



KEY FACTS ABOUT THIS HOME CONTENTS POLICY

The content of this Key Fact Sheet is prescribed by the Australian Government and is a requirement under the *Insurance Contracts Act 1984*

THIS IS NOT AN INSURANCE CONTRACT

STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement and Policy Wording (PDS)** and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy, you set the maximum level of cover and the payout is limited to that amount.

Event / Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see Policy Wording and other Policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for damage to any property as a result of it undergoing a process necessarily involving the application of heat.
Flood	No	Not covered for loss or damage caused directly or indirectly in any way by flood.
Storm	Yes	Not covered for loss or damage caused by water entering your buildings through an opening made for the purpose of alterations, extensions, renovations or repairs.
Accidental Breakage	Yes	Covered for accidental loss or damage to fixed glass, shower base, sink, bath, lavatory, pan or cistern. Excludes cover for chipping, scratching or glass forming part of a glass house, hot house or conservatory
Earthquake	Yes	Covered for all loss or damage occurring within a period of 72 hours of the earthquake.
Lightning	Yes	Yes including cover for losses due to it causing a power surge.
Theft and Burglary	Yes	Not covered for theft by any person living at the address, tenants or visitors; by employees; from any type of multiple occupancy residence.
Actions of the sea	No	Not covered for loss or damage caused by the action of the sea, tidal wave, storm surge or tsunami.
Malicious Damage	Yes	Not covered for loss or damage intentionally caused by; you, your family, your family's visitors, a tenant, a tenant's visitors or family.
Impacts	Yes	Not covered for loss or damage caused by tree lopping unless being performed by a professional tree lopper.
Escape of liquid	Yes	Not covered for loss or damage from water escaping from a shower base not fitted with a tray or water proof membrane.

Cover for valuables, collections and items away from the insured address

High value items	Yes	We will pay up to \$10,000 any one item and 30% of the Contents sum insured in total for any jewellery, unset precious or semi-precious stone or metal, furs or watches unless they are specified on your schedule in which case we will cover you for the full amount.
Items away from insured address	Yes	If you have chosen Accidental Damage cover – where your contents are temporarily removed from the situation, you are covered up to the total sum insured under unspecified contents whilst anywhere in the Australia or New Zealand. You are also covered anywhere in the world up to 90 consecutive days in any one period of insurance.

*The Key Fact Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in the policy. You must read the Product Disclosure Statement and Policy Wording and Policy documentation for all information about this policy.

LIMITS

This policy has restrictions that limit your cover for certain events and items, for example if you have loss or damage to your accessories, spare parts, keys or remote locking devices, you are covered up to \$5,000 in total and \$2,000 per item. To find out these limits, you will need to read the Product Disclosure Statement and Policy Wording and other relevant policy documentation.

EXCESSES

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, you may be able to increase these excesses to lower your premium. For more detail, please read the Product Disclosure Statement and Policy Wording and other policy documentation.

LEGAL LIABILITY

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000 during the period of insurance. You are also covered for your legal liability as owner of the house for claims resulting at the house or on any land around the house used for domestic purposes. You should read the Product Disclosure Statement and Policy Wording carefully to determine the extent of this cover.

COOLING OFF PERIOD

If you decide you don't want this policy within 14 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

MAXIMUM LEVEL OF COVER OFFERED BY INSURERS

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and Your payout is limited to that amount* (Sum Insured)
- you set the maximum level of cover and the insurer may provide You with some agreed extra cover above that amount (Sum Insured plus safety net)
- the insurer will cover all the reasonable costs to rebuild your home (Total replacement)

*the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Fact Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the Product Disclosure Statement and Policy Wording and all policy documentation for all of the conditions, exclusions and limitations of this policy that limit or exclude cover.

If you want more information on this policy contact us on (08) 8372 4020 or visit www.if.net.au. For more information on choosing insurance and to better understand insurance visit the Australian Government website, www.moneysmart.gov.au.

The policy this KFS relates to is:

- Provided/Distributed by Insurance Facilitators Pty Ltd AFS Licence No 289450
- Underwritten by HDI Global Specialty SE – Australia AFS Licence No 458776