

Home Insurance Buildings & Contents

Product disclosure statement
and policy booklet



WA



Home Insurance Buildings & Contents

Supplementary Product Disclosure Statements



These **Supplementary Product Disclosure Statements (Supplementary PDS)** update, and should be read with, the **Home Insurance Buildings & Contents Product Disclosure Statement and Policy Booklet (PDS) Edition 3**. These documents together with your current **Certificate of Insurance** make up the terms and conditions of your insurance contract with us.

SUPPLEMENTARY PDS 3.2

This **Supplementary PDS Edition 3.2** updates 3.1. It will apply to policies with a commencement date on or after **17 June 2013** or with a renewal effective date on or after **17 June 2013**.

PORTABLE CONTENTS (PAGE 51)

Under Not covered on page 51 of the PDS the following exclusion is inserted:

- ▶ a bicycle while being used in a competitive race or time trial.

Continued over page

EXCESSES (PAGE 58)

The accidental damage excess on page 58 of the PDS has been removed and will no longer apply. There are now 3 types of excesses – basic, earthquake and special. If you have Accidental Damage cover and you make an accidental damage claim then, either your buildings or contents basic excess will apply.

FLOOD (PAGES 24 & 25)

We have made some changes to what we cover for flood. The current Flood wording on pages 24 and 25 of the PDS is deleted and is replaced by the following wording:

FLOOD

If loss or damage is caused by flood.

For example, damage is caused when heavy or sustained rainfall upriver causes a river or creek near you to overflow.

Covered

- ▶ flood
- ▶ landslide or subsidence that happens immediately as a direct result of a flood.

‘flood’ means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

Not covered

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years old
- ▶ loss or damage caused by actions of the sea, unless the loss or damage is the result of:
 - storm surge that happens at the same time as a flood has caused damage to your home or contents.

Storm surge is the increase in sea level that usually happens when there is an intense storm or cyclone.

STORM (PAGE 24)

We have made some changes to what we cover for storm. The current Storm wording on page 24 of the PDS is deleted and is replaced by the following wording:

STORM

If loss or damage is caused by storm.
For example, hail damages your roof.

Covered

- ▶ violent wind, cyclone or tornado
- ▶ rain, thunderstorm, hail or snow
- ▶ sudden, excessive run-off of water as a direct result of a storm in your local area
- ▶ landslide or subsidence that happens immediately as a result of a storm.

Not covered

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years old
- ▶ loss or damage caused by water which enters your home through any tarpaulins or fixings set up while you're renovating or altering your home
- ▶ loss or damage caused by actions of the sea, unless the loss or damage is the result of:
 - storm surge that happens at the same time as a storm has caused damage to your home or contents.

Storm surge is the increase in sea level that usually happens when there is an intense storm or cyclone.

DEFINITIONS (PAGES 79 TO 81)

The definition of 'flood' on page 80 of the PDS is deleted and replaced by the following definition:

Flood

means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

SUPPLEMENTARY PDS 3.3

This Supplementary PDS Edition 3.3 applies to policies with a commencement date on or after 24 November 2013 or with a renewal effective date on or after 6 January 2014.

DISCOUNTS YOU MAY BE ELIGIBLE FOR (PAGE 72)

The current wording on page 72 under the heading 'Discounts you may be eligible for' in the PDS is deleted and is replaced by the following wording:

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

- ▶ Loyalty Discount
- ▶ No Claim Bonus.

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

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

Loyalty Discount

Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold, the higher the discount you could receive.

No Claim Bonus

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

For full details on the discounts you may be eligible for, refer to our SGIO Home Insurance Premium, Excess, Discounts & Benefits Guide. You can get a copy by visiting www.sgio.com.au/homeped or contacting us on 133 233.

SUPPLEMENTARY PDS 3.4

This Supplementary PDS Edition 3.4 applies to policies with a commencement date on or after 16 March 2014 or with a renewal effective date on or after 28 April 2014.

CHANGES TO YOUR POLICY (PAGES 68 TO 70)

We have deleted the following on page 68 of the PDS:

If we need to refund part of your premium and the refund is less than \$5, then we'll donate it to charity unless you tell us to pay it to you.

On page 69 under the heading 'Change your policy' we have added the following wording:

Additional premium or Refund less than \$15

When a change is made to your policy, you may need to pay us an additional premium, or we may need to refund part of your premium. If the additional premium we need to charge you is less than \$15, then we'll waive it - that is, you don't need to pay it. However, if the amount we need to refund is less than \$15, then we'll donate it to charity.

YOU WANT TO CANCEL YOUR POLICY (PAGE 69)

We have reduced the amount of cancellation fee applied when you cancel your policy from \$40 (plus GST) to \$30 (plus GST and Government charges).

SUPPLEMENTARY PDS 3.5

This Supplementary PDS Edition 3.5 will apply to policies with a commencement date on or after 6 April 2014 or with a renewal effective date on or after 19 May 2014.

HOW WE SETTLE YOUR BUILDINGS CLAIM (PAGE 60)

The current wording under '1. Arrange for repairers, builders or suppliers to repair or rebuild your home' is deleted and replaced with the following wording:

If you agree, we can arrange for our preferred repairers, suppliers or builders to repair or rebuild your home. We may enter into any contract with the selected repairer, builder and/or supplier on your behalf.

HOW WE SETTLE YOUR CONTENTS CLAIM (PAGE 62)

The current wording under 'Conditions' is deleted and replaced with the following wording:

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

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Thank you for choosing SGIO.

SGIO has been insuring Australians for over 85 years. It's this experience that helps us provide you with great customer service as well as quality cover to protect the things you value.

Plus, when you need us, we provide a simpler way to make a claim, so that you're back on your feet as quickly as possible.

This booklet contains information you need to know about your insurance policy. If you have any questions, or if there's anything we can help with, get in touch today.

 **133 233**

 **Visit your local office**

Home Insurance at a glance – a quick summary

This diagram summarises some key details about Home Insurance. For full details about your cover and any exclusions that may apply, please read this Product Disclosure Statement (PDS).

Type of insurance you can choose

Buildings and Contents Insurance

- ▶ covers both your home and contents

Buildings Insurance

- ▶ covers your home

Contents Insurance

- ▶ covers your contents

What we insure

Your home – page 14

- ▶ domestic residential buildings at your site
- ▶ home improvements and fixtures

Your contents – page 15

- ▶ items that you or your family own or are responsible for and that you keep in or around your home

Level of cover you can choose



Home

- ▶ our standard level of cover for your home or contents



Home Plus

- ▶ a higher level of cover for your home or contents – so you get our standard cover plus more

What we pay

For your home – page 60

- ▶ cost to repair or rebuild your home up to the Buildings sum insured
- ▶ costs covered under 'other cover'

For your contents – page 62

- ▶ cost to repair or replace your contents up to the Contents sum insured
- ▶ costs covered under 'other cover'

What you're covered for

Listed events – page 23

- ▶ we cover up to 15 events which may cause loss or damage to your home or contents eg. fire, theft, storm, flood and earthquake

Other cover – page 30

- ▶ we cover other things which may cause loss or damage and we pay for other costs in certain situations eg. credit card theft and rebuilding fees

Liability cover – page 42

- ▶ we cover claims made against you for death or injury to another person and loss or damage to someone's property

Optional cover you can add

Options you pay extra for – page 47

- ▶ Accidental damage
(automatically included with Home Plus)
- ▶ Burn out of electric motors – fusion
(automatically included with Home Plus)
- ▶ Pet lover's pack
- ▶ Valuable Contents
- ▶ Portable Contents

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1. Key details about your policy

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

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

Words with special meaning

Some words in this Product Disclosure Statement (PDS) have special meaning – see the Definitions on pages 79 to 81.

Who's covered by your policy

Your policy covers:

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

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

More than one person insured

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

Your insurance cover

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

The insurance cover we provide under your policy depends on:

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

Type of insurance

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

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

Level of cover

We provide two levels of cover for your home or contents.

Your current Certificate of Insurance shows the level of cover you have chosen.

 Home	Provides our standard level of cover
 Home Plus	Provides a higher level of cover – so you get our standard cover plus more

In this PDS, we use these images to show you which types of cover apply to a Home policy or a Home Plus policy.

Table 1.1 outlines the differences between a Home policy and a Home Plus policy – for full details refer to this PDS.

Table 1.1 – Differences between a Home policy and a Home Plus policy

Cover we give you	 Home	 Home Plus
Accidental damage for mishaps around your home	Optional	Automatically included
Your electric motors when they burn out – fusion	Optional	Automatically included
Safety net for extra costs to rebuild your home	×	Up to 25% of the Buildings sum insured
Safety net for extra costs to replace your General Contents	×	Up to 25% of the General Contents sum insured
Identity theft – if someone steals your identity	×	Up to \$5,000
Plants, trees and shrubs	×	Up to \$2,000
Accidental damage to your contents while taking them to your new home	×	Up to \$5,000
Spoiled food and prescription medicine	Up to \$500	Up to \$2,000
Building materials	Up to \$1,000	Up to \$5,000
Temporary accommodation costs for owners and tenants (and their pets)	Up to 12 months	Up to 24 months
Credit card theft	Up to \$1,000	Up to \$5,000
Visitors' belongings	Up to \$500	Up to \$2,000

Sum insured

Your current Certificate of Insurance shows the amount of insurance you have under your policy as the:

- ▶ Buildings sum insured, and/or
- ▶ Contents sum insured.

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

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

Buildings sum insured

The Buildings sum insured is the amount of insurance you choose to cover your home.

We insure certain types of buildings – see page 14.

Contents sum insured

The Contents sum insured is the amount of insurance you choose to cover your contents.

It is made up of:

- ▶ your General Contents sum insured, plus
- ▶ the sum insured that applies to any optional cover you have for:
 - Valuable Contents
 - Portable Contents.

We insure certain types of contents – see page 15.

Listed events

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

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

The listed events we cover under your policy are shown in Table 3.1 on page 23.

Other Cover

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

The other cover we give you is shown in Table 3.2 on page 31.

Optional cover you can add to your policy

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

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

- ▶ Accidental damage
- ▶ Burn out of electric motors - fusion
- ▶ Pet lover's pack
- ▶ Valuable Contents
- ▶ Portable Contents.

We provide more details about optional cover in Section 4.

When you add any of these options to your policy:

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

If you have a Home Plus policy, then we automatically cover you for Accidental damage and Burn out of electric motors – fusion.

What we pay for your home or contents

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

- ▶ whether you have a Home policy or a Home Plus policy (we provide a higher level of cover under a Home Plus policy – see page 9)
- ▶ what causes the loss or damage – that is, was it caused by a listed event that is covered under your policy?
- ▶ the amount you have insured your home or contents for and any optional cover you have chosen
- ▶ where your contents are when the loss or damage takes place, and
- ▶ any limits that apply to what we pay.

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

Contents replacement value – new for old

If we replace an item that is part of your contents, we will replace it with a new one. This is known as 'new for old'.

Our agreement with you

Your contract

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

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

Certificate of Insurance

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

Exclusions and conditions

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

- ▶ in Section 5, we set out the general exclusions that apply to your policy
- ▶ throughout this PDS, we set out any specific exclusions and conditions with the cover they apply to
- ▶ on page 57, we set out your responsibilities when you are insured with us and make a claim.

Special conditions

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

Embargo for listed events

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

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

Paying your premium

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

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

21 day cooling-off period

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

GST

All dollar values described in this PDS include GST, unless stated otherwise.

2. Buildings and contents we insure

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

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

The buildings we insure

Under Buildings Insurance, we insure certain types of buildings.

Your home

Your home includes:

- ▶ domestic residential buildings at your site that can be locked up
- ▶ home improvements at your site – for example, garage, carport or in-ground pool
- ▶ fixtures or items permanently attached or fixed to your home – for example, light fixtures, built in wardrobes, kitchen cupboards and floating floorboards.

We don't consider carpets to be part of your home unless you are a landlord – see page 36.

Words with special meaning

Some words in this PDS have special meaning. We define key words like 'home', 'home improvements' and 'fixtures' – see pages 79 to 81.

Buildings we don't insure

We don't insure:

- ▶ boarding houses or hostels
- ▶ hotels or motels
- ▶ commercial buildings
- ▶ exhibition or display homes
- ▶ commercial farm buildings.

We will refuse a claim and cancel your policy if your home is or becomes any of these things.

The types of contents we insure

Your contents

Items that are not permanently attached or fixed to the structure of your home that you or your family:

- ▶ own, or
- ▶ are responsible for as part of a written employment contract or a hire or lease agreement (except a tenancy agreement).

If you have Contents Insurance, then you will always have General Contents cover.

And if you choose to increase your cover for certain items, then you may also have optional cover for your:

- ▶ Valuable Contents
- ▶ Portable Contents.

Proof of loss and ownership

When you make a claim, we may ask you to provide proof of ownership and value for an item – for example, a receipt, valuation or photograph. So, make sure you keep these documents safe.

Table 2.1 – Types of contents we insure

This table shows the types of contents you may have and the items we insure under them.

Contents	Items we insure
General Contents	<p>The things you or your family keep in and around your home which include:</p> <ul style="list-style-type: none"> ▶ furniture, furnishings and rugs ▶ carpets (if you are an owner who lives in your home, your carpets are included as part of your General Contents) ▶ electrical items – for example, fridges and washing machines ▶ home theatre equipment – for example, TVs ▶ clothes, shoes and manchester – for example, sheets and towels ▶ toys and sporting equipment ▶ handyman tools – for example, drills and saws ▶ gardening equipment – for example, leaf blowers and shovels. <p>If you run a business, trade or profession from your home, we also include your home office equipment as General Contents – for example, furniture, computer or office equipment.</p>
Optional cover you can add – see pages 45 to 52	
Valuable Contents – inside your home	<p>Items you or your family can insure inside your home for more than what we normally pay for them when they are part of your General Contents. The groups of contents you can insure are:</p> <ul style="list-style-type: none"> ▶ jewellery and watches ▶ collections ▶ music, games and movies ▶ works of art.
Portable Contents – anywhere in Australia and New Zealand	<p>Items you or your family might take with you when you leave your home. The groups of contents you can insure are:</p> <ul style="list-style-type: none"> ▶ jewellery and watches ▶ portable electronic devices ▶ sporting and recreational items ▶ mobility scooters ▶ glasses and medical items ▶ clothing and luggage.

Contents we don't insure

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

- ▶ loose or unset gemstones
 - ▶ plants, trees or shrubs growing in the ground
 - ▶ grass, rocks and soil on your site
 - ▶ building materials or items at your site that are due to be fitted to your home (we provide limited cover for those items under Buildings Insurance – see page 38)
 - ▶ animals
 - ▶ the cost to replace any credit or financial transaction cards
 - ▶ illegal items - this includes illegally downloaded digital media
 - ▶ goods kept for sale, distribution, on display, exhibition or on consignment
 - ▶ stock used in any business, trade or profession
 - ▶ watercraft except for sailboards, canoes, kayaks, and non-motorised surf skis
 - ▶ trailers, caravans, aircraft or aerial devices
- ▶ vehicles including:
 - motor vehicles
 - any registrable motorcycles
 - any motorcycles greater than 75cc
 - ride-on vehicles (for example, motorised golf buggies or carts) except for mobility scooters and ride on lawnmowers that you only use to mow your lawn.

Where we insure your contents

One of the things that affects what we pay for your contents is where your contents are when the loss or damage takes place.

Table 2.2 shows the locations where we insure your contents.

Conditions and limits apply at certain locations:

- ▶ for General Contents – see pages 19 and 20
- ▶ for optional cover – see pages 45 to 52.

We also cover your contents when you are taking them to your new home – see page 34.

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

Table 2.2 – Where we insure your contents

Location of contents	General Contents	Valuable Contents	Portable Contents
At your home			
Inside	✓	✓	✓
In the open air	✓	✗	✓
Away from your home			
Inside another building in Australia for up to 60 days	✓	✗	✓
In a safety deposit box at a bank in Australia	✓	✗	✓
Anywhere else in Australia or New Zealand	✗	✗	✓
The rest of the world	✗	✗	✓
In storage			
In storage in Australia	✓	✗	✓

Your General Contents

Under Contents Insurance, we provide a certain level of cover for your General Contents.

Maximum amount we pay for some contents

When certain valuable or portable items are part of your General Contents, we limit how much we pay for them – see Table 2.3.

For example, if a fire in your home damages your CDs, DVDs and other discs that are valued at \$5,000, we will only pay up to \$2,500 in total for all of them.

Increasing your cover

You can add options to your policy to increase the amount we insure your contents for and the locations where we insure your contents.

You can increase the events we cover under your Contents Insurance by adding options to your policy – for a summary of these options see Table 4.1 on page 47.

Table 2.3 – Maximum amount we pay for some contents

This table shows the items we limit and whether you can add an option to your policy to increase your cover for those items.

We do not limit items that are not shown here – for example your TV or home theatre.

General Contents we limit	The most we pay	Option to increase cover
Works of art – paintings, pictures or sculptures	\$2,500 in total	✓
Music, games and movies – CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total	✓
Collections – cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullions	\$2,500 in total	✓
Jewellery and watches	\$2,500 in total	✓
Tools of trade – see page 81 for the definition	\$2,000 in total	✗
Cash, cheques, money orders, gift certificates and negotiable financial documents	\$200 in total	✗
Unattached accessories, keys, equipment or spare parts for an aerial device, aircraft, caravan, motor vehicle, trailer or watercraft	\$500 in total	✗
Computer software	The cost to replace the software only	✗
Title deeds, passports, bonds and negotiable documents	The cost to replace the document only	✗

Limits that apply at certain locations

We insure your General Contents when they are:

- ▶ at your home – inside
- ▶ at your home – in the open air
- ▶ away from your home
- ▶ in storage.

We limit what we pay for your General Contents depending on where they are when the loss or damage takes place.

We also exclude some items at certain locations – see this page and page 20.

At your home – inside

We cover your General Contents when they are inside your home.

Covered

- ▶ General Contents inside your home.

At your home – in the open air

We cover some of your General Contents when they are in the open air at your site.

Covered

- ▶ General Contents in the open air at your site.

The most we pay is 20% of the General Contents sum insured.

Not covered

- ▶ these items when they are part of your General Contents:
 - computers and related equipment
 - personal electronic devices – for example, mobile phones and PDAs
 - the items shown in Table 2.3 on page 18
 - contents in or on a caravan, mobile home or watercraft.

Away from your home

We cover some of your General Contents when they are away from your home.

Covered

General Contents that are:

- ▶ temporarily inside another building in Australia for 60 days or less, and you:
 - are residing in that building, or
 - lend them to someone else for personal use at their home or site
- ▶ in a safety deposit box at a bank in Australia.

The most we pay is 20% of the General Contents sum insured.

Not covered

- ▶ computers and related equipment
- ▶ personal electronic devices – for example, mobile phones and PDAs
- ▶ the items shown in Table 2.3 on page 18.

In storage

We cover some of your General Contents while they are in storage in Australia.

Covered

- ▶ General Contents in storage in Australia.

Not covered

- ▶ the items shown in Table 2.3 on page 18.

Conditions

For us to cover your General Contents while they are in storage, you need to contact us and provide:

- ▶ the value of the items, and
- ▶ the address where they are stored.

If we agree to cover your General Contents in storage, then you may need to pay us any additional premium.

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3. What you're covered for

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

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

The events we cover

We cover your home or contents when certain things happen. These are known as 'listed events'. You can make a claim if a listed event takes place and causes loss or damage to your home or contents during the policy period.

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

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 57.

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

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

- ▶ Accidental damage
- ▶ Burn out of electric motors – fusion
- ▶ Pet lover's pack.

For more details, see Section 4.

Table 3.1 – Listed events

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

Storm



Home



Home Plus

If loss or damage is caused by a storm.

For example damage caused when:

- ▶ hail breaks your windows
- ▶ a cyclone lifts the roof off your home.

Covered

- ▶ violent wind, cyclone or tornado
- ▶ rain, thunderstorm, hail or snow
- ▶ landslide or subsidence that happens immediately as a result of a storm.

Not covered

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years old
 - swimming pool/spa liners
- ▶ loss or damage caused by water which enters your home through any tarpaulins or fixings set up while you're renovating or altering your home

- ▶ loss or damage caused by actions of the sea, unless the loss or damage is the result of:
 - storm surge that happens at the same time as a storm has caused damage to your home or contents.

Storm surge is the increase in sea level that usually happens when there is an intense storm or cyclone.

Flood



Home



Home Plus

If loss or damage is caused by a flood.

For example damage caused when:

- ▶ sustained rainfall causes a river or creek near you to overflow
- ▶ heavy rain causes a build up of water in the street gutters and the water enters your home.

Covered

- ▶ flood
- ▶ landslide or subsidence that happens immediately as a direct result of a flood.

Flood means:

- ▶ rain which results in water pooling on, flowing from or failing to drain away from:
 - a body of water
 - land
 - roads and streets
- ▶ water that escapes or is released from a body of water.

A body of water can include a river, lake, dam, stormwater channel or canal, but not the sea.

Not covered

- ▶ loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways
 - swimming pool/spa covers that are more than 5 years old
 - swimming pool/spa liners
- ▶ loss or damage caused by actions of the sea, unless the loss or damage is the result of:
 - storm surge that happens at the same time as a flood has caused damage to your home or contents.

Storm surge is the increase in sea level that usually happens when there is an intense storm or cyclone.

Water and oil leaks



Home



Home Plus

If loss or damage is caused by water or oil leaking or escaping from an item shown here.

Covered

- ▶ water leaking or escaping from:
 - house gutters, drainpipes or pipes
 - sanitary fixtures – for example, baths or toilets
 - appliances – for example, washing machines or dishwashers
 - waterbeds
 - aquariums
 - water tanks
 - swimming pools
- ▶ oil leaking from a fixed heating system or sealed portable heater
- ▶ costs to locate the cause of damage (if we agree to pay these costs before you make any arrangements).

Not covered

- ▶ water leaking or escaping from a shower recess or shower base
- ▶ costs to repair or replace the item that the water or oil leaked or escaped from
- ▶ loss or damage caused by storm surge.

Tsunami



If loss or damage is caused by tsunami.

Covered

- ▶ tsunami.

Earthquake



If loss or damage is caused by an earthquake.

Covered

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

Lightning



If loss or damage is caused by lightning.

Covered

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

Fire



Home



Home Plus

If loss or damage is caused by a fire.

Covered

- ▶ fire
- ▶ bushfire.

Not covered

- ▶ if the fire was started with the intention to cause damage by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
- ▶ damage which results from scorching or melting when your home or contents did not catch fire.

Theft or attempted theft



Home



Home Plus

If loss or damage is caused by a theft or attempted theft.

Covered

- ▶ theft or attempted theft.

Not covered

- ▶ theft or attempted theft by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Vandalism or a malicious act



Home



Home Plus

If loss or damage is caused by vandalism or a malicious act.

Covered

- ▶ vandalism or a malicious act.

Not covered

- ▶ if the vandalism or malicious act is committed by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Broken glass – buildings



Home



Home Plus

If any item shown here is unintentionally broken and has a fracture that extends through its entire thickness.

Covered under Buildings Insurance

- ▶ glass panels in fixtures
- ▶ cooktop or oven door
- ▶ vitreous china or acrylic or fibreglass fixed shower base, bath, spa bath, basin, sink, toilet, bidet or sanitary fixtures
- ▶ the reasonable cost to reconnect any electrical components to the item.

Not covered

- ▶ an item that broke because heat was directly applied to it
- ▶ glass in a greenhouse or glasshouse
- ▶ water or sewerage pipes
- ▶ any damage caused by the broken item.

Broken glass – contents



Home



Home Plus

If fixed glass in an item shown here is unintentionally broken and has a fracture that extends through its entire thickness.

Covered under Contents Insurance

- ▶ fixed glass in:
 - your furniture, including outdoor furniture
 - a light fitting
 - a mirror or picture
- ▶ damage that is also caused to the frame of a broken mirror or picture
- ▶ the reasonable cost to reconnect any electrical components to the item.

Not covered

- ▶ glass that is in a TV, radio or computer equipment
- ▶ any damage caused by the broken item.

Impact damage



Home



Home Plus

If loss or damage is caused by an item shown here.

Covered under Buildings Insurance and Contents Insurance

- ▶ loss or damage caused by the impact of:
 - external aerials, masts, flagpoles or satellite dishes
 - aircrafts, vehicles or watercrafts
 - debris from space, aircrafts, rockets or satellites
 - trees or branches.

Covered under Buildings Insurance

- ▶ if a tree on your property causes loss or damage to your home and we agree it needs to be removed, then we pay the costs to:
 - cut down and remove the tree
 - treat the stump so it doesn't grow.

Not covered

- ▶ loss or damage caused by tree cutting, lopping or felling on your site
- ▶ costs to remove the stump
- ▶ costs to cut down or remove a tree if it didn't cause any damage to your home or contents.

Animal damage



Home



Home Plus

If loss or damage is caused by an animal not kept at your site.

Covered

- ▶ loss or damage caused by animals not kept at your site.

Not covered

- ▶ loss or damage caused by:
 - vermin and insects
 - birds pecking, scratching or biting.

If you have chosen to add Pet lover's pack to your policy, you may be covered for damage your cats or dogs cause to your home or contents – see page 49.

Explosion



Home



Home Plus

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

Covered

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

Not covered

- ▶ the item that exploded.

Riots or civil commotion



Home



Home Plus

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

Covered

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

Other cover

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

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

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

General exclusions may also apply – see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 57.

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

Level of cover you've chosen

Most of the other cover we give you applies to both a Home policy and a Home Plus policy.

However, some only apply to certain policies – for example, we only cover you for 'identity theft' if you have a Home Plus policy with Contents Insurance.

Also, different limits may apply depending on the level of cover you've chosen. For example, under 'food spoilage', if you have a:

- ▶ Home policy, we pay up to \$500
- ▶ Home Plus policy, we pay up to \$2,000.

When you can claim for other cover

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

Other cover and your sum insured

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

However for these items, we'll pay on top of your sum insured:

- ▶ Safety net
- ▶ Temporary accommodation for home owners
- ▶ Temporary accommodation for tenants or strata scheme owners
- ▶ Loss of rent for landlords
- ▶ Mortgagee discharge costs.

Table 3.2 – Other cover

Other cover	Buildings Insurance	Contents Insurance
 Home Plus		
Safety net	✓	✓
Plants, trees and shrubs	✓	✗
Identity theft	✗	✓
Accidental damage while taking your contents to your new home	✗	✓
 Home  Home Plus		
Furniture and furnishings for landlords - non strata scheme	✓	✗
Temporary accommodation for home owners	✓	✗
Loss of rent for landlords	✓	✗
Building materials	✓	✗
Demolishing and removing debris	✓	✗
Locating the cause of damage	✓	✗
Rebuilding fees	✓	✗
Meeting building regulations	✓	✗
Mortgagee discharge costs	✓	✗
Buying a new home	✓	✗
Taking your contents to your new home	✗	✓
Moving into your new home	✗	✓
Food spoilage	✗	✓
Fixtures for owners and landlords - strata scheme	✗	✓
Temporary accommodation for tenants or strata scheme owners	✗	✓
Credit card theft	✗	✓
Visitors' belongings	✗	✓
Keys and locks	✓	✓
Funeral expenses	✓	✓

Safety net



Home Plus

We pay more than your Buildings or General Contents sum insured:

- ▶ if a listed event causes loss or damage to your home or contents, and
- ▶ the cost to rebuild, repair or replace them is higher than your sum insured.

For example, a bushfire, cyclone or flood leads to a high demand for building services which increases your rebuilding costs.

Covered under Buildings Insurance

- ▶ up to 25% of your Buildings sum insured to cover reasonable extra costs to repair or rebuild your home.

Covered under Contents Insurance

- ▶ up to 25% of your General Contents sum insured to cover reasonable extra costs to repair or replace your General Contents.

We pay this on top of the Buildings or General Contents sum insured.

Make sure you insure your home and contents for their replacement value. You should regularly review your sum insured – especially after you extend or renovate your home or buy new things.

To help you do this, visit our website at www.sgio.com.au and use our buildings and contents calculators.

Plants, trees and shrubs



Home Plus

If a listed event causes loss or damage to your plants, trees and shrubs.

Covered under Buildings Insurance

- ▶ up to \$2,000 to replace plants, trees and shrubs that were growing in the ground.

Not covered

- ▶ plants, trees and shrubs you are growing for commercial purposes.

Identity theft



Home Plus

If you find out during the policy period that someone stole your identity and used it without your consent to get a financial benefit.

Under Identity Theft cover, you includes your family.

For example, someone uses your identity to take a credit card in your name.

Covered under Contents Insurance

- ▶ the reasonable legal costs you need to pay in Australia to:
 - defend court proceedings wrongly brought against you by credit providers, retailers or collection agencies
 - attempt to set aside judgments wrongly made against you
 - prepare documents which confirm your identity was stolen, and
 - remove incorrect entries on credit referencing bureau lists

- ▶ the fees charged by Australian Government organisations if you need to replace these documents as a result of the identity theft:
 - passport
 - driver's licence
 - birth certificate
 - certificate of title on your home, and
 - proof of age card (18+).

The most we pay for those legal costs and fees is \$5,000.

Not covered

- ▶ identity theft by your relatives or arranged by them
- ▶ paying a debt which resulted from the identity theft.

Conditions

- ▶ we must agree to pay any legal costs or fees before you incur them
- ▶ we must agree your identity has been stolen and used to get a financial benefit.

Accidental damage while taking your contents to your new home



Home Plus

If your contents are being taken from your current home to your new permanent home in Australia and they are unintentionally damaged.

Covered under Contents Insurance

- ▶ up to \$5,000 to repair or replace your contents.

Buying a new home



Home



Home Plus

If we currently insure your home and you're selling it to move into a new permanent home in Australia.

Covered under Buildings Insurance

- ▶ your new permanent home from when you enter into the contract to buy it.
- ▶ your current home until the sooner of:
 - when your home is sold, or
 - 60 days from when you enter into the contract to buy your new permanent home.

Your current home is covered on the same terms as you insured it.

Conditions

- ▶ you must give us the details of your new permanent home when you have entered into the contract to buy it
- ▶ we must agree to insure your new permanent home and you must pay us any additional premium. We will send you a Certificate of Insurance for your new permanent home.

If another insurance policy covers your current or new permanent home, then we'll only cover you to the extent that the other policy doesn't.

If you have combined your Buildings and Contents Insurance the cover for your contents is set out under 'Moving into your new home' – see page 35.

Taking your contents to your new home



Home



Home Plus

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

Covered under Contents Insurance

- ▶ contents that are being taken to your new permanent home in a vehicle that is:
 - involved in a collision
 - damaged or destroyed by fire
 - stolen.

Moving into your new home



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

Covered under Contents Insurance

- ▶ from the day you start moving your contents at both your current and new homes for up to 60 days
- ▶ if you have combined your Buildings and Contents insurance, we cover your contents at both your current and new homes for up to 60 days from when you enter into the contract to buy your new permanent home.

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

Not covered

- ▶ contents in your new home after the 60 day period ends if we didn't agree to cover them.

Conditions

- ▶ you must give us the details of your new permanent home within 14 days from when you start moving
- ▶ if we agree to cover your contents in your new permanent home after the 60 day period ends, then you must pay us any additional premium.

Food spoilage



If a listed event causes an interruption to your electricity supply and food or prescription medication in your refrigerator or freezer is spoiled.

Covered under Contents Insurance

- ▶ the following amount to replace the spoiled food or prescription medication:
 - Home policy, up to \$500
 - Home Plus policy, up to \$2,000.

When you only claim for food spoilage, you don't need to pay an excess. But, your No Claim Bonus may be affected when you renew your policy.

Fixtures for owners and landlords – strata scheme



If your home is under a strata or similar scheme and a listed event causes loss or damage to the fixtures shown here.

Covered under Contents Insurance

- ▶ the following fixtures:
 - built-in furniture and cupboards
 - stoves
 - hot water services
 - shower screens
 - paint and wallpaper
 - built-in air-conditioner
 - fixed awnings
 - solar panels.

Not covered

- ▶ items that are:
 - covered by an insurance policy taken out by an owners corporation or similar body, or
 - part of common property
- ▶ loss or damage caused intentionally by:
 - you or someone who lives in your home – for example, your tenants, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there.

Furniture and furnishings for landlords – non strata scheme



Home



Home Plus

If your home is not under a strata or similar scheme and a listed event causes loss or damage to the items shown here.

Covered under Buildings Insurance

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

The most we pay is 10% of the Buildings sum insured.

Not covered

- ▶ loss or damage caused intentionally by:
 - you or someone who lives in your home – for example, your tenants, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
- ▶ if you or your family live in your home.

Temporary accommodation for home owners



Home



Home Plus

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

Covered under Buildings Insurance

- ▶ costs for temporary accommodation that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
- ▶ any additional living expenses that we agree are appropriate
- ▶ costs to remove and store your contents and then return them to your home.

We pay these costs for the reasonable time we agree it should take to repair or rebuild your home. If you have a:

- ▶ Home policy, for up to 12 months from when the listed event took place
- ▶ Home Plus policy, for up to 24 months from when the listed event took place.

We pay this on top of the Buildings sum insured.

Conditions

- ▶ you must have lived in your home permanently before the listed event took place
- ▶ we must agree to pay the costs before you make any arrangements
- ▶ we won't cover costs caused by unreasonable delays in repairing or rebuilding your home.

Temporary accommodation for tenants or strata scheme owners



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

Covered under Contents Insurance

- ▶ if you own and live in your home, the costs for temporary accommodation that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
- ▶ if you are a tenant, any extra rent costs we agree are reasonable for your temporary accommodation you, your family and your pets that you normally keep at your site
- ▶ any additional living expenses that we agree are appropriate
- ▶ costs to remove and store your contents and then return them to your home.

Not covered

- ▶ these costs if covered by an insurance policy taken out by an owners corporation or similar body.

Conditions

- ▶ you must have lived in your home permanently before the listed event took place
- ▶ we must agree to pay the costs before you make any arrangements
- ▶ we won't cover unreasonable delays to repair or rebuild your home.

We pay these costs for the reasonable time we agree it should take to repair or rebuild your home. If you have a:

- ▶ Home policy, for up to 12 months from when the listed event took place
- ▶ Home Plus policy, for up to 24 months from when the listed event took place.

We pay this on top of the Contents sum insured.

Loss of rent for landlords



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

Covered under Buildings Insurance

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

We pay the rent you lose for the reasonable time we agree it should take to repair or rebuild your home for up to 12 months from when the listed event took place.

We pay this on top of the Buildings sum insured.

Not covered

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

Building materials



Home



Home Plus

If you're renovating or altering your home and a listed event causes loss or damage to your building materials at your site.

Covered under Buildings Insurance

- ▶ building materials – for example, bricks, tiles or timber
- ▶ items that are due to be fitted to your home – for example, an oven or dishwasher.

The most we pay for these items under a:

- ▶ Home policy, is up to \$1,000
- ▶ Home Plus policy, is up to \$5,000.

Not covered

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

Demolishing and removing debris



Home



Home Plus

If a listed event causes loss or damage to your home and we agree you need to demolish part or all of your home or remove any debris.

Covered under Buildings Insurance

- ▶ costs to demolish and remove debris
- ▶ costs to make your site safe – for example, the costs to install a temporary fence around the damaged area.

Conditions

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

Locating the cause of damage



Home



Home Plus

If a listed event causes loss or damage to your home and you need to confirm that it was caused by a listed event.

Covered under Buildings Insurance

- ▶ the reasonable costs you have paid to find the cause of damage if we agree the loss or damage was caused by a listed event.

Conditions

- ▶ the costs must relate directly to the part of your home that suffered the loss or damage
- ▶ we must agree to pay the costs before you make any arrangements.

Rebuilding fees



If a listed event causes loss or damage to your home and you need to pay certain fees to repair or rebuild your home.

Covered under Buildings Insurance

- ▶ the reasonable fees for architects, engineers or surveyors
- ▶ any fees we agree you need to pay to meet the requirements of a statutory authority.

Not covered

- ▶ fees to rebuild any part of your home which was an illegal construction
- ▶ if a statutory authority served a notice on you before the listed event took place.

Conditions

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

Meeting building regulations



If a listed event causes loss or damage to your home and you need to meet current building regulations to repair or rebuild the part of your home that was damaged.

Covered under Buildings Insurance

- ▶ the costs to meet current building regulations to repair or rebuild the part of your home that was damaged.

Not covered

- ▶ costs to meet building regulations:
 - that were already in place when your home was built, renovated or altered
 - for undamaged parts of your home – for example, installing insulation in ceilings that were not damaged.

Conditions

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

Mortgagee discharge costs



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

Covered under Buildings Insurance

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

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

Keys and locks



Home



Home Plus

If a key for an external lock to your home is stolen during a theft at your site and we agree to pay your claim for theft.

Covered

- ▶ the reasonable costs to replace the key to your home and the lock barrels it operates.

Credit card theft



Home



Home Plus

If your credit card is stolen from your home during a theft and used without your consent and we agree to pay your claim for theft.

Covered under Contents Insurance

- ▶ the following amount towards any money you must pay to the credit card organisation:
 - Home policy, up to \$1,000
 - Home Plus policy, up to \$5,000.

Conditions

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

Visitors' belongings



Home



Home Plus

If a listed event causes loss or damage to your contents and to your visitors' belongings.

Covered under Contents Insurance

- ▶ the following amount for your visitors' belongings that are inside your home:
 - Home policy, up to \$500
 - Home Plus policy, up to \$2,000.

Not covered

- ▶ cash.

Funeral expenses



Home



Home Plus

If a listed event takes place at your site which causes loss or damage to your home or contents and you or a member of your family die:

- ▶ within 90 days of that event, and
- ▶ as a result of that event.

Covered under Buildings Insurance

- ▶ up to \$10,000 in total towards funeral expenses for each incident.

Covered under Contents Insurance

- ▶ up to \$10,000 in total towards funeral expenses for each incident.

Liability cover – claims made against you



Home



Home Plus

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

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

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

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 57.

What is liability cover?

Liability cover protects you or your family for claims that may be made against you or them for an incident which causes:

- ▶ death or bodily injury to someone else, or
- ▶ loss or damage to someone else's property.

The most we pay for any one incident is \$20 million under Buildings Insurance and \$20 million under Contents Insurance. This includes legal costs when our lawyers handle the claim.

What we cover

Covered under Buildings Insurance

We cover the legal liability of you or your family for:

- ▶ death or bodily injury to someone else, or
 - ▶ loss or damage to someone else's property
- in an incident that takes place in your home or at the site and for which you or your family is responsible as an owner or occupier of your home or the site.

For example, you may be liable when someone falls and is injured when visiting your home.

Covered under Contents Insurance

We cover the legal liability of you or your family for:

- ▶ death or bodily injury to someone else, or
- ▶ loss or damage to someone else's property

in an incident that takes place outside the site, but within Australia.

For example, you may be liable if you are riding your bicycle on a road and cause an accident.

In addition, if you are a tenant or own your home under a strata or similar scheme, we cover the legal liability of you or your family for:

- ▶ death or bodily injury to someone else, or
- ▶ loss or damage to someone else's property

in an incident that takes place in your home or at the site and for which you or your family is responsible as an owner or occupier of your home or the site.

When we provide liability cover

To be entitled to liability cover:

- ▶ the claim must result from an incident which takes place during the policy period
- ▶ someone must make a claim against you or your family for the incident, and
- ▶ you or your family must lodge a claim with us for liability cover.

We provide examples of how we calculate claims under liability cover – see page 67.

When you lodge a claim with us

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

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

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

Liability cover – what we don't cover

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

Death or bodily injury

We don't cover death or bodily injury to:

- ▶ you or your family
- ▶ any person who lives with you or your family except when they are a tenant or boarder living in your home.

Loss or damage to property

We don't cover loss or damage:

- ▶ to property that you, or your family own or have in their custody, control or possession except when you are a tenant and you or your family cause loss or damage to your landlord's property (including the home) that has been left for you to use
- ▶ to property that any person who lives with you or your family owns or has in their custody, control or possession except when that person is a tenant or boarder living in your home.

Other liability exclusions

We will not cover:

- ▶ the legal liability of you or your family in connection with any house, land or other property that you or your family own or occupy, or have owned or occupied in the past, other than your home or your site shown on your current Certificate of Insurance
- ▶ any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or your family
- ▶ fines or court costs if you or your family are charged or convicted under a law.

We will not cover you or your family if liability arises or results from:

- ▶ you or your family agreeing to accept liability for the claim
- ▶ death or bodily injury to any person employed by you or your family under a contract of service
- ▶ any act or omission by you or your family, or a person acting with the consent of you or your family, which shows a reckless disregard for the consequences of that act or omission
- ▶ a deliberate and unlawful act by you or your family, or a person acting with the consent of you or your family

- ▶ any business, trade or profession other than the renting of your home for domestic use
- ▶ any professional sporting activity
- ▶ the transmission of a disease by you or your family
- ▶ using or owning a vehicle, aircraft or watercraft (except for a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote controlled toy)
- ▶ subsidence or landslide
- ▶ your home or the site being used for farming
- ▶ asbestos, whether directly or indirectly
- ▶ building work to your home or on the site, or at any other house, land or property that you or your family owned or occupied in the past, which costs or cost more than \$50,000
- ▶ an incident caused by an animal, except:
 - if it is a pet dog, cat or horse kept in your home or on the site, or
 - if it is a pet horse kept off-site on agistment
- ▶ an incident caused by a dog if a relevant authority has declared it to be a dangerous dog.

4. Optional cover you can add to your policy

You can add options to your policy to increase your cover for your home or contents. This section outlines the options that are available.

About optional cover

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

Any option you select is shown on your current Certificate of Insurance and applies during the policy period.

You need to pay extra

When you add an option to your policy, you need to pay an extra premium for the increased cover we give you.

Under the optional cover shown in this section, we tell you what you're covered for and any specific exclusions and conditions that apply to that option. General exclusions may also apply – see Section 5.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 57.

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

Increasing the events we cover

We cover your home and contents when any of the 15 listed events shown in Table 3.1 on page 23 takes place.

You can increase the events we cover by adding these 3 options to your policy:

- ▶ Accidental damage
- ▶ Burn out of electric motors – fusion
- ▶ Pet lover's pack.

If you have a Home Plus policy, then we automatically cover you for Accidental damage and Burn out of electric motors – fusion.

Increasing what we pay for your contents

We limit how much we pay for certain valuable items that are part of your General Contents – for example, we pay up to \$2,500 in total for your 'jewellery and watches'.

You can increase your cover for certain valuable and portable items by insuring them as:

- ▶ Valuable Contents – inside your home, or
- ▶ Portable Contents – anywhere in Australia or New Zealand.

There are 3 steps you need to follow to increase your cover – see page 52.

Table 4.1 – Optional cover

Optional cover	What's covered	Buildings Insurance	Contents Insurance
Accidental damage (automatically included with Home Plus)	Covers you for mishaps around your home	✓	✓
Burn out of electric motors - fusion (automatically included with Home Plus)	Covers your electric motors when they burn out	✓	✓
Pet lover's pack	Covers your cats and dogs for: <ul style="list-style-type: none"> ▶ veterinary costs – if they are hurt in an accident ▶ damage they cause to your home or contents ▶ boarding costs – if they can't safely stay at your home 	✓	✓
Valuable Contents – inside your home	Covers certain items inside your home for more than what we normally pay for them	✗	✓
Portable Contents – anywhere in Australia and New Zealand	Covers certain portable items anywhere in Australia and New Zealand	✗	✓

Accidental damage

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

Covered under Buildings Insurance

- ▶ damage to your home that is caused unintentionally – for example, you're in the roof space and accidentally put your foot through the ceiling.

Covered under Contents Insurance

- ▶ damage to your General Contents or Valuable Contents that is caused unintentionally and happens in your home or at your site – for example, your child knocks over your TV.

Not covered

- ▶ damage caused by:
 - inherent defects and structural defects
 - mildew and algae
 - water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs
 - any animals kept at your site
 - any process of cleaning involving the use of chemicals
- ▶ damage that is covered under a listed event shown in Table 3.1 – see page 23
- ▶ damage to:
 - retaining walls
 - electronic equipment or data as a result of an electronic malfunction or failure, a mechanical malfunction or failure, or a virus or processing error
 - fishing and sporting equipment, musical instruments or firearms while someone is using them
- ▶ loss or damage caused by storm surge – see page 81 for the storm surge definition.

Burn out of electric motors – fusion

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

Covered under Buildings Insurance

- ▶ an electric motor that burns out and is part of your home – for example, in a ducted air conditioning unit
- ▶ costs for the service call, parts and labour charges.

Covered under Contents Insurance

- ▶ an electric motor that burns out and is part of your General Contents – for example, in a washing machine or fridge
- ▶ costs for the service call, parts and labour charges
- ▶ the following amount to replace any spoiled food or prescription medication in a refrigerator or freezer:
 - Home policy, up to \$500
 - Home Plus policy, up to \$2,000.

Not covered

- ▶ an electric motor that:
 - is covered by a warranty, or
 - you use for a business, trade or profession, or
 - you don't keep in your home or at your site
- ▶ we don't pay to remove or re-install submerged or underground motors.

Pet lover's pack

Under the Pet lovers pack option, we provide these 3 covers:

- ▶ Veterinary costs for your cats and dogs
- ▶ Damage caused by your cats and dogs
- ▶ Boarding costs for your cats and dogs.

Veterinary costs for your cats and dogs

If your cats and dogs are hurt in an accident.

For example, a passing car hits your cat.

Covered

- ▶ up to \$2,000 per policy for reasonable veterinary expenses.

Not covered

- ▶ funeral expenses for your cats and dogs
- ▶ if your cats and dogs suffer an illness or disease
- ▶ any cats or dogs that are used for commercial purposes or illegal activities.

The most we pay during a policy period is \$2,000.

Damage caused by your cats and dogs

If your cats and dogs damage your home or contents.

For example, your dog knocks over your laptop.

Covered

- ▶ loss or damage caused by your cats and dogs.

Not covered

- ▶ damage caused by chewing, biting or scratching
- ▶ damage caused by urine or excrement
- ▶ damage to plants, trees, shrubs, lawn, garden beds and landscaping.

Boarding costs for your cats and dogs

If a listed event damages your home and we agree it's not safe for your cats and dogs to stay at your home.

For example, a storm destroys your fences and we agree your dog can't safely stay in your yard.

Covered

- ▶ temporary accommodation costs that we agree are reasonable and appropriate for your cats and dogs that you normally keep at your site
- ▶ costs to transport your cats and dogs to and from your home.

We pay these costs for the reasonable time we agree it should take to make your home safe for your cats and dogs to move back in.

Valuable Contents – inside your home

We limit how much we pay for certain valuable items that are part of your General Contents.

You can choose to insure your valuable items inside your home for more than what we normally pay for those items.

Covered under Contents Insurance

- ▶ loss or damage to your Valuable Contents:
 - when a listed event takes place, or
 - when they are accidentally damaged and you have optional cover for 'Accidental damage' in your home or at your site.

The most we pay for an individual item is \$10,000 (unless you list it separately for more).

If you purchase Valuable Contents cover the sum insured for each group of contents, including any listed items will be shown on your current Certificate of Insurance.

Not covered

- ▶ Valuable Contents when they are at the following locations as described for your General Contents – see pages 19 and 20:
 - in the open air at your site
 - away from your home
 - in storage.

Table 4.2 – Valuable items you can increase your cover for

This table shows the groups of contents you can insure as Valuable Contents. It also shows the most we normally pay for those items when they are insured as part of your General Contents— that is, when you don't increase your cover.

Groups of contents	General Contents limits	Increase cover under Valuable Contents option
Works of art includes paintings, pictures or sculptures	\$2,500 in total	✓
Music, games and movies CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total	✓
Collections cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullions	\$2,500 in total	✓
Jewellery and watches includes rings, watches, bracelets and necklaces	\$2,500 in total	✓

You can read more about the limits that apply to your General Contents – see page 18.

Portable Contents

Under this option, we insure your Portable Contents anywhere – that is, inside your home, in the open air at your site and outside your site.

However, we do limit your cover if you take your items outside Australia or New Zealand.

Covered under Contents Insurance

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

The most we pay for an individual item is \$10,000 (unless you list it separately for more).

If you purchase Portable Contents cover the sum insured for each group of contents, including any listed items will be shown on your current Certificate of Insurance.

If you take your items outside Australia or New Zealand, then the most we pay is \$10,000 for all items.

Not covered

- ▶ if you scratch or dent an item
- ▶ items being cleaned, repaired or restored
- ▶ fishing and sporting equipment, musical instruments or firearms while someone is using them.

Table 4.3 – Portable items you can choose to cover

This table shows the groups of contents you can insure as Portable Contents.

Groups of contents
Jewellery and watches includes rings, watches, bracelets, necklaces and medals
Portable electronic devices includes laptops, cameras, mobile phones and audio visual equipment
Sporting and recreational items includes bicycles, musical items, camping and sporting equipment
Mobility scooters
Glasses and medical items includes sunglasses, prescription glasses and hearing aids
Clothing and luggage includes baby capsules, clothes, luggage and purses

How to increase your cover for valuable or portable items

Follow these steps to insure your items as Valuable Contents or Portable Contents.

Step 1

Select your contents

You need to select the groups of contents you want to insure as Valuable Contents or Portable Contents – see Table 4.2 on page 50 and Table 4.3 on page 51.

You don't need to list individual items – we cover all of the items in the groups you select up to the sum insured you choose for each group.

Step 2

Select your sum insured

You need to choose a sum insured to cover each group. For example, you may decide to insure your:

- ▶ 'jewellery and watches' under Portable Contents for \$15,000
- ▶ 'works of art' under Valuable Contents for \$10,000
- ▶ 'portable electrical devices' under Portable Contents for \$6,000.

Step 3

Specify items over \$10,000

If you want to insure any one item for more than \$10,000, then

- ▶ you need to list the item and its sum insured, and
- ▶ we may ask you to provide a written valuation.

5. General exclusions that apply to your policy

There are certain situations when we won't provide cover under your policy. This section outlines the general exclusions that apply to all cover we provide under your policy. This includes liability cover, unless we say it doesn't.

Other exclusions and conditions

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

The specific exclusions that apply to your liability cover are shown on page 44.

Your responsibilities when you are insured with us and make a claim are shown on page 57.

You may put your insurance claim or cover at risk if you do not meet your obligations to us.

Exclusions for all cover

These exclusions apply to all cover under your policy.

What we don't cover

Loss, damage, injury or death arising from:

- ▶ rust, corrosion, gradual deterioration, depreciation, wear or tear
- ▶ erosion, including coastal erosion
- ▶ actions of the sea, unless the loss or damage is the result of:
 - storm surge that happens at the same time as a storm or flood has caused damage to your home or contents

Actions of the sea includes:

- high tides or king tides
- sea waves
- normal movement or changes in ocean levels
- storm surge
- ▶ subsidence or landslide unless it happens immediately as a result of:
 - an earthquake or explosion
 - a storm or flood
- ▶ atmospheric conditions or extreme temperature
- ▶ mould
- ▶ vermin or insects
- ▶ birds pecking, scratching or biting

- ▶ tree lopping or felling on your site
- ▶ tree roots
- ▶ radioactivity, or the use or escape of any nuclear fuel, material or waste
- ▶ the lawful seizure, confiscation, nationalisation, or requisition of your home or anything else covered by this policy
- ▶ any war – whether it is formally declared or not – or hostilities or rebellion
- ▶ pollutants or contaminants that discharge or escape
- ▶ any act of terrorism that involves any biological, chemical, or nuclear pollution, contamination or explosion
- ▶ any intentional act or omission by:
 - you, your family or someone who lives in your home – for example, the tenants, or
 - someone who acts with your or your family's consent, or the consent of someone who lives in your home
- ▶ hydrostatic pressure including loss or damage to swimming pools or similar structures
- ▶ any illegal activity you or your family are involved in.

What we don't cover

- ▶ mechanical, structural or electrical failure of an item
- ▶ costs arising from any business interruption
- ▶ the cost of reinstalling or replacing electronically stored files
- ▶ the intellectual or sentimental value of an item
- ▶ the settling, shrinkage or expansion in buildings, foundations, walls or pavements
- ▶ claims arising from incidents that occur outside the policy period
- ▶ compensation for distress, inconvenience or other non financial loss, except if covered under liability cover
- ▶ consequential financial loss - for example, loss of profits, except if covered under liability cover.

Maintaining and occupying your home

We don't cover loss, damage, injury or death arising from:

- ▶ faulty design or workmanship
- ▶ previous damage that has not been repaired
- ▶ you leaving your home unoccupied for 60 consecutive days or more and not maintaining it in a lived-in state by:
 - keeping the lawns mowed and garden tidy
 - stopping regular mail and newspaper deliveries, and
 - organising someone to check inside and outside your home at least once a week
- ▶ you not maintaining your home in good repair and condition. This means your home must be watertight, structurally sound, secure and well maintained
- ▶ you not maintaining your site in good repair and condition
- ▶ you illegally keeping explosives, flammable or combustible substances or liquids in your home or at your site
- ▶ you not taking reasonable care to protect your home or contents against loss or damage.

6. Claims and what we pay

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

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

When you need to make a claim, we want to help you as much as we can. We're available 24 hours a day, 7 days a week on 133 233.

What happens when you make a claim

When you make a claim, we will:

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

We may organise help through our preferred repairers and suppliers.

Your responsibilities

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

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

Settle claims and make admissions

You must not:

- ▶ attempt to settle a claim that is made against you without our permission, or
- ▶ make any admissions to anyone about any incident covered by your policy
- ▶ limit by agreement our rights to recover money from someone else.

Co-operate

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

- ▶ providing us with all the information, documents and help we need to deal with your claim
- ▶ immediately sending us any letters, notices or court documents that you receive about any incident which has resulted, or may result in a claim against you
- ▶ being interviewed by us
- ▶ attending court to give evidence.

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

Prevent further loss or damage

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

ABN and input tax credit claimed

If you are a business registered or required to be registered for GST purposes, then you must provide us with:

- ▶ your Australian Business Number (ABN), and
- ▶ the percentage of any input tax credit you have claimed or are entitled to claim on the premium you paid.

Proof of loss and ownership

When you make a claim, we may ask you to provide certain documents to:

- ▶ prove that you owned the items
- ▶ help us identify your items.

The types of documents we ask for depend on the situation and can include:

- ▶ purchase receipts
- ▶ valuation certificates
- ▶ credit card or bank statements
- ▶ photos.

We may compare information you provide to us with a range of other sources – for example websites, such as auction or sale websites.

Report to the Police

You must:

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

Inspections and quotes

If we ask you, you must:

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

Excesses

An excess is the amount you contribute towards the cost of your claim.

There are 4 types of excesses:

- ▶ basic
- ▶ earthquake
- ▶ accidental damage, and
- ▶ special.

The type of excess you need to pay depends on what your claim relates to. Also, you may need to pay more than one excess.

Your current Certificate of Insurance shows the types of excesses that apply to your policy.

Paying your excess

When you make a claim, you must pay any excess that applies to:

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

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

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

You can get a copy by visiting www.sgio.com.au/homeped or by calling us on 133 233.

When an excess does not apply

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

Also, you don't have to pay an excess if you make a claim for an incident that we agree someone else is responsible for and:

- ▶ you can provide the name and address of that person, and
- ▶ the amount of the claim is more than any basic excess.

Working out what we pay for your claim

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

Step 1

Type of insurance

Do you have:

- ▶ Home Buildings and Contents Insurance?
- ▶ Buildings Insurance?
- ▶ Contents Insurance?

Step 2

Level of cover

What level of cover do you have?



Home



Home Plus

Step 3

Your home and contents

- ▶ do we insure the things that suffered the loss or damage? – pages 14 to 16

Step 4

The incident

- ▶ is it a listed event? – pages 23 to 29
- ▶ is it covered under 'other cover'? – pages 30 to 41
- ▶ is it covered under any optional cover you have? – pages 45 to 52

Step 5

Exclusions and conditions

Is your claim affected by:

- ▶ any general exclusions? – pages 54 and 55
- ▶ any specific exclusions and conditions shown throughout this PDS?
- ▶ not meeting your responsibilities? – page 57

Step 6

Sum insured

How much is:

- ▶ your Buildings sum insured? – page 10
- ▶ your Contents sum insured? – page 10
- ▶ the sum insured that applies to any optional cover you have? – page 11

Step 7

Limits to cover

- ▶ do maximum limits apply to your contents? – page 18
- ▶ do we limit cover based on the location of your contents? – pages 19 and 20
- ▶ do other limits apply?
- ▶ do limits apply under any optional cover you have? – pages 45 to 52

Step 8

Excess

- ▶ what type of excess applies to your claim? – page 58
- ▶ how much is your excess?

What we pay for – Buildings Insurance

If we agree to cover your claim under Buildings Insurance, then we will:

- ▶ pay the cost to repair or rebuild the part of your home that was damaged (whichever is lower)
- ▶ pay for any extra costs we cover under 'other cover' – see below.

The most we pay

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

Other cover

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

- ▶ Safety net (Home Plus policy only) – see page 32
- ▶ Temporary accommodation for home owners – see page 36
- ▶ Loss of rent for landlords – see page 37
- ▶ Mortgage discharge costs – see page 39.

How we settle your buildings claim

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

1. Arrange for repairers, builders or suppliers to repair or rebuild your home.

If you agree, we can arrange for our preferred repairers, suppliers or builders to repair or rebuild your home.

2. Pay you the reasonable cost to repair or rebuild your home.

We can choose to:

- ▶ pay you
- ▶ pay your nominated repairer, supplier or builder, or
- ▶ provide you with store credits from one of our nominated suppliers.

For example, we may pay you directly when:

- ▶ you decide not to repair or rebuild your home, or
- ▶ you don't start repairing or rebuilding your home within 6 months from when the damage takes place, or within any longer period we agreed to in writing.

3. Pay you the buildings sum insured

We may do this when we consider your home to be a total loss or when we choose to do so.

If we pay you the Buildings sum insured, then your policy ends and you don't get a refund of your premium.

We will continue your liability cover (see pages 42 to 44) for up to 6 months from when the listed event took place. However, liability cover will end during this period if:

- ▶ construction starts at your site, or
- ▶ you sell the land, or
- ▶ you take out a new Buildings Insurance policy for your site.

4. Paying for other cover

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

When you have a Home Plus policy the extra costs we pay under Safety Net cover do not apply to 'other cover'.

We provide examples of how we calculate claims under Buildings Insurance – see pages 65 to 67.

Lifetime guarantee

We provide a 'lifetime guarantee' when your home is repaired or rebuilt by one of our preferred repairers or builders.

This means:

- ▶ we guarantee the workmanship of repairs that we authorised for the lifetime of your home
- ▶ we will fix any defect caused by poor workmanship.

We will decide on what needs to be done to fix any defect.

When you're not covered by this guarantee

This guarantee does not apply to:

- ▶ repairs you authorised yourself
- ▶ loss, damage or failure of any electrical or mechanical appliance or machine
- ▶ wear and tear that is consistent with normal gradual deterioration of your home.

Credit provider's rights

You may have used all or part of your home as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

When you have Buildings Insurance, we note any credit provider you tell us about on your current Certificate of Insurance.

When you have a noted credit provider:

- ▶ we treat your home as being under mortgage
- ▶ we treat any statement, act, omission or claim by you as a statement, act, omission or claim by the credit provider
- ▶ we may recover any payment either in your name or the credit provider's name.

When you have Contents Insurance, we don't note any credit provider on your current Certificate of Insurance. But, you need to give us their name when you make a claim for a contents item.

Payments to the credit provider

We may decide to pay you cash for a claim on your mortgaged property. If so, we will first pay the credit provider the lower of these amounts after deducting any excess and unpaid premium:

- ▶ the Buildings sum insured, or
- ▶ the reasonable cost of repairing or replacing your home, or
- ▶ the balance then owing to the credit provider under the mortgage.

However, we will only pay the credit provider if:

- ▶ they are noted on your current Certificate of Insurance
- ▶ they give us any help we ask for
- ▶ the amount we have agreed to pay you is more than \$20,000 - if it is less than \$20,000 we can choose to pay you or the credit provider.

If we make a payment to a credit provider, then the payment discharges our obligation to you under your policy for the amount paid.

What we pay for – Contents Insurance

If we agree to cover your claim under Contents Insurance, then we will:

- ▶ pay the cost to repair or replace your contents (whichever is lower)
- ▶ pay for any extra costs we cover under 'other cover' – see below.

The most we pay

What we pay to repair or replace your damaged contents depends on whether the contents are covered under:

- ▶ General Contents
- ▶ Valuable Contents
- ▶ Portable Contents.

The most we pay is the Contents sum insured.

Other cover

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

- ▶ Safety net (Home Plus policy only) – see page 32
- ▶ Temporary accommodation for tenants or strata scheme owners – see page 37.

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

How we settle your contents claim

If we agree to cover your claim under Contents Insurance, then we can choose to pay your claim through any of these ways:

- ▶ repair an item, or
- ▶ replace an item with the same or similar type and quality, or
- ▶ pay you the reasonable costs of what it would cost us to repair or replace the items, or
- ▶ provide you with store credits to replace an item from one of our nominated suppliers, or
- ▶ pay you the sum insured or provide you with store credits from one of our nominated suppliers to the value of the sum insured that applies to:
 - General Contents
 - Valuable Contents
 - Portable Contents.

Conditions

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

What happens after we pay a sum insured

If we pay the Contents sum insured or the General Contents sum insured then:

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

We provide examples of how we calculate claims under Contents Insurance – see pages 65 to 67.

How we settle certain things

When we pay your claim, we settle certain things in line with the information shown in this section.

Matching materials

Under Buildings Insurance

- ▶ we only repair the damaged parts of your home. We don't pay for materials to match the undamaged parts of your home to create a uniform appearance.

Carpet, vinyl, tiles or floorboards

Under Buildings Insurance and Contents Insurance

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

Pairs, sets or collections

Under Contents Insurance

- ▶ if there is loss or damage to a pair, set or collection, then we only cover the part that was affected.

Damaged or recovered property

Under Buildings Insurance and Contents Insurance

If we settle your claim:

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

If we let you keep the property, then:

- ▶ you are free to do whatever you like with it, and
- ▶ you are responsible for it and can't abandon it to us.

Businesses registered for GST

Before we make a payment, we deduct an amount equal to your input tax credit entitlement. This applies to any amount we pay, including where we state that an amount will include GST.

Any payment we make to settle your claim will be considered to be made in full even if we have reduced the amount we pay as described above.

Recovery against another party

We may need to recover the amount we pay to settle your claim from another party – for example, when someone else is responsible for the loss or damage to your home or contents.

If we do this:

- ▶ we will use your name in any recovery action
- ▶ we will decide upon the conduct and settlement of the recovery action
- ▶ you, or anyone else covered under your policy, must notify us if you want us to recover any loss or damage that was not covered under your policy.

If we are successful in the recovery action we will keep the amount we paid you to settle the claim together with any interest awarded on this amount and our costs in making the recovery. We will then pay you the balance.

How we pay claims – some examples

In this section, we outline examples of how we may pay some claims.

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

Claim 1 – Repairing your home



Home



Home Plus

A storm damages your roof and the cost to repair it is \$3,500.

Policy type	Buildings Insurance
Buildings sum insured	\$360,000
Optional cover	None
Basic Excess	\$500

How we settle your claim

We arrange for a builder to repair your roof.

We pay the builder \$3,000.

We ask you to pay the builder the \$500 basic excess.

Claim 2 – Replacing your contents



Home



Home Plus

Someone steals your laptop computer and your plasma television from inside your home. The cost to replace these items is \$5,000.

Policy type	Contents Insurance
Contents sum insured	\$75,000
Optional cover	None
Basic Excess	\$300

How we settle your claim

We pay the supplier \$4,700 to replace your laptop and television.

We ask you to pay the supplier the \$300 basic excess.

Claim 3 – Your home and contents are totally destroyed

 Home  Home Plus

Your home and contents are insured for their correct replacement value and are destroyed by fire. We agree to arrange temporary accommodation for the 6 months it will take to rebuild your home.

Policy type	Buildings and Contents Insurance
Buildings sum insured	\$300,000
Contents sum insured	\$90,000
Basic Excess	\$1,000

How we settle your claim

We choose to pay you directly for the damage. We pay you \$399,400 as follows:

Buildings sum insured	\$300,000
Contents sum insured	\$90,000
Less basic excess	\$1,000
Subtotal	\$389,000
Plus costs for temporary accommodation (we pay this on top of the Buildings sum insured)	\$10,400
Total	\$399,400

Claim 4 – Your home is totally destroyed – Home Plus policy

 Home Plus

Your home is destroyed by a bushfire. Your Buildings sum insured is \$200,000 and the cost to rebuild is \$250,000. We agree to arrange temporary accommodation for the 14 months it will take to rebuild your home.

We will increase the amount we pay you by up to 25% on top of your sum insured if you have a Home Plus policy.

Policy type	Buildings Insurance
Buildings sum insured	\$200,000
Basic Excess	\$1,000

How we settle your claim

We choose to pay you directly for the damage. We pay you \$269,000 as follows:

Buildings sum insured	\$200,000
Plus 25% safety net	\$50,000
Less basic excess	\$1,000
Subtotal	\$249,000
Plus costs for temporary accommodation (we pay this on top of the Buildings sum insured)	\$20,000
Total	\$269,000

Claim 5 – Replacing your Portable Contents

 Home  Home Plus

You lose your \$3,000 18ct yellow gold ring while swimming at the beach.

Policy type	Contents Insurance
Contents sum insured	\$80,000
Optional cover	Yes. Portable Contents cover: ▶ \$5,000 for Jewellery and watches
Basic Excess	\$300

How we settle your claim

You need to provide us with a full description of the ring, including reasonable proof of its value and ownership. We agree to pay your claim by choosing to provide you with store credits to replace the ring from one of our nominated suppliers.

We ask you to pay the jeweller the \$300 basic excess.

Claim 6 – Repairing your rental property – loss of rent



Home



Home Plus

A fire damages your kitchen and living areas. We agree your tenants need to move out for 6 weeks while the damage is repaired. The cost of the repairs is \$25,500.

Policy type	Buildings Insurance
Buildings sum insured	\$250,000
Weekly rent	\$400
Basic Excess	\$500

How we settle your claim

We arrange for a builder to repair your home. You claim for loss of rent.

We pay the builder	\$25,500
We pay you \$1,900 as follows:	
6 weeks rent	\$2,400
Less basic excess	\$500
Total	\$1,900

Claim 7 – Liability claim at your home



Home



Home Plus

A visitor falls over a loose tile in your kitchen and sprains their ankle. We or a court decide that you are liable to pay \$3,000 for the claim made against you by the visitor.

Policy type	Buildings Insurance
Liability cover	\$20 million
Basic Excess	\$300

How we settle your claim

We pay the visitor \$3,000.

We pay our lawyers \$500 to defend the claim on your behalf.

You don't need to pay us the basic excess – it doesn't apply to liability claims.

Claim 8 – Liability claim away from your home



Home



Home Plus

You unintentionally crash into a parked car while riding your bicycle. The damage to the car is estimated at \$1,400. We or a court decide that you are liable to pay \$1,400 for the claim made against you by the car owner.

Policy type	Contents Insurance
Liability cover	\$20 million
Basic Excess	\$200

How we settle your claim

We pay \$1,400 to the person who owns the damaged car.

You don't need to pay us the basic excess – it doesn't apply to liability claims.

7. Changes to your policy

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

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

If we need to refund part of your premium and the refund is less than \$5, then we'll donate it to charity unless you tell us to pay it to you.

Changes you can make

You may need to make changes to your policy.

Change your policy

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

You need to:

- ▶ contact us first, and
- ▶ pay us any additional premium that may apply to the change – if you don't pay any additional premium by its due date, we may remove the change from your policy or give you written notice to cancel your policy.

We will:

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

You sell your home

If you are selling your current home and buying a new permanent home, we may cover you under 'Buying a new home' – see page 34.

If we don't cover you under 'Buying a new home', then this policy ends when settlement takes place on the sale of your current home.

You need to

- ▶ contact us.

We will

- ▶ refund any amount we owe you.

You want to cancel your policy

You need to:

- ▶ contact us.

We will:

- ▶ deduct from the premium you paid:
 - an amount that covers the period that you have been insured for
 - a cancellation fee of \$40 (plus GST)
- ▶ then pay you what is left of the premium.

However, if you currently pay your premium by monthly instalments, you must pay us any monthly instalments that are due but unpaid and a cancellation fee of \$40 (plus GST).

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

If you tell us to cancel your policy within the 21 day cooling-off period, we'll give you a full refund – see page 12 for more details.

Changes we can make

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

Cancel your policy

There may be cases when we need to cancel your policy.

We will:

- ▶ give you written notice, if required
- ▶ refund your unused premium after we deduct an amount that covers the period that you have been insured for.

However, if you're currently paying your premium by monthly instalments, then you must pay us any monthly instalments that are due but unpaid.

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

Give you written notice

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

We will:

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

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

8. Your premium

This section provides information about your premium:

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

How we work out your premium

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

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

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

You can get a copy by visiting www.sgio.com.au/homeped or contacting us on 133 233.

Discounts you may be eligible for

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

- ▶ No Claim Bonus
- ▶ Linked Policy Discount
- ▶ Multi-Policy Discount
- ▶ Years of Insurance Discount.

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

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

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

No Claim Bonus

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

Linked Policy Discount

If you have a combined Home Buildings and Contents policy, then we give you a Linked Policy Discount.

Multi-Policy Discount

We give you a Multi-Policy Discount when you have:

- ▶ Buildings Insurance or Contents Insurance, and
- ▶ certain other products and services with us.

Years of Insurance Discount

We give you a Years of Insurance Discount based on the number of years you continuously hold your insurance policy with us.

Paying your premium

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

Payment options

You can pay your premium:

- ▶ annually in one lump sum, or
- ▶ in monthly instalments by direct debit from an account or credit card you nominate (if we offer this option to you).

Your current Certificate of Insurance shows the amount you need to pay and the due date for your annual premium or for each monthly instalment.

What happens if you don't pay on time

Unpaid annual premium

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

Unpaid monthly instalments

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

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

If any other monthly instalment is unpaid:

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

9. Other information you need to know

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

- ▶ How to resolve a complaint or dispute
- ▶ Privacy of your personal information
- ▶ General Insurance Code of Practice
- ▶ Financial Claims Scheme
- ▶ Helpline 132 900
- ▶ Home@50.

How to resolve a complaint or dispute

We want to resolve any complaint or dispute and we aim to resolve your complaint or dispute as quickly as possible. These steps are part of our complaint and dispute resolution procedures. If you want more details, call us on 133 233.

Step 1

Talk to us first

The first thing you should do is talk to one of our Consultants about your concerns. Call us on 133 233. The Consultant may be able to resolve the complaint for you. If not, they will refer you to, or you may request to speak to a Manager.

The Consultant or Manager will attempt to respond to your complaint as soon as possible. If they require more information they will aim to respond within 15 business days of receipt of your complaint.

Step 2

Contact Customer Relations

If the Manager cannot resolve your complaint, you may request the matter be referred to our Customer Relations area or you can choose to contact them by phoning or writing to:

Free Call: 1800 045 517

Free Fax: 1800 649 290

Email: Customer.Relations@iag.com.au

Mail: Customer Relations

Reply Paid 62759

Sydney NSW 2000

Free post (no stamp required)

Customer Relations will treat your complaint as a dispute and assign one of their staff members to conduct an independent review of the matter. Customer Relations will contact you with a decision usually within 15 business days of receiving your dispute.

Step 3

Seek an external review of the decision

If you are unhappy with the decision, or your complaint or dispute remains unresolved after 45 days, you may wish to seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Financial Ombudsman Service (FOS). The FOS is contactable on 1300 780 808.

Privacy of your personal information

We are committed to handling your personal information in line with the privacy laws and the terms of this PDS.

You can choose not to give us some or all of the personal information we ask for. But, this will affect our ability to provide you with cover.

Privacy Charter

Our Privacy Charter outlines:

- ▶ how to contact us about privacy
- ▶ how to change your marketing consent
- ▶ how to access your personal information.

To get a copy of our Privacy Charter,

- ▶ visit our website to view a copy, or
- ▶ visit any of our offices.

When you provide your personal information

Collecting and using your information

You acknowledge and consent to us, Insurance Australia Limited, trading as SGIO, SGIC and NRMA Insurance, our agents and our related entities (CGU insurance Limited and Insurance Manufacturers of Australia Pty Limited) and their distributors collecting and using your information on a confidential basis to:

- ▶ consider your insurance application and any subsequent application for insurance
- ▶ underwrite and price any policy
- ▶ calculate and offer discounts
- ▶ issue a policy to you
- ▶ administer your policy
- ▶ investigate, assess and pay any claim made by or against you or that could be made against you
- ▶ recover money paid to you or recover debts you have incurred.

Collecting and disclosing your information

For these purposes, you acknowledge and consent to us, our agents and our related entities and their distributors collecting your personal information from, and disclosing your information to:

- ▶ our agents
- ▶ our related entities and their distributors
- ▶ other insurers
- ▶ insurance reference bureaus
- ▶ law enforcement agencies
- ▶ our service providers (which includes investigators and recovery agents, lawyers, assessors, repairers, suppliers, advisers and any agent of these)
- ▶ any credit provider that has security over your property.

Information you provide about another person

When you provide personal information to us, our agents and our related entities and their distributors about another person:

- ▶ you must be authorised to do so, and
- ▶ you must inform that person of the following details:
 - who we are
 - how we use and disclose their information, and
 - that they can gain access to that information.

You don't need to inform that person if informing them would pose a serious threat to the life or health of any individual.

An example might be if you provide information to us about another person's insurance and claims history.

Privacy of your personal information for marketing purposes

Your personal information helps us to provide you with a range of leading insurance products and services. We may also use your personal information to offer you additional products and services.

How we handle your personal information is explained in our Privacy Charter.

When you provide your personal information to us

You acknowledge and consent to us, our agents and our related entities and their distributors collecting and using your personal information to:

- ▶ contact you for market research
- ▶ provide you with information and offers about products and services we offer
- ▶ provide you with information and offers about products and services offered by our related entities and by other organisations and to any agent of these that we promote.

We may do this via post, sms, email or telephone.

You acknowledge and consent to us disclosing your personal information for these marketing and market research purposes to:

- ▶ our related entities and their distributors
- ▶ the agent of any of these.

The above acknowledgments and consents apply for up to 3 months after the end of this policy.

However

You can 'opt out' from receiving marketing information at any time by contacting us. You must inform us if you do not want your personal information disclosed or used for these marketing or market research purposes.

General Insurance Code of Practice

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

The objectives of the Code are to:

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

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

Financial Claims Scheme

If we become insolvent, this policy may be protected under the Federal Government's Financial Claims Scheme administered by APRA. This means that if you meet certain eligibility criteria you may receive payment under the scheme. For more information please see www.apra.gov.au or contact the APRA hotline on 1300 55 88 49.

Helpline 132 900

Our Helpline telephone service provides you with help and advice 24 hours a day, 7 days a week.

For example, something may happen to you or your family in Australia. If we agree you need trauma counselling, we will arrange it and pay up to \$1,000.

Home@50

If you're 50 years or older, we offer benefits in addition to other features of your Home Insurance policy – for example a Nil basic excess option. So if you make a claim, you won't have to pay a basic excess.

For more details on Helpline 132 900 and Home@50, refer to our SGIO Home Insurance Premium, Excess, Discounts & Benefits Guide.

You can get a copy by visiting www.sgio.com.au/homeped or contacting us on 133 233.

Definitions

The following words have special meaning.

Agistment

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

Accidental Damage

is damage that is caused unintentionally to your home or contents. Accidental damage is not covered under any of the listed events (see Table 3.1 – page 23).

You can purchase this as an optional cover.

Buildings sum insured

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

Common property

is property owned by the owners corporation or similar body.

Contents

are those items that are not permanently attached or fixed to the structure of your home that you or your family:

- ▶ own, or
- ▶ are responsible for as part of a written employment contract or a hire or lease agreement (except a tenancy agreement).

There are 3 categories:

- ▶ General Contents
- ▶ Valuable Contents
- ▶ Portable Contents.

Contents sum insured

is the amount of insurance you choose for your contents. It is made up of:

- ▶ your General Contents sum insured, plus
- ▶ the sum insured that applies to any optional cover you have for:
 - Valuable Contents
 - Portable Contents.

De facto

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

Excess

is the amount you pay when you make a claim on your policy. The amount and type of excess that applies to your policy is shown on your current Certificate of Insurance.

Family

is your family who normally lives with you at your home – which means your legal or de facto spouse and any member of your family or your spouse's family.

Fittings

are any items that can be removed from your home without causing damage to your home.

Fixtures

are any items that are permanently attached or fixed to the structure of your home that can't be removed without causing damage to your home.

Flood

means

- ▶ rain which results in water pooling on, flowing from or failing to drain away from:
 - a body of water
 - land
 - roads and streets
- ▶ water that escapes or is released from a body of water.

A body of water can include a river, lake, dam, stormwater channel or canal, but not the sea.

Fusion

is the burning out of an electric motor or its wiring as a result of the electric current in it.

You can purchase this as an optional cover.

General Contents

are those things you or your family keep in and around your home. General Contents does not include:

- ▶ Valuable Contents
- ▶ Portable Contents.

General Contents sum insured

is the amount of insurance cover you choose for your General Contents.

Home

is any enclosed building at your site that has walls and a roof and can be locked up which you use mainly for domestic purposes:

- ▶ for Buildings Insurance, your home includes any home improvements or fixtures
- ▶ for Contents Insurance, if your home is a flat or unit, your home is your flat or unit and includes any lockable storage compartment that is reserved for you in another section of the building or complex that your flat or unit is part of.

Home improvements

are any permanent additions at your site that add to the cost of rebuilding or repairing your home, such as a garage, in-ground pool, above ground pool (when enclosed by decking), carport, pontoon, boat jetty and permanent landscaping features. We do not consider soil or bushland to be home improvements.

Incident

is a single occurrence, or a series of occurrences arising out of the one event.

Listed event

is an event we cover under your policy shown in Table 3.1 – page 23.

Mobility Scooter

is a mobility aid similar to a wheelchair but configured like a motor scooter. It is often referred to as a power-operated vehicle/scooter or electric scooter.

Pet

is a domestic animal not used for racing or commercial breeding purposes.

Pet lover's pack

is cover we provide for your cats and dogs if they damage your home or contents, are hurt in an accident or need to be boarded – see page 49 for full details of this cover.

You can purchase this as optional cover.

Policy period

is the period shown on your current Certificate of Insurance.

Portable Contents

are those contents items that you or your family own or are responsible for that you can take outside your home – see Table 4.3 on page 51. Portable Contents groups and sum insured's are shown separately on your current Certificate of Insurance.

You can purchase this as an optional cover.

Premium

is the total amount you pay for your insurance that includes applicable government taxes such as GST, duties or charges payable by you. It is shown on your current Certificate of Insurance.

If you pay by monthly instalments, the premiums means the total of the instalments you must pay for the full policy period.

Set

is a pair or group of items that belong together, are similar in appearance and are related by a common size, shape, colour, pattern or material.

Site

is the land where your home is located and the yard or garden surrounding it that you use primarily for domestic residential purposes, at the address shown on your current Certificate of Insurance. The site includes any land or other area that touches your site and for which any statutory authority has made you responsible, including the nature strip or verge outside your home.

Storm

means

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

Storm surge

is the increase in sea level that usually happens when there is an intense storm or cyclone.

Strata

any form of land title which allows for multiple titles to exist in or on a building or land where the common property is held under a single separate title.

Tools of trade

are those items or equipment used in any business, trade or profession. This does not include your home office equipment.

Us, we and our

is Insurance Australia Limited trading as SGIO.

Valuable Contents

are those contents items that you or your family own or are responsible for and you list separately for insurance cover inside your home – see Table 4.2 on page 50. Valuable Contents groups and sum insured's are shown separately on your current Certificate of Insurance.

You can purchase this as an optional cover.

You

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

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AFS Licence No. 227681 Trading as SGIO
46 Colin Street West Perth WA 6005
Edition 3 G013131 06/12