



HomeCover

House & Contents Insurance

Product disclosure statement and policy



The business world has a responsibility to give back to the community. Ansvr Insurance provides grants to much needed Community Education Programs that assist young Australians to develop a positive attitude to life. I am proud to be the Ambassador of this program and congratulate you on supporting a company who cares about building a better future for all Australians.

Justin Langer

Former Australian Test Player

Developing our young Australians

In 2007, we are honoured to provide support to 64 community organisations Australia wide. Each organisation provides valuable support to improve and enrich the lives of Australian youth so that they may contribute positively to the community in which they live.

To find out more about our grants to Community Education Programs please visit our website ansvar.com.au

Our history

Ansvar Insurance has been a trusted name in Australia since 1961. Owned by UK Insurance company, Ecclesiastical Insurance Office plc, we enjoy substantial financial backing and are proud to meet the rigorous regulatory requirements of an insurer serving Australians.

Why insure through Ansvr?

With almost 50 years of experience in Australia we understand what customers are seeking in their insurance company: a trusted, responsible and professional organisation where you are treated with respect and care and offered choice and flexibility.

Offering value for money, personal service and a demonstrated commitment to community programs explains why we are the insurer of choice for our Australia wide customers.

An extensive range of insurance products

Ansvar Insurance has products to suit individuals, families and businesses alike. From your home, precious contents, and vehicles to tailored insurance to meet the needs of businesses, faith organisations, educational facilities, not for profit and the aged care sector, we have insurance to meet your needs.

For more information on how we can help you, please phone us on **1300 650 540** or visit us at ansvar.com.au

About this PDS

The financial product offered in this PDS is provided by Ansvr Insurance Limited.

The purpose of this PDS is to assist you to understand your insurance policy and enable you to make an informed choice about your insurance requirements. The PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated.

You also need to read the policy wording which is covered under 'the contract' between you and Ansvr Insurance'. This provides a full description of the terms, conditions and limitations of the insurance policy. This Product Disclosure Statement was prepared in September 2006.

The Insurer

Ansvr Insurance Limited, ABN 21 007 216 506, is the issuer of this insurance policy. The registered office of Ansvr Insurance is Level 18, 303 Collins Street, Melbourne, Victoria, 3000. The Ansvr Insurance Australian Financial Services Licence number is 237826.

You can contact us by:

- calling in person or writing to any Ansvr Insurance office
- by telephoning 1300 650 540
- by email insure@ansvar.com.au

Changes to this policy

Information which is not materially adverse is subject to change from time to time. Changes in policy wordings will be communicated to you in several ways and these are:

- If a change would affect you adversely, Ansvr Insurance will issue you with a new PDS or a Supplementary Product Disclosure Statement.

Cooling off period

We will refund the entire premium you have paid for cover under this insurance policy if you cancel the policy within 21 days of its commencement. To do this, you must advise us in writing and return the Certificate of Insurance to your nearest Ansvr Insurance office. You will **not** receive a refund if you have made a claim or intend to claim under the insurance policy.

Significant features and benefits

- Fire or explosion
- Storm and/or rainwater
- Flood
- Earthquake
- Theft or attempted theft
- Malicious acts
- Riot or civil commotion
- Escaping liquids
- Impact
- Damage by animals
- Breakage of glass or ceramic materials
- Fusion
- Spoilage of food
- Legal liability

Additional benefits

- Temporary removal
- Fees
- Removal of debris and temporary protection
- Extra costs of reinstatement
- Change of site
- Temporary relocation/Accommodation
- Security firm attendance
- Visitors' contents
- Replacement of locks and keys
- Illegal use of credit cards
- Landlord's loss of rent
- Automatic reinstatement of sum insured
- Inflation adjustment
- Renovations and additions
- Mortgage discharge costs
- Voluntary giving protection
- Contracting purchaser

Significant risks

- Duty of Disclosure
- Excess payable
- May not be covered if Monthly Premium unpaid
- Items excluded from Cover

Costs

The premium payable by you is shown in your Certificate of Insurance.

The factors used to determine a premium when insuring your building and/or contents include age, location, occupancy and security.

The premium is payable either when the product is purchased or you may elect to pay it monthly. If you elect to pay monthly there is an additional fee. These amounts are shown on your current Certificate of Insurance.

A cancellation fee may apply if you cancel your policy before expiry.

Premiums and fees are subject to Commonwealth and State taxes and levies which include the Goods and Services Tax, Stamp Duty and Fire Service Levy, if applicable to your state. All are shown on your Certificate of Insurance.

Ansvar Insurance HomeCover House and Contents Insurance

This booklet, together with a statement containing your specific information called the 'Certificate of Insurance' gives you the details of the insurance provided by your policy. They are to be carefully read as one document and together they are your contract of insurance with Ansvar Insurance.

Unless we have already agreed to issue a cover note, insurance protection only begins when we receive and accept your completed application form.

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The contract

Your HomeCover Insurance policy is a contract between you (the insured) and us (Ansvar Insurance Ltd). In return for payment of your premium, we will provide you with the cover set out in this policy. This insurance covers events happening between the dates shown as the period of insurance on the Certificate of Insurance. Your insurance commences and concludes at 4.00pm local time on the dates shown. This booklet, together with the statement containing your specific information called the 'Certificate of Insurance' gives you the details of the insurance provided by your Ansvar Insurance policy. They are to be read as one document. Together they are your contract of insurance with us.

Your current Certificate of Insurance is the most recent certificate we give you. We will give you a current Certificate of Insurance:

- after you have paid your premium and we agree to cover you.
- when any of the terms and conditions that apply to your policy are changed.
- when we offer you renewal:
 - Your buildings are insured with Ansvar Insurance if a sum insured is shown for buildings on the current Certificate of Insurance.
 - Your contents are insured with Ansvar Insurance if a sum insured is shown for contents on the current Certificate of Insurance.

Duty of disclosure

You are required to tell us anything you know that may affect your insurance or renew your policy. If you have not disclosed all relevant information, or if you have misinterpreted the facts, then we may be entitled to cancel the policy, reduce the sum insured, or treat the policy as never having existed.

Providing proof

You should keep your policy in a safe and convenient place, and also keep receipts or other evidence of ownership and value of items you have insured on the application and other items of significant value.

Preventing our right of recovery

If you have agreed without our written consent not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this policy, we will not cover you under this policy for that loss, damage or liability.

Some words have a special meaning in this policy and are explained below.

Words with special meanings

You means any person shown on the current Certificate of Insurance as the insured.

Your family means any member of your family who lives permanently with you, including your partner, or any of your student children boarding at school or university.

We means the Insurer named in the Certificate of Insurance.

Site is the address shown on your Certificate of Insurance where your home is located or your contents are kept.

Some other words have special meanings, and these are explained where they occur in the policy.

Monthly instalments

You may pay your premium by monthly instalments direct from a financial institution or from your credit card. However, if your first monthly instalment is dishonoured by your financial institution this policy will not operate at all. This means that you will not be covered in the event of a claim.

You cannot make a claim under the policy if, at the date of loss, any monthly instalment has remained unpaid for 14 days or more.

If a monthly instalment remains unpaid for 30 days after its due date, the policy will come to an end without notice to you in accordance with the Insurance Contracts Act 1984.

If you have a total loss or we settle your claim by paying the full sum insured, we shall deduct the instalments for the remaining period of insurance from the amount we pay you.

Should the financial institution holding your account return or dishonour a direct debit payment due to lack of funds in your account, we will charge you for any direct or indirect costs which we incur arising from the payment being returned or dishonoured.

Goods and services tax

This policy has provision for payment of Goods and Services Tax:

- by you in relation to premiums,
- by us in relation to claims.

Your Certificate of Insurance indicates whether your home is insured.

What home means

The dwelling used primarily as a place of residence at the site shown on the Certificate of Insurance.

Home includes

1. outbuildings, fixtures and structural improvements including tennis courts, inground swimming pools, inground spas, saunas and jetties used for domestic purposes
2. fixed light fittings, fixed wall coverings, fixed ceiling coverings and fixed floor coverings other than carpets
3. services (whether underground or not) that are your property or which you are liable to repair or replace or pay the cost of their repair or replacement
4. paved pathways and paved driveways, retaining walls, fences and gates entirely or partly on the site
5. landscaping, trees, shrubs and plants
6. building materials owned by you whilst on site for the purpose of renovation, alterations, or extensions to your building, but limited to \$1,000
7. landlord's furnishings. This cover applies if:
 - You are a landlord
 - You do not live in your home, and
 - The items are in your house for the use of your tenant

We will cover as part of your sum insured on buildings, fixtures, furniture, and carpets if loss or damage occurs because of one of the listed events.

The most we will pay for landlord's furnishings is 10% of the sum insured.

We will not pay for any loss or damage that is intentionally caused by your tenant.

What home does not mean

1. carpets (whether fixed or not), curtains or internal blinds, unless you regularly lease out the home
2. earth or gravel pathways or driveways
3. a hotel, motel, nursing home, boarding house, buildings of flats, or caravan (whether fixed to the site or not)
4. a dwelling used for business or trade except as an office or surgery
5. soil, or any natural bushland
6. jetty or pontoon
7. buildings under construction
8. pool covers

Your Certificate of Insurance indicates whether your contents are insured. It shows general contents and 'special items of contents'.

These are items which you have individually listed due to them being of an unusual nature or of a higher value than would normally be covered. In the event of a claim you must be able to provide evidence of ownership for the actual item being claimed. In the event of you being unable to provide evidence of value, by way of pre loss valuation or receipt at the time of loss, normal policy limits will apply.

What contents means

1. all household goods and personal effects at the site which belong to you or your family or for whose loss or damage you or your family are responsible
2. articles of special value which you have listed on the Certificate of Insurance under *special items of contents*
3. if you live in a strata title building, the internal paintwork, wallpaper and any fixture or structural improvement within or attached to that residence which the Body Corporate is not required by law to insure
4. if you are a tenant, landlord's fixtures and fittings for which you are legally liable and fixtures and fittings installed by you for your own use. The most we will pay for landlord's furnishings is 10% of the sum insured
5. golf buggies, garden equipment or motorised wheelchairs none of which require registration
6. hand propelled watercraft such as surfboard or canoe
7. furniture and equipment of an office or surgery at the site

What contents does not mean

1. fish, birds or animals of any description
2. trees, shrubs and any other plant life other than potted plants
3. any caravan, trailer, aircraft or aerial device
4. motorised vehicles other than in 5 above
5. watercraft other than in 6 above
6. accessories or spare parts of motor vehicles, caravans, trailers or watercraft while they are in or attached to the motor vehicle, caravan, trailer or watercraft
7. cash takings relating to your trade, business, or profession

You are insured against the events set out in the following table. There are also some limits and exclusions which you must read.

Loss or damage to your home, contents or both, caused directly by any of the following events	but not
1. Fire or explosion.	Loss or damage to any item caused by: <ul style="list-style-type: none"> • the deliberate application of heat • scorching, melting, or charring If your home is unoccupied for a continuous period of more than 60 days, unless with our written consent
2. Storm and/or rainwater including flood.	More than \$1,500 for damage to contents in the open air. Loss or damage caused by: <ul style="list-style-type: none"> • the action of the sea, high water, tidal wave, tsunami • water seeping through a wall or floor • mildew, mould, algae • erosion, subsidence landslide or earth movement (other than earthquake or as a direct result of explosion, storm, rainwater, or liquid escaping from a fixed tank, fixed pipe or fixed gutter or drain and occurring within 72 hours of the event)

What you are insured against

2. Storm and/or rainwater including flood. <i>Continued</i>	<ul style="list-style-type: none"> • water entering the home through an opening made for the purpose of alterations, additions, renovations or repair • damage to swimming pools or similar structures caused by hydrostatic pressure
3. Lightning or thunderbolt.	Loss or damage caused by fluctuations in the power supply unless there is evidence of a lightning strike
4. Earthquake. All destruction or damage occurring within a period of 72 hours of the earthquake is regarded as the one insured event.	The first \$300 for earthquake.
5. Theft or attempted theft.	<p>More than \$750 for cash and negotiable securities.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • theft by any person who is living at the site unless there is evidence that your home has been entered forcibly and violently
6. Malicious acts	<p>Loss or damage intentionally caused by:</p> <ul style="list-style-type: none"> • you, your family, or your family's visitors • a tenant, or tenant's visitors <p>If your home is unoccupied and has been unoccupied for a continuous period of more than 60 days, unless with our written consent</p>

What you are insured against

7. Riot or civil commotion	<p>We will cover you for loss or damage caused within the first 72 hours of any riot, civil commotion, industrial, or political disturbance</p>
8. Bursting, leaking, discharging or overflowing of fixed basins, shower bases, or other fixed apparatus, fixed tanks or fixed pipes used to hold or carry liquid of any kind, clothes or dishwashing machine, heating/cooling system or fish tank. If we accept a claim we will also pay up to \$750 for the cost of locating the cause of the damage, and of reinstating the property damaged or disturbed in the course of effecting repairs	<p>We do not pay for repair or replacement of, any</p> <ul style="list-style-type: none"> • water main or water pipe • gutter or down pipe • fixed water tank, aquariums or • fixed domestic apparatus including water beds <p>We will not pay for damage resulting from the breakdown of grouting or sealer over a period of time allowing for seeping under tiles which results in the lifting of tiles nor for damage caused over a prolonged period of time</p>
9. Impact by a vehicle, an aircraft or a water-borne craft, space debris or debris from an aircraft, rocket, satellite or meteorite, a falling tree or part of a tree a mast or a television or radio aerial that has broken or collapsed.	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • felling or lopping trees at the site <p>We will not cover impact damage to paths, driveways, or underground services by the weight of any vehicle</p>
10. Damage caused by animals	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • vermin, insects, or birds • a domestic cat or dog, or • an animal kept on the site

What you are insured against

11. Breakage of glass or ceramic material.

If this policy insures:

The home: any fixed glass, mirror, shower base and screens, basin, sink, bath, lavatory pan or cistern, and glass cooktops

The contents: glass forming part of an item of furniture

If the item was already damaged, and if the break is not through the entire thickness of the glass:

We will not cover glass forming part of:

- a glasshouse
- a television set or visual display unit
- a radio
- a vase or ornament
- glassware
- glass that is normally carried by hand
- an item that is outside the home

What you are insured against

12. Fusion in an electrical appliances.

We will cover you for damage caused by electric current to any domestic electric motor, in any appliance forming part of buildings where buildings are insured by this policy, or contents where contents are insured by this policy.

We will pay the total cost of repair or replacement of any household electrical motor up to 10 years old, we will deduct 20% for each additional year of the burnt out motor's age from the total cost of the repairs or replacement up to a maximum of 80%. We will not pay more than \$2,000 any one loss.

Depreciation will not be applied to labour costs.

Retrieval, extracting and reinstating below ground equipment.

- mechanical, electrical, or electronic breakdown
- costs which can be covered under guarantee or warranty
- any associated repair or replacement costs for items such as fuses, switches, electronic components, printed circuit boards, bearings, lighting or heating elements, protective devices or electrical contacts at which sparking or arcing occurs in ordinary working
- the cost of repair or replacement of rectifiers and transformers

13. Spoilage of food

If your contents are insured by this policy, we will cover you for loss or damage to refrigerated or frozen food up to \$500 in total which becomes unfit for consumption due to failure of your domestic refrigerator or freezer unit.

How much we will pay

How and how much we will pay for loss or damage

Home

- at our option we:
 - repair or replace the home or
 - pay the reasonable cost of its repair or replacement to a condition substantially the same as when new or
 - pay up to the sum insured
- You may choose to have the home replaced at another site, but we do not pay more than the sum insured shown on your Certificate of Insurance.
- If your home is damaged beyond economic repair and you do not commence rebuilding within 6 months of the damage occurring, (or any other period which we agree with you) you may have to pay any increase in cost caused by your delay.
- You may rebuild your home in any way you like. In rebuilding or repairing you may change the materials, plans, specification, size, or site. If these changes increase the cost of rebuilding or repairing your home, you will have to pay the difference. The most we will pay is the sum insured.
- Under your policy we may, at our option, cash settle a claim if you:
 - have underinsured, or
 - choose not to rebuild or repair your home, then we will pay the replacement cost less an amount for depreciation - known as the indemnity value
 - do not start to rebuild or repair your home within six months from the date on which the loss or damage occurred (or a longer period if agreed in writing), then we will pay the replacement cost less an amount for depreciation - known as the indemnity value
- If part of your home is damaged by an insured event and we agree to pay your claim, we pay only for the part or parts that actually sustained damage. We do not pay to replace undamaged materials but we will pay up to \$750 for the cost of matching or complementing the new materials to undamaged property.
- Landscaping, trees, shrubs and plants:
 - we pay up to \$200 for any one tree, shrub or plant and up to \$2,000 in total. (Cover is not provided for weather perils).

How much we will pay

Contents

At our option we:

- repair or replace the items or
- pay the reasonable cost of repair or replacement to a condition substantially the same as when new or
- pay up to the sum insured shown on your Certificate of Insurance

Claims for loss or damage to jewellery will not be settled in cash.

Floor coverings, blinds and curtains

For carpets and other floor coverings, curtains and internal blinds we pay only for items in the room, hall or passage where the damage occurred. We do not pay to replace undamaged materials but will pay up to \$750 for the cost of matching or complementing the new materials to undamaged property.

The maximum we pay on the following contents items is shown in the table below (You may obtain higher limits by having any of these items except 5 specified on your Certificate of Insurance. We pay up to the amount specified.)

1. Works of art, pictures, tapestries, rugs, antiques, musical instruments (other than pianos or organs).	\$2,500 per item, pair, set or collection or more than 20% of the sum insured for contents.
2. Items of jewellery, gold or silver articles, watches, collections of any kind.	\$1,500 per item, pair, set or collection or more than 20% of the sum insured for contents.
3. Computers (including portable computers), associated hardware and software which are only used for personal use.	\$5,000 in total.

How much we will pay

4. Accessories or spare parts of motor vehicles, caravans, trailers and watercraft not in or attached to the motor vehicle, caravan, trailer or watercraft.	\$1,000 in total.
5. Cash, treasury notes, savings certificates, stamps, money orders, and other negotiable instruments.	\$750 in total.
6. Office or surgical equipment used by you or your family in your own business in the home.	\$5,000 in total.
7. Tools, instruments and equipment whilst contained in the building and used in your own business.	\$1,500 in total.
8. Stock, held on a temporary basis, whilst contained in the building and used in your own business.	1,000 in total but not stock consisting of flammable liquids or hazardous materials of any description.

Contents in open air at site

Applicable only when you have contents cover.

We will cover your contents when they are in the open air at your address. We will pay:

- up to a total amount of \$500 for loss or damage caused by theft or attempted theft to bicycles
- for all other contents: - a total amount of \$1,500

Contents which are contained within a building which is not capable of being locked will be treated as contents in the open air at the site.

We will not cover you for theft or attempted theft by persons who:

- Live in your home, or
- Have entered your home or the site with your consent or the consent of a person who lives in your home

How much we will pay

We will not pay for loss or damage if at the time of the theft:

- Your home is unoccupied and has been unoccupied for a continuous period of more than 60 days, unless with our written consent.
- The house is insufficiently furnished to live in at the time of theft or attempted theft and has been for more than 14 days unless with our written consent.
- You leased out part of your home and the loss or damage was not caused by forced entry.

Pairs, sets and collections

A pair, set or collection means 2 or more articles the collective value of which exceeds the sum of their individual values.

If any item lost or damaged is part of a pair, set or collection, we pay no more than the actual value of the item. We do not give any allowance for any special value it may have as forming part of the pair, set or collection, or for any reduction in value of the remaining part or parts.

Excess

We deduct the excess shown in the policy document or on the current Certificate of Insurance from the amount of your claim.

In the case of damage caused to your home by an earthquake the excess to be paid is \$300. This is the maximum excess you will have to pay and replaces any other excess indicated on your Certificate of Insurance.

Excess means the first amount of any claim which you contribute.

1. Strata Title mortgage protection

This section of the policy only applies when your certificate shows that you have requested cover for mortgagee protection. It applies when you own part of a building that has been subdivided, usually into strata title units, and you have a mortgage on that part of the building.

We will cover the part of the building that you own for damage or loss on the same basis as set out under Home.

We will pay up to the amount you owe on your mortgage but no more than the sum insured shown on your Certificate of Insurance. We will pay this to your mortgagee when you are required to pay your mortgage in full following a loss. We will only pay this when the Body Corporate has not insured the buildings, or it has not insured the buildings for damage that you can claim for under this policy.

2. Circle of safety

Your Certificate of Insurance indicates whether you have chosen this option.

We will cover your buildings (if your buildings are insured) for accidental loss or damage. We will also cover your contents (if your contents are insured) anywhere in Australia or New Zealand in any period of insurance.

The amount we will pay in any one period of insurance and for any one item is specified on your Certificate of Insurance.

Under this option we do not pay for loss or damage to buildings or contents at the site by any of the listed events on pages 11 to 14 of this policy.

3. Jewellery and valuables

Your Certificate of Insurance indicates whether you have chosen this option.

This cover applies to jewellery and valuables specified on your Certificate of Insurance. We will cover a specified item for accidental loss or damage anywhere in Australia or New Zealand.

At our option we will:

- Repair or replace the lost or damaged items or pay the reasonable cost of their repair or replacement to a condition substantially the same as, but not better than when new or,
- Pay up to the sum insured specified on your Certificate of Insurance.

What we insure

- Jewellery, gold or silver articles, furs, watches
- Collections of any kind
- Portable electronic equipment (including portable computers), mobile cellular phones
- Bicycles
- Sporting equipment
- Musical instruments

What we do not insure

- Cash and negotiable instruments
- Unset precious or semi-precious stones
- Vehicles (other than bicycles, wheelchairs, prams and strollers, motorized golf carts and ride on mowers)
- Aircraft, aerial devices
- Watercraft (other than surfboards, windsurfers, surf skis and other watercraft not powered by a motor),
- Property used in connection with a profession, trade or business

What you are not insured against

What you are not insured against

(Applies to **optional covers 2 and 3**)

- The action of light or atmospheric conditions
- Any process of cleaning, repairing, altering, restoring, or renovating the item
- Scratching, and/or denting of musical instruments
- Scratching or breakage of tapes, records, or compact discs
- Electronic or mechanical breakdown or failure, including damage caused by computer virus and hackers
- Damage caused to tyres by punctures, bursts, roadcuts, or by application of brakes
- Loss, damage or destruction to bicycles whilst being used in any form of competition

Further we will not pay for:

- articles used for professional purposes
- breakage of sporting goods or musical instruments while being used for their designed purposes
- damage to watches or time pieces by overwinding, denting, or internal damage

What you are not insured against

(Applies to **home, contents** and **optional covers**)

You are not insured against:

- loss or damage intentionally caused by you or a member of your family or a person acting with your or their consent.*
- loss or damage resulting from or caused by:*
 1. the lawful seizure, confiscation, nationalisation or requisition of the property insured,
 2. destruction of or damage to property by any government or public or local authority other than a fire brigade,
 3. war (whether declared or not), civil war,
 4. act(s) of terrorism: refer to your Certificate of Insurance
 5. radio-activity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission,
 6. inherent defects, structural defects, faulty workmanship, faulty design, or any gradual process,

What you are not insured against

7. wear, tear, rust, corrosion, depreciation or gradual deterioration,
8. mildew, mould, algae, atmospheric or climatic conditions (other than storm),
9. settling, shrinkage or expansion in buildings, foundations, walls or pavements,
10. the removal or weakening of supports or foundations for the purpose of alterations, additions, renovations or repair,
11. mechanical, electrical or electronic breakdown where fusion does not occur,
12. loss of or damage to electronic data caused by electronic or mechanical derangement or malfunction or by a virus, or processing error,
13. any consequential loss other than that specifically provided by this policy,
14. any process of cleaning involving the use of chemicals
15. vermin, insects or birds,
16. erosion, subsidence, landslide or earth movement (other than earthquake or as a direct result of explosion, storm, rainwater, or liquid escaping from a fixed tank, fixed pipe or fixed gutter or drain, and occurring within 72 hours of one of those events),
17. the action of the sea, high water, tidal wave, tsunami,
18. damage to sporting equipment and musical instruments while in use or play.

Additional benefits

We pay additional benefits 1 to 5 as part of your sum insured for home or contents.

1. Temporary removal

We will give you and your family limited cover for loss or damage to contents away from the site anywhere in Australia if:

- They are owned by you, and
- You are legally responsible for them

We will pay up to 20% of the sum insured if contents suffer loss or damage because of one of the listed events except storm damage for goods in the open air or theft without forcible entry.

The maximum we pay for items of jewellery, gold or silver articles, furs, watches and collections of any kind is \$1,500 per item for any one loss, unless you have specified them on the proposal under *Optional Covers - Jewellery and Valuables* and paid an additional premium.

We will not cover you or your family for the following contents while they are away from the site:

- Cash
- Computers or tools of trade
- Contents in transit or in a furniture storehouse
- Contents in a motor vehicle

2. Fees

If your buildings are damaged by a listed event, we will also pay the reasonable costs of employing an architect, engineer or surveyor in connection with rebuilding or repairing your home.

Our maximum payment for this benefit will be limited to the balance of any sum insured remaining after payment of your claim for the damage to your buildings.

Additional benefits

3. Removal of debris and temporary protection

If this policy insures your home and it is damaged by an insured event, we pay the reasonable costs of demolition and removal of debris from the site. If damage is caused by a tree or branch we will remove the tree or branch from the site. We will only remove a tree stump if it would interfere with repairing or replacing the damaged part of the home.

If this policy insures your contents, we also pay for storage charges necessarily and reasonably incurred to protect them from further loss or damage following a claim by fire, storm or rainwater.

4. Extra costs of reinstatement

If this policy insures the home, and it is damaged by an insured event, we pay the extra costs necessary to meet the requirements of any statutory authority in connection with rebuilding or repairing the damaged parts of the home. We do not pay any extra costs which resulted from any notice which a statutory authority served on you before your home suffered loss or damage.

5. Change of site

If this policy insures your contents and you are moving into a new home within Australia, we insure your contents at both sites for a maximum of 14 days. The maximum we pay at each site will be the proportion of the sum insured that the value of the contents at that site bears to the total value of the contents at both sites. You must tell us of your new address within 14 days of first moving to it.

We also insure your contents while they are being transported by road to the new home if the loss or damage is caused by the collision or overturning of the conveying vehicle.

We will not pay more than 20% of the sum insured for your contents shown on your current Certificate of Insurance for loss or damage to your contents while they are in transit. Further, we will not cover loss or damage to china, crockery, glass or other items of a brittle nature, nor will we cover you for loss or damage to your contents that is caused by scratching, denting, bruising or chipping.

We pay additional benefits 6 to 17 as part of your sum insured for home or contents.

6. Temporary relocation/accommodation

In addition to the sum insured, we will pay reasonable and necessary out-of-pocket expenses which you incur if we decide you cannot live in your home.

Your out-of-pocket expenses mean those costs which you have to incur at the location of your temporary accommodation which would not have been payable had you continued to live at your address.

Out-of-pocket expenses include the necessary and reasonable cost of:

- Temporary accommodation
- Removing, storing, and returning the contents of your home

This cover is available only if:

- You live in your home permanently, and
- Your home suffers loss or damage because of one of the listed events

We will pay for your out-of-pocket expenses for the reasonable time taken to rebuild or repair your home but not for more than 12 months from the time of damage.

If your buildings are insured the most we will pay for out-of-pocket expenses is 15% of the sum insured on buildings. If you are a tenant or a strata title owner the most we will pay is 10% of the sum insured on contents.

7. Security firm attendance

We pay up to \$500 for fees or charges incurred for a security firm to attend your home in response to a monitored alarm signal if there is:

- A burglary, or
- An attempted burglary, and we agree to pay a claim arising from that burglary or attempted burglary.

8. Visitors' contents

If this policy insures your contents, we also insure contents excluding cash up to \$1,000 in total belonging to any visitors staying with you for up to 30 consecutive days, but only to the extent that such visitors' contents are not otherwise insured.

9. Replacement of locks and keys

We pay up to \$500 to replace or alter locks and keys to your home which are damaged by someone breaking into your home or are stolen.

10. Illegal use of credit, debit or financial transaction card

If this policy insures your contents and a credit card or financial transaction card is lost or stolen from you or a member of your family during the period of insurance shown on your Certificate of Insurance, we pay up to \$1,000 towards any legal liability you incur from its unauthorised use. We do not pay if:

- the card does not belong to you or your family,
- you have not complied with the card issuer's requirements,
- the unauthorised user of the card is someone living at the site.

11. Landlord's loss of rent

If you are a landlord, in addition to the sum insured, we will pay the rent you lose while your home insured by this policy is being rebuilt or repaired.

This cover is available to you if we are satisfied that your tenant cannot live in your home. The most we will pay for loss of rent is the smallest of:

- The rent lost while your home is being rebuilt or repaired, or
- 12 months rent, or
- An amount equal to 10% of the sum insured on buildings

12. Automatic reinstatement of sum insured

This benefit applies to the sums insured for home and unspecified contents as shown on the Certificate of Insurance. Following payment of a claim other than a claim for total loss the sums insured will be reinstated unless you request otherwise.

13. Inflation adjustment

If you make a claim during the period of insurance the sum(s) insured for your buildings and/or contents shown on the Certificate of Insurance will be adjusted in accordance with the percentage change in the latest Consumer Price Index (Table 7 Housing, home ownership, weighted average of eight Capital Cities) published by the Australian Bureau of Statistics and calculated at the end of the quarter immediately before the date of the claim.

Additional benefits

There will be no additional premium or rebate during the period of insurance. However, at the end of each period of insurance the renewal premium will be calculated on an amended sum(s) insured.

14. Renovations and additions

If your buildings and/or contents are insured under this policy and the buildings insured or the buildings where your contents are insured are being altered, extended or renovated, cover will continue unless the value of the work exceeds \$50,000. However, loss or damage to property affected by the work is not covered.

15. Mortgage discharge costs

If this policy insures the building, we will pay legal costs to a limit of \$500 incurred in discharging your mortgage following settlement of a claim for total loss.

16. Voluntary giving protection

Should you or your spouse be retrenched from full-time employment during the period of insurance, we will make a monthly payment to the church or charity nominated by you, for the period of your unemployment or three months, whichever is the lesser.

The amount payable will be equal to the average monthly amount given by you during the preceding three months but limited to \$500 for any one period of insurance. This benefit will not apply to policies in force less than three months from the original inception date.

17. Contracting purchaser

If this policy covers the home, and you have entered a contract to sell the home, this policy insures the purchaser from when that person or entity becomes liable for any damage to the home until the contract is settled or terminated, or until the purchaser insures the home, whichever happens first.

Legal liability

What you are insured against

Liability refers to your legal responsibility, (arising from an incident where you are at fault), to pay compensation for bodily injury, death or illness, or damage to other people or their property.

We will also cover you for your legal costs incurred with our consent as a result of any incident giving rise to a claim. The limit we will pay for any claim under your liability cover is \$20,000,000.

When you insure your building

We will cover you and your family against liability claims arising from incidents which occur during the period of insurance.

- Within your home or on the site
- For which you are responsible as owner or occupier of your home or the site

The incident which gives rise to the claim must cause

- Bodily injury, death, or illness to a person other than you or your family, or
- Damage to property other than your home or any property which you or your family own or which you are legally responsible

When you insure your contents

We will cover you and your family against liability claims arising from incidents which occur during the period of insurance

The incident which gives rise to the claim must cause

- Bodily injury, death, or illness to a person other than you or your family, or
- Damage to property other than your home or any property which you or your family own or which you are legally responsible

Liability cover for tenants and strata titles owners

If you are either a tenant or a strata title holder we will cover you against legal liability for claims that arise as a result of incidents -

- Occurring in your home or on the site, or
- For which you are liable as owner or occupier of your home or the site

The incident which gives rise to the claim must cause:

- Bodily injury, death, or illness to a person other than you or your family, or
- Damage to property other than your home or any property which you or your family own for which you are legally responsible

If you are a tenant we will cover you for loss or damage you cause to any property owned by your landlord left in your home for your use.

Any person residing with you, other than a boarder or a tenant, cannot claim against your liability cover.

We do not insure you or your family against liabilities arising from:

1. bodily injury or death to you or your family, to anyone normally residing with you or an employee of yours
2. damage to your property or your family's property
3. incidents where you hold or ought to have held compulsory workers' compensation insurance
4. incidents where you or your family have agreed to take the liability upon yourself
5. any business, trade, or profession operating in your home or on the site. Ansvar Insurance does not consider the letting of your home for domestic purposes to be a business, trade, or profession.
6. building work conducted at your home or on the site where the total work exceeds \$50,000
7. erosion, subsidence, or landslide
8. loss, damage, or destruction caused by an animal other than a domestic dog, cat, or bird
9. incidents arising under a contract or agreement
10. your ownership or occupation of any land or building other than at the site
11. your ownership of any private boarding house or residential flats
12. participation in any sporting activity organized by a professional or amateur sporting club where any loss can be reimbursed by your sporting or social club
13. pregnancy or the transmission of any communicable disease by you or your family

14. any bodily injury or damage to property which is attributable to or contributed to by the consumption of illegal drugs of any kind by you or provided or permitted by you
15. consequential loss of any kind as a result of fraud
16. any liability which would not have been imposed by law
17. death of or bodily injury to anyone employed by you or by someone who lives with you if the death or injury arises out of their employment
18. damage to property belonging to you or any person who normally lives with you or to your or their employees
19. any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme
20. the use of any motorised vehicle, land yacht, aircraft, watercraft or lift. However the use of unregistered bicycles, wheelchairs, golf buggies, garden appliances (including ride-on mowers) and hand propelled watercraft is covered
21. the conduct of any activity carried on by you or your family for reward except part time babysitting or letting the home for domestic purposes
22. vibration or the weakening of, removal of or interference with support to land, buildings or other property
23. loss, damage or injury intentionally caused by you or a member of your family or a person acting with your or their consent
24. the lawful seizure, confiscation, nationalisation or requisition of the property insured
25. destruction of or damage to property by any government or public or local authority
26. war (whether declared or not), civil war
27. radio-activity, or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission
28. the ownership or use of any motor vehicle

We will not pay for:

29. any penalties, fines or punitive, exemplary or aggravated damages that you or your family must pay
30. actions that are brought against you or your family in a court outside Australia

General conditions

Changes

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Other interests

You must not transfer any interests in this policy without our written consent. All persons entitled to any benefit under this policy are bound by the terms of this policy. If your home is mortgaged, the insurance on it extends to include the mortgagee's interests. Otherwise, we insure those interests you notify to us when we issue cover, or which are notified to us during the currency of this policy, and which we agree to insure.

Cancellation

You may cancel this policy at any time by notifying us in writing. We refund to you a proportion of the premium for the unexpired period of insurance.

We may cancel this policy at any time but only in accordance with Sections 59 and 60 of the Insurance Contracts Act 1984.

We will be entitled to retain premium for the period during which the policy has been in force. You may be required to pay an administration fee if you cancel this policy.

If you have a total loss or we settle your claim by paying the full sum insured, this policy will come to an end and no refund of premium is due to you.

Care and maintenance

You must take reasonable care to:

- protect and maintain the property insured
- prevent damage or injury to others or their property
- comply with all statutory obligations and by-laws or regulations relating to the safety of person or property
- maintain all security arrangements in accordance with our agreement

Claims

What you must do

If an event happens which may give rise to a claim you must:

- take all reasonable precautions to prevent further loss, damage or liability,
- notify the police immediately if any of your property is lost, stolen, or maliciously or intentionally damaged,
- tell us or your Financial Services Provider as soon as possible. You may be provided with a claim form and will be provided with advice on the procedure to follow,
- supply us with all information we require to settle or defend the claim,
- notify us of any other insurance covering the same loss, damage or liability,
- co-operate with us fully in any action we take if we have a right to recover any money payable under this policy from any other person.

If in doubt at any time, ring us or your Financial Services Provider for advice.

What you must not do

You must not:

- authorise repairs to or arrange replacement of any of the property insured in connection with any claim without our consent, other than emergency repairs necessary to prevent further loss. If we agree to pay your claim, we will pay for these repairs, but you must retain all receipts,
- admit liability if an accident occurs which is likely to result in someone claiming against you.

What we do

We have the right to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for damages. We have full discretion in the conduct of any proceedings and in the settlement of any claim.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the policy document or on the Certificate of Insurance.

We may refuse to pay a claim if you are in breach of your duty of disclosure or any of the conditions of this policy, including any endorsements noted on or attached to the Certificate of Insurance.

We pay only once for loss or damage from the same event to property insured by this policy even if it is covered under more than one section of the policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent; or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this policy.

We may at our option report such fraudulent acts to the police.

Code of Practice and Privacy Act

Under the General Insurance Code of Practice we are committed to raising standards of service to our customers. This voluntary code sets out the minimum standards we will uphold in the services we provide to you.

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information.

You may access your personal information by contacting any of our offices. The information we collect is used to assist us to provide you with our general insurance products and to manage our relationship with you.

The easy solution to a problem

Ansvar Insurance places the highest priority on providing prompt, efficient and friendly service including protecting your privacy.

However, if you do not believe this has been achieved the best first step is to go back to the employee or authorised representative with whom you were dealing to see if they can resolve the problem.

If that is not possible, then we invite you to contact the Regional Manager in your state. The Regional Manager will review the problem and give you an answer as quickly as possible, but never later than three working days from the day the complaint is received by telephone or in writing.

Your access to the disputes resolution committee

If you are not satisfied with the response given by the Regional Manager, then please put your unresolved complaint in a letter and address it to:

The Secretary
Internal Dispute Resolution Committee
Ansvar Insurance Limited
303 Collins St, Melbourne VIC 3000

You can also telephone the Secretary with your complaint on 03 8630 3100, fax it on 03 9614 2740, or choose to email your complaint to the Secretary at insure@ansvar.com.au

If you require assistance in formulating your complaint, the Secretary of the Disputes Resolution Committee will assist you.

The Secretary will refer your complaint to the Committee which comprises the CEO, Operations Manager and one of the non executive directors of Ansvar Insurance Limited, for a decision.

Ansvar Insurance

1300 650 540

ansvar.com.au

Victoria

AD GPO Box 1655
Melbourne 3001
FX +61 3 9614 1545

New South Wales

AD PO Box 1410
Parramatta 2124
FX +61 2 9687 9564

Queensland

AD GPO Box 747
Brisbane 4001
FX +61 7 3011 8999

South Australia

AD PO Box 630
Fullarton 5063
FX +61 8 8338 1920

Western Australia

AD PO Box 840
West Perth 6872
FX +61 8 9324 2013

Tasmania

AD PO Box 330
Launceston 7250
FX +61 3 9614 1545

EM insure@ansvar.com.au

Ansvar Insurance Ltd.

ABN 21 007 216 506 **AFSL** 237826

Member of the Ecclesiastical Insurance Group