, linoleum, floating floors or other fixed floor coverings • room heaters, ceiling fans, lighting fixtures, • kitchen cupboards, built–in furniture • exterior blinds and awnings • mobility handles and rails • if *you* are a ***strata lot owner:*** ◦ hot water systems that exclusively service *your* lot	• trees, shrubs, plants, hedges or lawns (real or artificial) • soil, earth, sand, gravel, bark, mulch or similar materials • paths or driveways made of earth or gravel • landscaping of any kind • sea walls or pontoons • jetties used for business purposes • structures in the course of construction

	✓ Covered	✗ Not covered
Fixtures (continued...)	◦ air conditioners, internal paint and wallpaper if the legislation in *your* state doesn't require *your strata body corporate* to insure them	

Privacy, complaints and other important information

Privacy

Australia Post and your privacy

In this Privacy Statement, the use of 'we', 'our' or 'us' means Australia Post unless specified otherwise. Australia Post understand that privacy is important to *you* – it is to Australia Post too. That's why we respect *your* personal information and are committed to protecting it when providing products and services to *you*.

Australia Post collects *your* personal information to provide *you* with cover. *Your* information will be shared with a third party assisting us with the administration of this service. *Your* information is handled in accordance with the Australia Post Group Privacy Statement, which outlines how to access and/or correct *your* information, or make a privacy related complaint. For more information please visit **auspost.com.au/privacy**.

QBE and your privacy

We take the security of *your* personal information seriously.

We will collect personal information directly from *you* when *you* deal with *us*, or sometimes through *our* agents, other companies in the QBE group or suppliers acting on *our* behalf. *We* will only ever collect the personal information *we* need in order to provide *our* services to *you*, such as issuing and administering *our* products and services and processing claims. *We* will obtain consent before collecting sensitive information, such as health information, unless *we* are required or permitted by law to collect it without consent. Sometimes *we* may store and disclose *your* personal information overseas. When *we* do this, *we* ensure *your* information is retained in accordance with the Australian *Privacy Act 1988* and local privacy laws.

Our Privacy Policy describes in more detail from whom *we* collect personal information, as well as where *we* store it and the ways *we* could use it. *You* can find it at **qbe.com/au/about/governance/privacy-policy**

If *you* would like to access or correct *your* personal information please contact *us* at **customercare@qbe.com** or on **1300 650 503**.

Complaints

We're here to help. If *you're* unhappy with any of *our* products or services, or the service or conduct of any of *our* suppliers, please let *us* know and *we'll* do *our* best to put things right.

Step 1 – Talk to us

Your first step is to get in touch with the team looking after *your* policy or claim. *You'll* find their contact details on *your* policy documents, letters or emails from *us*.

Please provide *our* team with as much information as possible so they can try to fix the problem quickly and fairly.

For additional assistance in lodging a complaint, please refer to **qbe.com/au**

Step 2 – Customer Relations

If *your* complaint isn't resolved by the team looking after *your* policy or claim, *you* can ask them to refer *your* complaint on to *our* Customer Relations team. A Dispute Resolution Specialist will review *your* complaint independently and provide *you* with *our* final decision.

You can also contact the Customer Relations team directly:

Phone: 1300 650 503
Fax: (02) 8227 8594
Email: complaints@qbe.com
Post: GPO Box 219, Parramatta NSW 2124

Step 3 – Still not resolved?

If *we're* unable to resolve *your* complaint to *your* satisfaction within a reasonable time, or *you're* not happy with *our* final decision, *you* can refer *your* complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). *We* are a member of AFCA and their decisions are binding on *us*.

Phone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3, Melbourne VIC 3001

AFCA will inform *you* if *your* complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit **afca.org.au**

More information

You can find more information about how *we* deal with complaints on *our* website at **qbe.com/au** or *you* can call *us* on **133 723** to speak with *us* or request a copy of *our* complaints brochure at no charge by *us*.

Complaints about your direct debits

If *you* pay for *your* policy by direct debit and have a concern about *your* deductions, please talk to the team looking after *your* policy, or contact *your* financial institution in the first instance. If *your* concern isn't resolved, *you* can follow *our* complaints process.

Complaints just about privacy

If *you're* not happy with how *we've* handled *your* personal information, call *us* on **1300 650 503** or email *us* at **customercare@qbe.com**

If *you're* not satisfied with *our* response, *you* can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Post: GPO Box 5288, Sydney NSW 2001

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. *You* can read the Code at **codeofpractice.com.au**

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit **insurancecode.org.au**

Misuse of our products and family violence

We do not condone the misuse of *our* products for the purpose of financial abuse or disadvantage, including through family and domestic violence. *We* are here to provide support to *our* customers who may be impacted. Further details about *our* Family and Domestic Violence Customer Support Policy are available at **qbe.com/au**

Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. *You* may be entitled to access the FCS if *you* meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA):

Phone: 1300 558 849
Online: www.apra.gov.au/financial-claims-scheme-general-insurers

Part B: Financial Services Guide

Preparation Date: 29 July 2024

About this Financial Services Guide (FSG)

This FSG is issued by Australian Postal Corporation (ABN 28 864 970 579 Authorised Representative No. 338646) (Australia Post) and Australia Post Services Pty Ltd (ABN 67 002 599 340 AFS Licence No. 457551) (Australia Post Services) (together in this FSG 'we', 'our', 'us'). We are responsible for the content in this FSG and not QBE.

The purpose of this FSG is to assist you in deciding whether to use any of the financial services offered by us relating to insurance products issued by QBE Insurance (Australia) Ltd and how we provide financial services, including:

- How you can contact us;
- What financial services we are authorised to provide;
- How we and other relevant parties are paid in relation to the services offered; and
- What to do if you have a complaint.

What documents should you receive?

This FSG is combined with the Product Disclosure Statement (PDS), which you receive when we arrange for the issue of a financial product to you. The PDS sets out the significant features of the product(s) and is designed to assist you make informed choices about the financial product(s).

How you can contact us?

You can contact Australia Post and Australia Post Services by:

Phone: 13 13 18 from Australia, or +61 3 8847 9045 from overseas
Mail: Australia Post Customer Sales and Service
GPO Box 9911 Melbourne VIC 3001
Website: www.auspost.com.au

How is Australia Post authorised?

In providing the financial services referred to in this FSG, Australia Post is acting as an Authorised Representative of Australia Post Services who is the holder of an Australian Financial Services Licence.

What financial services are we authorised to provide?

Australia Post Services and Australia Post (on behalf of Australia Post Services) are authorised to provide financial services in relation to general insurance products.

We are authorised to arrange the issue of householder insurance when you purchase a householder insurance product online and we are also authorised to provide general advice in marketing materials about householder insurance but we are not authorised to give personal advice. This means any commentary, statements of opinion and recommendations by us in relation to householder insurance contain only general advice. That is, such statements of opinion and recommendations have been prepared without taking into account your personal objectives, financial situation or needs.

Responsibility and Compensation Arrangements

Australia Post will be acting on behalf of Australia Post Services. Australia Post Services is therefore responsible for the financial services performed by Australia Post as described in this FSG. Australia Post Services has professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to retail clients. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

How are we remunerated for providing the financial services?

Australia Post offers householder insurance products under a distribution agreement with QBE Insurance Australia Ltd (QBE). QBE is an Australian Financial Services Licensee (AFSL 239545), and is licensed to deal in, and provide advice on, general insurance products. Australia Post receives remuneration calculated as a percentage of the premium you pay (excluding taxes and charges for the insurance product). All remuneration is included in the cost of the insurance product. Australia Post receives remuneration from QBE of up to 20% of the premium for householder insurance policies.

How we pay other parties

If you have been introduced to QBE or us by another person or entity with whom we have an arrangement, we may pay them a referral fee should you take out insurance issued by QBE. Where a referral fee is paid, it will be at no additional cost to you and will be appropriately disclosed by the referring entity in accordance with applicable laws.

What should you do if you have a complaint?

If you have a complaint about the services provided by us, you should contact Australia Post by:

Phone: 13 13 18 from Australia, or +61 3 8847 9045 from overseas
Mail: Australia Post Customer Sales and Service
GPO Box 9911 Melbourne VIC 3001
Website: www.auspost.com.au

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

Authorisation

The distribution of this FSG by Australia Post has been authorised by Australia Post Services.

Need help or need to make a claim?



13 70 11



auspostenquiries@qbe.com



auspost.com.au/homeinsurance



PO Box 454, Parramatta NSW 2124

Australia Post