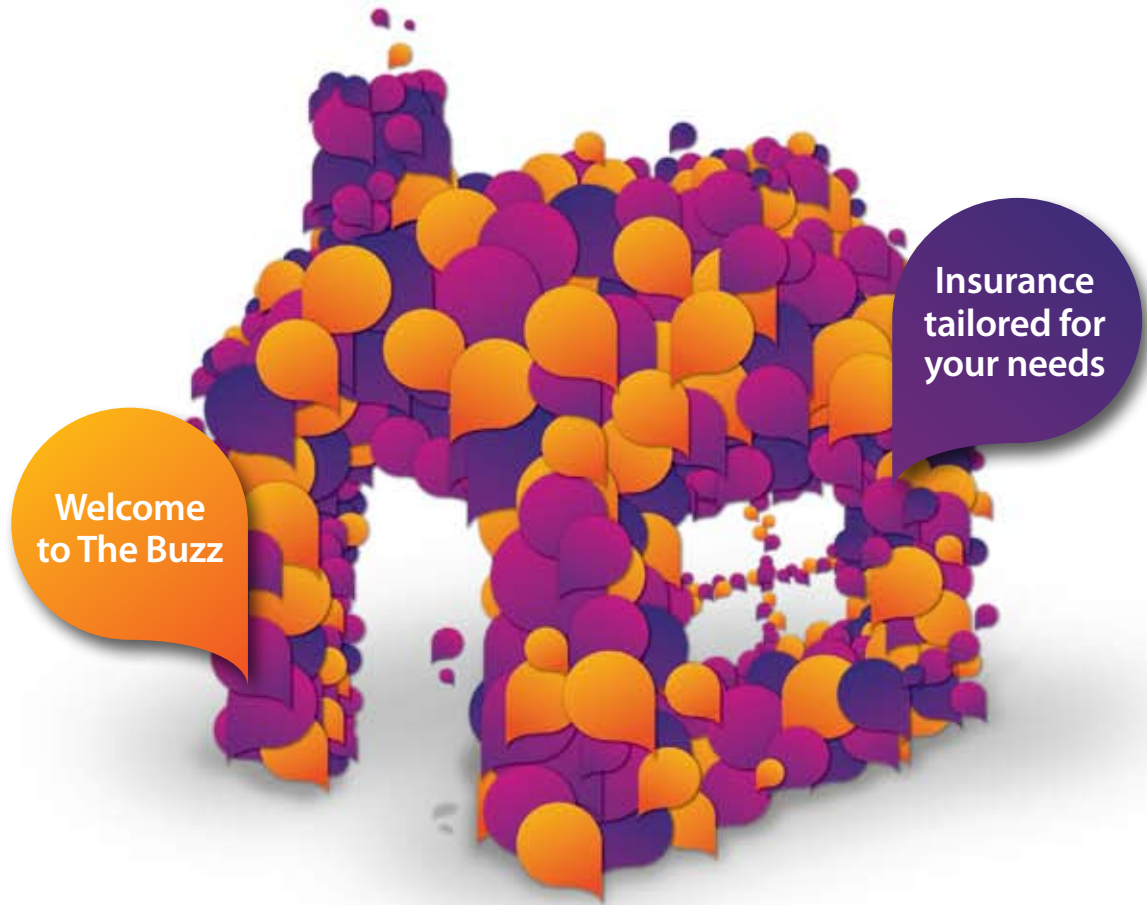


# Home Insurance

Product Disclosure Statement



Thanks for choosing **The Buzz**.

This **Product Disclosure Statement** has been designed to help make it easier for you to choose insurance that's right for you.

Got a question? Go to [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au), chat to us online or email [assist@thebuzzinsurance.com.au](mailto:assist@thebuzzinsurance.com.au)

## The Buzz Home Insurance Product Disclosure Statement

**The Buzz** is about making insurance clear and simple with choices that are right for you.

This **Product Disclosure Statement** (PDS) tells you about our **Home Insurance – Building** and **Contents**. It explains your cover, what happens in the event of a claim, and what you need to do when you insure with us – because we're in this together.

It's important you read about each cover so you choose the insurance that suits your needs.

This PDS is effective from June 28 2010.

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## The meaning of 'policy'

Your policy or 'contract' with us is made up of your **Certificate of Insurance (Certificate)** and this **PDS**. Keep them together in a safe place for easy reference. You won't be covered under your policy for anything that's not on your **Certificate** so it's a good idea to read it, make sure all the information is correct, and if you need to change anything, contact us.

Claims won't be paid for loss, damage or events that happen **outside your period of insurance** listed on the **Certificate**.

## Who your policy covers

**You.** This means anyone noted as a **policy owner, co-owner or any other person** who is named on the **Certificate**, and their families who normally live with them, like their legal or de facto spouse and any other member of their family or their spouse's family.

**More than one person insured under your policy?** If more than one person is named on the **Certificate**, we treat any statement, act, omission or claim by any of these people as a statement, act, omission or claim by all of these people.

## What being a policy owner means

The policy owner is the person who will act on behalf of all people covered by the policy. The policy owner is the person that can change or cancel this policy, and the only person we will send notices or other policy information to.

Any cash claim payments will be made to the policy owner.

As the policy owner, you must provide us with a valid email address that you regularly access so we can communicate properly.

## What your policy covers

**Your type of Cover.** The Buzz offers two types of Home Insurance – **Building** Insurance and **Contents** Insurance. Depending on the type of cover you choose, your policy covers your *nominated* property listed on your **Certificate** - we'll call it your '**Building**', the possessions you keep there – your '**General Contents**', and any additional special items you want to insure – your '**Valuables**'.

**Your level of cover or Cover Pack.** You can choose to insure your **Building, General Contents** and **Valuables** for loss or damage resulting from a range of specific 'events'. We call these 'listed event' and they include events like *fire, theft or flood*. We've designed three **Cover Packs** for you to choose from, depending on the type of events you want to be insured for. Some **Cover Packs** also contain extra features and access to special options.

**Your insurance amount.** You can choose the *amount* you want to insure your **Building, General Contents** and **Valuables** for. This is called your '**sum insured**'.

All dollar values described in this PDS include GST and are in Australian dollars.

## Embargoes and special policy conditions

An embargo is a period of time where you will **not be covered** for damage caused by the 'listed events' *storm, lightning, fire and flood*. **An embargo applies for the first 72 hours** from the start of your policy if you *haven't* had continuous **Home** insurance cover at the same level with us (or another insurer), or *from when you change* an existing policy to increase your cover or sum insured. It won't apply if you have just bought your property and the insurance is effective from the purchase date.

Any embargo **greater than 72 hours** will show on your **Certificate** – including the start and finish time and the event you're not covered for.

Your **Certificate** will also show any other special conditions that apply to your policy.

## General Insurance Code of Practice

We've adopted the **General Insurance Code of Practice** because we're serious about the standard of service we give you. Learn more about the code at [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

## Your cover - your choice

Everyone's home is different. **The Buzz Home** Insurance can be tailored to meet your needs and to cover your building, your contents and valuables in a way, and for a price, that suits you.

## Choose your cover

You can buy either **Building** Insurance or **Contents** Insurance or both! Buying both together will result in a lower premium than buying them separately. The cover you choose will be shown on your **Certificate**.

<b>Building</b>	Covers your home - the residential buildings at the <b>site</b> . See pages 8 - 10 for full <b>Building</b> Insurance <b>cover details</b> .
<b>Contents</b>	Covers your belongings – the things you would take with you if you moved, from your personal and everyday possessions to your valuable. You can choose to insure these possessions when they are in your home, or if you leave home with them. See pages 10 - 15 for your full <b>Contents</b> Insurance <b>cover details</b> .

## Choose your level of cover - your Cover Pack

Everyone's needs and budget are different, so we have **three levels of cover** for you to choose from under **Building Insurance** and **Contents Insurance**. These are called **Cover Packs**. As the level of cover you choose increases, you will be covered for more 'listed events', **Features**, and some of your contents will be covered for higher amounts. With some **Cover Packs**, you can add our **optional extras** for more cover but you will need to pay an additional premium.

The **Buzz Cover Packs** are set out below. The one you select will be shown on your **Certificate**.

<b>Base</b>	A basic level of cover for limited 'listed events'. You'll pay a lower premium for this <i>level of cover</i> . With <b>Base Pack</b> you're not covered for some events like <i>theft and vandalism or an intentional act</i> . <b>Base Pack</b> has no cover for <i>flood</i> . <b>The Buzz optional extras</b> can't be added to a <b>Base Pack</b> . <i>See page 4 for detail about what 'listed events' and Features are included and what's not.</i>
<b>Central</b>	With <b>Central Pack</b> , you're covered for a greater number of 'listed event'. You can also add any of our <i>optional extras</i> . <b>Central Pack</b> has no cover for <i>flood</i> but you can choose it as an <i>optional extra</i> and be covered for up to <b>30% of your sum insured</b> in the event of <i>flood</i> . <i>See page 4 for detail about what 'listed events' and Features are included and what's not.</i>
<b>Buzz Plus</b>	<b>Buzz Plus</b> offers all the 'listed events' of <b>Central Pack</b> but it has higher cover limits for contents. You can also add any of our <i>optional extras</i> . <b>Buzz Plus</b> has no cover for <i>flood</i> but it can be added as an <i>optional extra</i> which will cover you for <b>100% of your sum insured</b> in the event of <i>flood</i> . If you choose <b>Building Insurance</b> , <b>Buzz Plus</b> comes with a special feature called <b>RebuildPlus</b> where you'll receive up to <b>25% more</b> than the sum you insure your home for if that amount is not enough to cover the rebuilding costs. <i>See page 4 for detail about what 'listed events' and Features are included and what's not.</i>

## Choose your optional extras

The **Buzz optional extras** are available for you to choose as extra cover with **Central** and **Buzz Plus** packs. You will **not be covered** for these if you have chosen **Base Pack** or for any *optional extra* that you do not choose. Any *optional extra* 'listed event' you choose will be shown on your **Certificate**. *See page 7 for more information on each optional extra.*

You can choose to add the following *optional extra* 'listed events':

- **Flood**
- **Accidental loss or damage**
- **Motor burnout (fusion)**

## Optional extra KidsAway with Contents Insurance

The **Buzz** can insure your belongings that your kids take with them when they leave home. *See page 14 for more information.*

## Your sum insured

The sum insured is the **amount we agree to insure** your building or contents for. It's the most we'll pay if you make a claim.

You can start to work out the replacement value for your building or contents by using the calculators on **The Buzz** website.

It's important that you insure your property for its **full new replacement value, including GST** and the costs covered by the other **Features** in the policy.

And you determine a sum insured for your contents that covers *all* your belongings, including any valuables, for their **full new replacement value, including GST** and the costs covered by the other **Features** covered in the policy.

We recommend you refer to the **Features** covered under your policy when determining your sum insured amount.

We cover your building or contents for a range of 'listed event'. Some 'listed event' are standard across **Cover Packs**, others are only available with some **Cover Packs**.

You can increase the events you're covered for by upgrading your **Cover Pack** (for example from **Base** to **Central**), or adding *optional extras* if you have a **Central** or **Buzz Plus** packs.

### Cover Pack comparison – what 'listed events' are covered and what's not

Here's a comparison table showing what's included in each **Cover Pack**. You're covered for the 'listed event' 'ticked', and you're not covered for events 'crossed', unless your policy says otherwise. Some **Cover Packs** offer extra 'listed event' as an *optional extras*. To be covered for that event, you need to choose the 'optional extra' and pay an additional premium. The **Cover Pack** and your *optional extras* will be shown on your **Certificate**.

'Listed event'*	Base Pack	Central Pack	Buzz Plus Pack
Storm	✓	✓	✓
Water and oil leaks	✓	✓	✓
Lightning	✓	✓	✓
Fire	✓	✓	✓
Earthquake	✓	✓	✓
Explosion	✓	✓	✓
Broken glass or sanitary units	✓	✓	✓
Impact damage	✓	✓	✓
Animal damage	✓	✓	✓
Theft or attempted theft	✗	✓	✓
Riot or civil commotion	✗	✓	✓
Vandalism or an intentional act	✗	✓	✓
Flood	Not available	<i>Optional extra</i>	<i>Optional extra</i>
Motor burnout (fusion)	Not available	<i>Optional extra</i>	<i>Optional extra</i>
Accidental loss or damage	Not available	<i>Optional extra</i>	<i>Optional extra</i>

\* See page 4 - 7 for a detailed description of what's covered by each 'listed event'.

### 'Listed events' - what they are and what they cover

**Storm.** Violent wind, cyclone, tornado, thunderstorm, hail, rain, snow or dust.

It includes water damage caused by a *storm* created opening and water damage caused by wind-driven rain that enters through the roof or windows/doors of your home. *Storm* is not persistent rain on its own.

What's not covered under Building Insurance	What's not covered under Contents Insurance
Loss or damage to: <ul style="list-style-type: none"> <li>retaining walls</li> <li>gates, fences or freestanding walls if they're not structurally sound or well maintained</li> <li>loose gravel driveways</li> <li>pontoons or jetties</li> <li>swimming pool/spa covers over five years old</li> <li>swimming pool/spa liners</li> <li>garages, sheds and carports not built to the building code in your area and approved by the local council</li> <li>shade sails/cloth over 5 years old</li> <li>paint when there is no structural damage as a result of the event.</li> </ul>	Loss or damage to: <ul style="list-style-type: none"> <li>swimming pool/spa covers over five years old</li> <li>swimming pool/spa liners</li> <li>contents in garages and sheds not built to the building code in your area and approved by the local council.</li> </ul> Loss or damage caused by <b>water that enters</b> through any tarpaulins or fixings set up while you're renovating/altering your home. Loss or damage caused by <b>storm surge</b> . Loss or damage caused by <b>flood, flash flood or run-off</b> . See page 7 for details of cover for the 'listed event' flood.

(continued next page)

**'Listed events' - what they are and what they cover (continued)**

<p>Loss or damage caused by <b>water that enters through</b>:</p> <ul style="list-style-type: none"> <li>• an opening in the roof or walls that you have not kept water tight structurally sound and well maintained</li> <li>• any tarpaulins or fixings set up while you're renovating/altering your home.</li> </ul> <p>Loss or damage caused by <b>water in tanks, pools or spas</b>:</p> <ul style="list-style-type: none"> <li>• cost of cleaning mud or debris out of tanks, pools or spas</li> <li>• damage to pools and their parts or underground tanks caused by water leaking down the sides, against their sides or getting underneath them.</li> </ul> <p>Loss or damage caused by <b>storm surge</b>.</p> <p>Loss or damage caused by <b>flood, flash flood or run-off</b>.</p> <p><i>See page 7 for details of cover for the 'listed event' flood.</i></p>	
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**Water and oil leaks.** Water or oil leaking or escaping from house gutters, drainpipes or pipes, sanitary fixtures (like baths or toilets), appliances (like washing machines or dishwashers), waterbeds, water tanks, aquariums, swimming pools, a fixed heating system or sealed portable heater.

We'll pay the costs to locate the cause of the damage but we will have to agree to pay these costs first.

What's not covered under Building Insurance or Contents Insurance
<p>Loss or damage caused by <b>water leaking/escaping</b> from:</p> <ul style="list-style-type: none"> <li>• shower recess or shower base</li> <li>• storm water channel, river or canal</li> <li>• storm water pipe off your <b>site</b>.</li> </ul> <p>Costs to repair or replace the item that the water or oil leaked or escaped from.</p> <p><i>Loss or damage caused by <b>flood, flash flood or run-off</b>. See page 7 for details of cover for the 'listed event' flood.</i></p>

**Lightning.** *Lightning* or power surge only as a result of *lightning*.

What's not covered under Building Insurance or Contents Insurance
Loss or damage caused by power failures or surges by your power provider.

**Fire.**

What's not covered under Building Insurance or Contents Insurance
<p>You're not covered if it was started with the intention to cause damage by:</p> <ul style="list-style-type: none"> <li>• you or someone who lives in your home</li> <li>• someone who enters the home or <b>site</b> with your consent or the consent of someone living there.</li> </ul> <p>Damage from smoke, scorching and melting if the home or contents did not catch on fire.</p>

**Earthquake.** *Earthquake*, or tsunami, landslide or subsidence that happens immediately as a result of an *earthquake*.

What's not covered under Building Insurance or Contents Insurance
There are no specific exclusions.

**Broken glass or sanitary units.** Items that are unintentionally broken and have a fracture that extends through its entire thickness.

For **Building** Insurance, this includes glass panels in fixtures, cooktops or oven doors, vitreous china/acrylic/fibreglass fixed shower base, bath, spa bath, basin, sink, toilet, bidet or sanitary fixtures. And the reasonable cost to reconnect any electrical components to the item.

For **Contents** Insurance, this includes fixed glass in your furniture (including outdoor furniture), a light fitting or a mirror or picture. This also includes damage caused to the frame of a broken mirror or picture. And the reasonable cost to reconnect any electrical components to the item.

What's not covered under Building Insurance	What's not covered under Contents Insurance
An item that broke because heat was directly applied to it. Loss or damage to: <ul style="list-style-type: none"> <li>• glass in a greenhouse or glasshouse</li> <li>• water or sewerage pipes.</li> </ul> Any damage caused by the broken item.	Loss or damage to glass in a TV, radio or computer. Any damage caused by the broken item.

### Theft or attempted theft.

What's not covered under Building Insurance or Contents Insurance
You're not covered if the event was caused by: <ul style="list-style-type: none"> <li>• you or someone who lives in your home</li> <li>• someone who enters the home or <b>site</b> with your consent or the consent of someone living there.</li> </ul>

### Vandalism or intentional act.

What's not covered under Building Insurance or Contents Insurance
You're not covered if the event was caused by: <ul style="list-style-type: none"> <li>• you or someone who lives in your home</li> <li>• someone who enters the home or <b>site</b> with your consent or the consent of someone living there.</li> </ul>

**Impact damage.** Impact of external aerials, masts, flagpoles or satellite dishes, aircrafts, vehicles or watercrafts, debris from space, aircrafts, rockets or satellites, trees or branches.

What's not covered under Building Insurance	What's not covered under Contents Insurance
Loss or damage caused by tree cutting, lopping or felling on your <b>site</b> . Costs to remove the stump, cut down or remove a tree if it didn't cause any damage to your home or contents. However, if a tree on your <b>site</b> causes loss or damage to your home, we may lop the tree to make it safe or if required, remove the tree. If we agree to do this, we will pay the costs to lop the tree, cut it down and remove it and treat the stump so it doesn't grow back. You may need to contribute towards the costs of lopping or tree removal if the tree was dead prior to the event or had not been maintained in a safe condition.	Loss or damage caused by tree cutting, lopping or felling on your <b>site</b> .

**Animal damage.** Loss or damage caused by an animal not kept at your **site**.

What's not covered under Building Insurance or Contents Insurance
You're not covered for loss or damage caused by: <ul style="list-style-type: none"> <li>• birds, lizards, insects and vermin</li> <li>• pecking, clawing, tearing, soiling, scratching, gnawing, chewing or biting by any animal</li> </ul>

**Explosion.** Loss or damage caused by an *explosion* and there is physical evidence of the *explosion*, or landslide or subsidence that happens immediately after an *explosion*.

What's not covered under Building Insurance or Contents Insurance
The item that exploded.

**Riots or civil commotion.** Riot, civil commotion, industrial or political disturbance. Cover for this 'listed event' is **not** included in **Base Pack**.

What's not covered under Building Insurance or Contents Insurance
There are no specific exclusions.

**'Listed events' that can be selected as optional extras**

The **Buzz optional extras** are available with **Central** and **Buzz Plus** packs only. You will not be covered for these events if you have chosen **Base Pack** or for any *optional extra* 'listed event' that you do not choose.

**Flood.** *Flood, flash flood or run-off. Storm surge* if it happens at the same time as a *flood* that causes the same loss or damage to your home. If you select this *optional extra* 'listed event' with **Central Pack** cover, you'll be covered for up to **30% of your sum insured**. If you select this option with **Buzz Plus Pack** cover, you'll be covered for up to **100% of your sum insured**.

What's not covered under Building Insurance	What's not covered under Contents Insurance
Loss or damage to: <ul style="list-style-type: none"> <li>retaining walls</li> <li>gates, fences or freestanding walls if they're not structurally sound or well maintained</li> <li>loose gravel driveways</li> <li>pontoons or jetties</li> <li>swimming pool/spa covers over five years old</li> <li>swimming pool/spa liners.</li> <li>garages, sheds and carports not built to the building code in your area and approved by the local council.</li> </ul>	Loss or damage to: <ul style="list-style-type: none"> <li>contents in garages and sheds not built to the building code in your area and approved by the local council.</li> </ul>

**Accidental loss or damage.** Any unintentional or *accidental loss or damage*, for example an unexpected event taking place or something that happens by chance.

What's not covered under Building Insurance	What's not covered under Contents Insurance
Damage caused by: <ul style="list-style-type: none"> <li>inherent defects and structural defects</li> <li>mildew and algae</li> <li>animals kept at your <b>site</b></li> <li>water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs</li> <li>any process or cleaning involving the use of chemicals.</li> </ul> Damage to: <ul style="list-style-type: none"> <li>retaining walls</li> <li>electronic equipment or data as a result of an electronic malfunction or failure, or a virus or processing error.</li> </ul> Damage covered under another 'listed event'. Loss or damage caused by <b>flood, flash flood or run-off</b> . <i>See page above for details of cover for the 'listed event' flood.</i>	Damage caused by: <ul style="list-style-type: none"> <li>inherent defects and structural defects</li> <li>mildew and algae</li> <li>animals kept at your <b>site</b></li> <li>water entering your home through an opening made for the purpose of alterations, additions, renovations or repairs</li> <li>any process or cleaning involving the use of chemicals.</li> </ul> Damage to: <ul style="list-style-type: none"> <li>electronic equipment or data as a result of an electronic malfunction or failure, or a virus or processing error</li> <li>fishing and sporting equipment, musical instruments or firearms while someone is using them.</li> </ul> Damage covered under another 'listed event'. Loss or damage caused by <b>flood, flash flood or run-off</b> . <i>See page above for details of cover for the 'listed event' flood.</i>

**Burnout of electrical motors (fusion).** An electric motor (like a washing machine) or its wiring that burns out and is part of your home, such as a ducted air conditioning unit, or your contents such as a washing machine, dishwasher or fridge.

What's not covered under Building Insurance	What's not covered under Contents Insurance
An electric motor that: <ul style="list-style-type: none"> <li>is covered by a warranty</li> <li>is more than 15 years old</li> <li>you use for a business, trade or profession</li> <li>you don't keep it in your home or at your <b>site</b></li> <li>we don't pay to remove or re-install submerged or underground motors.</li> </ul> We don't pay to replace the whole appliance if the motor cannot be repaired or replaced. We don't pay for loss or damage to any other part of your home, contents or valuables other than the electric motor.	An electric motor that: <ul style="list-style-type: none"> <li>is covered by a warranty</li> <li>is more than 15 years old</li> <li>you use for a business, trade or profession</li> <li>you don't keep in your home or at your <b>site</b>.</li> </ul> We don't pay to replace the whole appliance if the motor cannot be repaired or replaced. We don't pay for loss or damage to any other part of your home, contents or valuables other than the electric motor.



## Covers in detail - Building Insurance

3.0

**Building** Insurance covers loss or damage to your home by a 'listed event'.

We don't cover all types of buildings and fixtures. What we cover depends on the type of building and fixtures and what they're used for. They must be at your **site** for us to cover them. In some cases, there are limits to what we will pay in the event of a claim.

### Buildings - what we insure and what we don't insure

What we insure		What we don't insure	
✓	<b>Domestic residential buildings</b> that can be locked up.	✗	Boarding houses or hostels, hotels or motels.
		✗	Commercial buildings or commercial farm buildings.
		✗	Exhibition or display homes, caravans or mobile homes.
		✗	Strata title properties.
		✗	Rural properties or properties greater than 10 acres.
✓	<b>Home improvements at your site</b> – such as a garage, shed or carport.	✗	Unfixed building materials and uninstalled home fittings.
✓	<b>Fixtures</b> – items permanently attached or fixed to a building– such as light fixtures, built-in wardrobes and cupboards.	✗	Heritage listed properties.
✓	<b>Fixed wall coverings</b> – such as tiles, wallpaper and paint.		
✓	<b>Fixed floor coverings</b> – such as lino and timber floors.	✗	Carpets or rugs (covered by <b>Contents</b> Insurance).
✓	<b>Fixed and or ducted air conditioner</b> and stand alone air conditioners that are attached to windows. <b>Permanently plumbed and/or connected gas</b> and electrical appliances.	✗	Mobile air conditioning units (covered by <b>Contents</b> Insurance).
✓	<b>In ground or fixed swimming pools and spas</b> and their accessories.	✗	Inflatable swimming pools or portable spas and their accessories. Water in tanks, swimming pools, spas or any other water container.
✓	<b>Paths, paving and garden borders.</b>	✗	Lawns, trees, shrubs, hedges. Used or applied chemicals, fertilizers and pesticides.
✓	<b>Bitumen driveways.</b> A \$10,000 limit applies.	✗	Loose or compacted soil, pebbles, rocks, gravel, earth or granular rubble e.g. tennis court surface or pebble driveway unless we must restore the earth to repair the damage to the insured home, for example washed away soil around the supporting poles of a house that has been dislodged and damage due to storm/flood.
✓	<b>Walls, gates and fences.</b> A \$5,000 limit applies.		
✓	<b>Bridges.</b> A \$10,000 limit applies.		
		✗	Boat jetties and pontoons, rail carriages, trams, aircraft or watercraft, motorcycles, motor vehicles.

For **Building** Insurance, there are some **General Exclusions** which apply, detailed on pages 15 - 16.

## What we will pay

If you have loss or damage covered by this policy, we'll decide whether to **repair, rebuild** or **pay you** the cost to repair or rebuild your home. We'll opt for whichever incurs the lowest cost.

The maximum amount we'll pay to do this depends on the type and level of cover you have and if it includes cover for that particular event.

Cover Pack	Maximum we will pay
<b>Base</b>	The most we pay is the sum insured for your home.
<b>Central</b>	The most we pay is the sum insured for your home, except in the event of a <i>flood</i> where what we pay is limited to <b>30% of your sum insured</b> provided you have chosen the <i>flood optional extra</i> .
<b>Buzz Plus</b>	We'll pay the sum insured for your home, and with the included <i>special feature</i> <b>RebuildPlus</b> , we'll pay up to 25% more if the cost to repair or rebuild is higher than your sum insured.

## Features of your Building Insurance – what they are and what they cover

Under **Building** Insurance, there are some included cover **Features** available in all **Cover Packs** if you are covered for the loss or damage, unless indicated otherwise. Costs associated with these **Features** are included in your sum insured amount unless otherwise stated. We must approve any costs covered by these **Features** before you incur them.

Feature	What this covers	When you <i>can't</i> claim*
<p><b>Temporary accommodation.</b></p> <p>We'll provide accommodation for you and your family if you can't live in your home while it is repaired or rebuilt.</p> <p>We pay this <b>on top of</b> your sum insured.</p>	<ul style="list-style-type: none"> <li>Costs for temporary accommodation up to 12 months for you, your family and any pets that normally live with you.</li> <li>Any additional living expenses we agree are appropriate (this does not include meals).</li> <li>Costs to remove and store your contents and return them to your home.</li> </ul>	<p>You can't claim if you did not live in the home permanently before the event took place.</p> <p>If you have both <b>Building</b> and <b>Contents</b> Insurance with us, you can only claim this feature under one of the policies.</p>
<p><b>Demolish &amp; remove debris.</b></p> <p>Demolishing part of your home or removing debris.</p>	<ul style="list-style-type: none"> <li>All reasonable costs to demolish and remove debris.</li> <li>Costs to make your <b>site</b> safe (for example installing a temporary fence).</li> </ul>	
<p><b>Locate the cause of damage.</b></p> <p>If a 'listed event' causes loss or damage to your home and you need to confirm that it was caused by a 'listed event'.</p>	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'.	When the costs relate directly to any part of your home that did not suffer the loss or damage for this 'listed event'.
<p><b>Rebuilding fees.</b></p> <p>Certain fees that might be incurred to rebuild or repair your home.</p>	Reasonable fees for architects, engineers and surveyors and fees we agree are needed to meet statutory authority requirements to repair or rebuild your home.	You <b>can't</b> claim on any part of your home illegally built, or on a part of a home where a notice had been served by a statutory authority on you prior to the loss or damage.
<p><b>Meeting building regulations.</b></p> <p>Costs to meet certain building regulation requirements to rebuild or repair your home.</p>	Costs to meet current building regulations to repair or rebuild the part of your home that is damaged.	You <b>can't</b> claim for the cost of meeting building regulation already in place when your home was built, renovated or altered, or for undamaged parts of your home.
<p><b>Building materials.</b></p> <p>If you're renovating or altering your home and you suffer a loss or damage to your building material at your <b>site</b> caused by a 'listed event' that we cover you for. There does not need to be loss or damage to your home.</p>	We'll pay up to \$1,000 for all claims in the period of insurance, for building materials or items you have purchased that are due to be fitted to your building, such as bricks, tiles, pipes, an oven or dishwasher.	You <b>can't</b> claim for the cost of sand, gravel or soil.
<p><b>Mortgagee discharge costs.</b></p> <p>We pay this on top of your sum insured, if we pay you the full sum insured for any claim.</p>	<ul style="list-style-type: none"> <li>Administration costs to discharge any mortgage over your home.</li> <li>There is no limit on these costs.</li> </ul>	If we pay you less than the full sum insured.

(continued next page)

## Features of your Building Insurance – what they are and what they cover (continued)

<p><b>Keys and locks.</b> If a key for an external lock to your home is stolen during a theft that we cover. Your contents do not need to be lost or damaged by the event.</p>	<p>We'll pay up to \$750 to replace the key and the lock barrel it operates with a similar lock and barrel.</p>	<p>You can't claim this cover under <b>Building</b> Insurance as well as <b>Contents</b> Insurance. This is not available in <b>Base Pack</b>.</p>
<p><b>Funeral expenses.</b> If you, or a family member die as a result of a 'listed event' at your <b>site</b> which causes loss or damage to your home which we cover.</p>	<p>We pay funeral expenses up to \$15,000 in total for any event.</p>	<p>If you have both <b>Building</b> and <b>Contents</b> Insurance with us, you can only claim this <b>Feature</b> under one of the policies. If the death does not occur within 90 days of the loss or damage.</p>

There are some **General Exclusions** which apply to these **Features**, detailed on pages 15 -16.

## Covers in detail - Contents Insurance

# 4.0

**Contents** Insurance covers loss or damage to your belongings - the things you would take with you if you moved - from your personal and everyday possessions, including your carpets, to your valuables.

You can cover your belongings when they're *in your home*, or cover them if you *leave the house* with them. You can also choose *how much* you want to cover your contents and valuables for.

But in some cases, we will limit what we pay for your contents. The limits that apply will depend on the **Cover Pack** you have, the circumstances surrounding the damage or loss, and the amount and type of items involved.

The cover you choose for your contents is shown on your **Certificate**. The table below sets out the different ways you can cover your belongings.

### The way you can cover your contents

The way you can cover your contents	What it covers	What we pay
<b>General Contents</b>	You can choose to cover your belongings when they are in your home as <b>General Contents</b> . Contents are covered while in your home, and in some <i>special circumstances</i> outside your home.	We pay up to the limit set for each item and your sum insured in total for all items.
<b>Valuables</b>	You can choose to cover your special belongings when they are in your home as <b>Valuables</b> . We do not cover these items in the <i>open air</i> , or away from your home.	We pay up to the amount you choose for each <b>Valuable</b> item, and your sum insured in total for all items.

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## The way you can cover your contents (continued)

<b>Portable Valuables</b>	You can nominate some of your belongings to cover them when you take with you when you leave your home as <b>Portable Valuables</b> .	We pay up to the amount you choose for each <b>Portable Valuable</b> item, and your sum insured in total for all items.
<b>Optional extra cover</b>		
<b>KidsAway</b> (available with <b>Central and Buzz Plus</b> packs only)	If you have kids under the age of 25 that have left home, and they've taken some of your belongings with them (or you've purchased contents for them) – like a TV, fridge, lounge or bed.	We'll insure the contents <b>up to a total of \$5,000</b> for all items.

## General Contents - what we insure and what we *don't* insure

What we insure		What we <i>don't</i> insure	
✓	<b>Furniture, furnishings, carpets and rugs.</b> These can be fixed or unfixed, for example curtains.	✗	Goods in storage.
✓	<b>Manchester and linen</b> such as sheets and towels.		
✓	<b>Fashionable items.</b> Clothes, shoes, watches, jewellery, other fashion accessories, items containing gold or silver.	✗	Loose or unset gemstones.
✓	<b>Electrical items</b> such as TV, radios, DVD player, mobile dishwashers and electrical items not fixed or permanently connected or plumbed to the electrical supply. Gas items not permanently fixed or plumbed to the gas supply.	✗	Housed dishwashers. Electrical and gas appliances and fittings, light fittings, alarm systems, permanently connected or plumbed to the electricity or gas supply. Electric motors that burn out or the costs for the service call, parts and labor charges to fix those motors unless you're covered under the Motor Burnout optional extra.
✓	<b>Electronics.</b> Electronic games, home theatre equipment, video cameras, photographic equipment, computers, mobile phones and PDAs.	✗	We don't cover <b>Electronics</b> in the <i>open air</i> , at someone else's home, or other temporary property.
✓	<b>Handyman tools</b> such as drills, hammers and saws. <b>Household gardening equipment</b> such as lawn mowers and rakes.	✗	Building materials or items at your <b>site</b> that are due to be fitted to your home (there is limited cover for this in <b>Building Insurance</b> ).
✓	<b>Tools of trade.</b> Hand/Power Tools, chainsaws, brush cutters, lawn mowers, climbing Gear, ropes, harnesses, ladders and other structural equipment.		
✓	<b>Plants in pots.</b>	✗	Plants, trees or shrubs growing in the ground. Grass, rocks and soil on your <b>site</b> , chemicals, fertiliser and pesticides that have not been used or applied.
✓	<b>Motor vehicle spares</b> and accessories. There is a limit of \$500. <b>Toys and non-motorised sporting equipment.</b> Sailboards, canoes, kayaks and non-motorised surf skis Ride on lawnmowers that you only use to mow your lawn.	✗	Any motor vehicles. Any registerable motorcycles or any motorcycles greater than 75cc. Ride-on vehicles (such as motorised golf buggies or carts). Trailers, caravans, aircraft or aerial devices. Mobile homes or any of their contents. Horse floats or horse drawn carriages. Aircraft including remote controlled model or toys. Watercraft except for sailboards, canoes, kayaks and non-motorised surf skis, or boat engines.

(continued next page)

## General Contents - what we insure and what we *don't* insure (continued)

✓	<b>Medical Aids and Wheelchairs.</b> Medical aids such as walkers and other disability aids, Wheelchairs and disability scooters.		
✓	<b>Inflatable or portable swimming pools</b> and portable spas and their accessories.	✗	Fixed swimming pools or spas and their accessories. Water in tanks, swimming pools or spas or any other water container.
✓	<b>Home office equipment</b> owned by you when you run a business, trade or profession from your home – such as furniture, desk or computer.	✗	Stock used in any business, trade or profession. Goods kept for sale, distribution, on display, exhibition or on consignment. The cost to replace any credit or financial transaction cards.
✓	<b>Foods and medicines.</b> There is a limit of \$1,000.		
✓	<b>Musical instruments</b>		
✓	<b>Collectibles.</b> Curios or objects valued as curiosities, CD/DVD collections, Works of Art, stamps/medals, Card collections, sovereigns and bullion, uncirculated mint issue coins and notes.		
		✗	Travel or other tickets, coupons or gift vouchers.
		✗	Cash.
		✗	Illegal items.
		✗	Animals including fish, reptiles, pets and livestock.

For **General Contents Insurance**, there are some **General Exclusions** which apply, detailed on page 15 - 16.

## General Contents - where they're covered, and what we will pay

Your **General Contents** are covered for loss or damage caused by a 'listed event' while they are in your home, and in some other locations under special circumstances. The table below shows where we'll cover loss or damage to your **General Contents**, what types of events are covered, and what limits apply in special circumstances.

Where it's covered	What is covered?
<b>In your home</b>	We cover loss or damage to your <b>General Contents</b> caused by a 'listed event' included in your <b>Cover Pack</b> or added as an option.
<b>In transit to your new home</b>	We cover your <b>General Contents</b> when transported from your home to a new permanent home in Australia if they're not covered by another contract of insurance while in transit. They're only covered if loss or damage occurs when the transporting vehicle is: <ul style="list-style-type: none"> <li>involved in a collision</li> <li>damaged or destroyed by fire</li> <li>stolen</li> </ul>
<b>At your new home</b>	If you're moving to a new home in Australia, we cover your <b>General Contents</b> for up to 14 days at either your current or new home. You must give us details of your new home within 14 days from when you start moving. If we agree to cover your general contents at your new address after 14 days, you may need to pay us an additional premium.
<b>At your home in the open air</b>	We cover your <b>General Contents</b> while they are at your <b>site</b> and in the <i>open air</i> , for example on the verandah. We pay up to 10% of the <b>General Contents</b> sum insured for a 'listed event' that occurs at your home in the <i>open air</i> .
<b>Temporarily residing in another property in Australia</b>	If you reside in another property for 60 days or less, or you loan some of your general contents to someone else for personal use in their home, we cover your <b>General Contents</b> while they are in this temporary address in Australia. We pay up to 10% of the <b>General Contents</b> sum insured for this cover.
<b>Stored in a safety deposit box</b>	We'll cover your <b>General Contents</b> while they're in a safety deposit box at a bank in Australia. We pay up to 10% of the <b>General Contents</b> sum insured for this cover.

## What we will pay

We will decide whether to repair or replace your contents, or pay you the cost to repair or replace them. We will opt for whichever incurs the lowest cost. Where we replace items, we'll replace them with new ones. If an item we agree to replace is no longer available, we will replace it with its closest equivalent or pay you the cost of its closest equivalent.

The maximum amount we'll for any one claim depends on the *type and level of cover* you have and if it includes cover for that particular event.

Cover Pack	Maximum we will pay
Base	The most we pay is the sum insured for your contents.
Central	The most we pay is the sum insured for your contents, <b>except in the event of a flood</b> where you have chosen this optional extra, we will pay up to <b>30%</b> of your sum insured provided you have chosen the <i>flood optional extra</i> .
Buzz Plus	The most we pay is the sum insured for your contents.

## Contents categories – how these affect what we will pay

There are certain content '**items**' that are more susceptible to loss or damage and by their nature are more expensive items.

We have grouped these '**items**' into '**categories**'.

We limit the amount we will pay for **each particular item** if it is lost or damaged, and we limit what we'll pay if a number of these items, that fall into the same category, are lost or damaged. There are however no limits for the clothing category. The limits for items and categories depend on the **Cover Pack** you choose.

Category	Types of items in this category
Jewellery	Bracelets, necklaces, rings.
Watches	Watches.
Fashion accessories	Scarfs, handbag, belts, hats and shoes.
Clothing	Dresses, coats, suits.
Mobile Phones/PDA's	Mobile phones, PDA's, iPhones, Blackberrys.
Collectibles	Curios or objects valued as curiosities, CD/DVD collections, works of art, stamps/medals, card collections, sovereigns and bullion, uncirculated mint issue coins and notes.
Musical Instruments	Musical instruments.
Medical Aids and Wheelchairs	Medical aids such as walkers and other disability aids, wheelchairs and disability scooters.
Photographic Equipment	Cameras, lenses.
Sporting Goods	Golf clubs, rackets.
Video Cameras	Video cameras.
Tools of Trade	Hand/power tools, chainsaws, brush cutters, lawn mowers, climbing gear, ropes, harnesses, ladders and other structural equipment.

## Cover Pack - item and category limits

Cover Pack	Item limit	Payment example for <i>item limits</i> – fire at your home	Category limit	Payment example for <i>category limits</i> – fire at your home
Base	\$1,000	2 items of jewellery valued at \$2,500 each, and 1 painting valued at \$1,500 are destroyed. We will pay \$2,000 (2x\$1,000) for the jewellery and \$1,000 for the painting.	\$3,000	10 items of jewellery valued at \$1,000 each, and 5 paintings valued at \$1,500 each are destroyed. The limit <b>per category</b> means we will pay \$3,000 for the jewellery and \$3,000 for the paintings
Central	\$2,000	2 items of jewellery valued at \$2,500 each, and 1 painting valued at \$1,500 are destroyed. We will pay \$4,000 (2x\$2,000) for the jewellery and \$1,500 for the painting.	\$5,000	10 items of jewellery valued at \$1,000 each, and 5 paintings valued at \$1,500 each are destroyed. We will pay \$5,000 for the jewellery and \$5,000 for the paintings.
Buzz Plus	\$4,000	2 items of jewellery valued at \$2,500 each, and 1 painting valued at \$1,500 are destroyed. We will pay \$5,000 (2x\$2,500) for the jewellery and \$1,500 for the painting.	\$10,000	10 items of jewellery valued at \$1,000 each, and 5 paintings valued at \$1,500 each are destroyed. We will pay \$10,000 for the jewellery and \$7,500 for the paintings.

## Insure as Valuables

If you have a higher than usual amount of items across any of the categories, and you want more cover for them, you need to add them as **Valuables**. We do not insure tools of trade as **Valuables**.

The item and category limits do not apply to **Valuables**. So, if you have any content items that you want to cover for more than the item limits or to be excluded from a category limit, you should insure them as **Valuables**.

## Valuables cover – insure for more

All items listed in the contents categories on (page 13), other than tools of trade, can be covered as **Valuables**.

You can insure these items **for higher amounts** than what's covered under **General Contents** cover. You can cover your valuables as either:

### Valuables

Covers your **Valuables** for the same events and at the same places as we cover your **General Content** (see page 12), but we don't cover for loss or damage to **Valuables** when they are in the *open air* at your home or in storage. If you chose this cover, your **Certificate** will show the **Valuables** you have included in your policy and the limits that apply to each.

### Portable Valuables

Covers your **Valuables** for:

- loss or damage in Australia or New Zealand
- loss or damage outside Australia or New Zealand, for each **Valuables** item, up to \$10,000 in total for all **Valuables** for any one period of insurance.

If you chose to cover any **Portable Valuables**, your **Certificate** will show all of the **Portable Valuables** you have included in your policy and the limits that apply to each.

We don't cover your **Valuables** for damage from scratches or dents, items being cleaned, repaired or restored, damage or loss that happens when someone is using fishing and sporting equipment, musical instruments or firearms that are valuables.

## KidsAway optional extra

If you, the policy owner, have kids that have left home aged under 25 (at the start of your period of insurance), and they've taken some of your belongings with them – like a TV, fridge, lounge or bed - we'll insure those belongings for up to \$5,000 for each kid.

**KidsAway** can be added to your policy if you have a **Central** or **Buzz Plus** pack and provides cover for most of the 'listed events' under **General Contents** cover for your **Cover Pack**, **except for accidental loss or damage**.

If you have chosen this option, **KidsAway** will appear on your **Certificate**, along with the details of the children whose contents you're covering.

## KidsAway - what it covers and what it doesn't cover

What it covers	How much it's covered for	Where is it covered	What it doesn't cover
Damage to belongings that your kids take with them or that you purchased for them when they left home. They must be <b>General Contents</b> items that this policy would have covered in your home. <b>Valuable</b> items are not covered.	We cover you for up to \$5,000 for each kid listed on the <b>Certificate</b> , in total for all items lost or damaged in this period of insurance.	The belongings are only covered at your child's place of residence (this has to be a separate address to your home).	The accidental loss or damage 'listed event' does not apply to <b>KidsAway</b> .  We don't not cover any children over the age of 25 (at the start of the period of insurance).  We do not cover any belongings not owned by you or bought by you.

## Features of your Contents Insurance policy – what they are and what they cover

Under your **Contents** Insurance policy, there are some included cover **Features** available in all **Cover Packs** if you're covered for the loss or damage, unless the **Features** indicates otherwise. Costs associated with these **Features** are included in your sum insured amount unless otherwise stated. We must approve any costs covered by these **Features** before you incur them.

Feature	What this covers	When you <i>can't</i> claim*
<b>Temporary accommodation.</b> We'll provide accommodation for you and your family if you can't live in your home while it is repaired or rebuilt.  We pay this on top of what you insured your general contents for.	<ul style="list-style-type: none"> <li>• Costs for temporary accommodation, up to 12 months, for you, your family and any pets that normally live with you.</li> <li>• If you are a tenant, any extra rent costs we agree are reasonable.</li> <li>• Any additional living expenses we agree are appropriate (except for meals).</li> <li>• Costs to remove and store your contents and return them to your home.</li> </ul>	You can't claim if you did not live in the home permanently before the event took place.  You can't claim this cover under <b>Buildings</b> Insurance as well as <b>Contents</b> Insurance.

(continued next page)



## Features of your Contents Insurance policy – what they are and what they cover *(continued)*

<p><b>Funeral expenses.</b> If you, or a family member die as a result of a 'listed event' at your <b>site</b> which causes loss or damage to your contents which we cover.</p>	<p>We'll pay funeral expenses up to \$15,000 in total for each event.</p>	<p>You can't claim this cover under <b>Building Insurance</b> as well as <b>Contents Insurance</b>. If the death does not occur within 90 days of the loss or damage.</p>
<p><b>Food spoilage.</b> Covers food or prescription medication in your refrigerator or freezer spoiled due to a 'listed event' or during a <i>motor burnout</i> (fusion) or <i>accidental damage</i> event which we cover.</p>	<p>We'll pay up to \$1,000 to replace spoiled food or prescription medication.</p>	
<p><b>Credit card theft.</b> If your credit card is stolen from your home during a theft claim that we cover.</p>	<p>We'll pay up to \$1,000 towards what you must pay your credit card organisation if your credit card is used by someone without your consent.</p>	<p>You can't claim for cash. You must comply with the credit card organisation's conditions.</p>
<p><b>Visitor's belongings.</b> If a 'listed event' happens at your home and causes loss or damage to your visitor's belongings.</p>	<p>We'll pay up to \$500 to repair or replace your visitor's belongings.</p>	<p>You can't claim for visitor's belongings that are covered under another insurance policy.</p>
<p><b>Keys and locks.</b> If a key for an external lock to your home is stolen during a theft that we cover.</p>	<p>We'll pay up to \$750 to replace the key and the lock barrel it operates with a similar lock and barrel.</p>	<p>You can't claim this cover under <b>Buildings Insurance</b> as well as <b>Contents Insurance</b>. This is not available in <b>Base Pack</b>.</p>
<p><b>Strata Title Property.</b> When your building is under strata title and you have taken out <b>Contents Insurance</b>, we will extend cover to fixtures that are not covered by the body corporate. Buildings excesses and limits apply to this cover.</p>	<p>We'll pay up to 10% of your contents sum insured.</p>	<p>It does not cover intentional damage or loss by:</p> <ul style="list-style-type: none"> <li>• you or someone who lives in your home, or</li> <li>• someone who enters your home with your consent or the consent of someone who lives in your home.</li> </ul> <p>You can't claim for electrical items, for example TV's and stereos.</p>

There are some **General Exclusions** which apply to these **Features**, detailed on pages 15 - 16.

## General Exclusions

# 5.0

Under both **Building Insurance** and **Contents Insurance**, regardless of what **Cover Pack** you have, there are certain circumstance where we will not cover you. These are:

<p><b>Animal or plant</b> Loss, damage or liability caused or arising from:</p> <ul style="list-style-type: none"> <li>• animals pecking, clawing, tearing, soiling, scratching, gnawing, chewing or biting.</li> <li>• vermin, insects and lizards.</li> <li>• tree lopping or felling on your <b>site</b>.</li> <li>• removal of tree stumps or trees that have fallen and not caused damage to your home.</li> <li>• tree roots.</li> <li>• animal or plants blocking pipes.</li> </ul>	<p><b>Wars or acts of terrorism</b> Loss, damage or liability caused by or arising from wars or acts of terrorism including:</p> <ul style="list-style-type: none"> <li>• formally declared or not, or hostilities or rebellion.</li> <li>• lawful seizure, confiscation, nationalization, or requisition of your home or anything else covered by this policy.</li> <li>• law enforcement performing lawful duties whilst serving a warrant.</li> <li>• any act of terrorism that involves any biological, chemical or nuclear pollution, contamination or explosion.</li> </ul>	<p><b>Pollutant, chemicals and mechanical</b> Loss, damage or liability caused by or arising from:</p> <ul style="list-style-type: none"> <li>• pollutants or contaminants that discharge or escape.</li> <li>• radioactivity, or the use or escape of any nuclear fuel, material or waste.</li> <li>• hydrostatic pressure including loss or damage to swimming pools or similar structures.</li> <li>• mechanical, structural or electrical failure of an item.</li> </ul>
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**General Exclusions (continued)**

<p><b>Business</b></p> <p>Any business related costs including:</p> <ul style="list-style-type: none"> <li>• costs arising from any business interruption</li> <li>• the cost of reinstating or replacing electronically stored files.</li> </ul>	<p><b>Personal</b></p> <p>Loss, damage or liability caused by or arising from personal claims including:</p> <ul style="list-style-type: none"> <li>• claims arising from incidents that occur outside the period of insurance</li> <li>• any intentional act or omission by you, your family or someone who lives in your home or someone who acts with your or family's consent</li> <li>• the intellectual or sentimental value of an item.</li> </ul>	<p><b>Maintaining and occupancy</b></p> <p>Loss, damage or liability caused by or arising from not maintaining and occupying your home including:</p> <ul style="list-style-type: none"> <li>• you not maintaining your home in good repair and condition. This means your home must be watertight, structurally sound, secure and well-maintained</li> <li>• you leaving your home unoccupied for 60 consecutive days or more</li> <li>• depreciation</li> <li>• inherent defects, structural faults, faulty design or faulty workmanship that you knew about or should have reasonably known about</li> <li>• you illegally keeping explosive, flammable or combustible substances or liquids in your home or at your <b>site</b></li> <li>• the settling, shrinkage or expansion in buildings, foundations, walls or pavements</li> </ul>
<p><b>Other causes &amp; events</b></p> <p>Loss, damage or liability caused by or arising from:</p> <ul style="list-style-type: none"> <li>• wear, tear, rust, corrosion, fading or deterioration, chipping, cracking or scratching of any surface</li> <li>• the sea, high water or tidal wave – unless covered specifically under a 'listed event'</li> <li>• landslip, settling, subsidence or landslide unless it happens immediately as a result of an <i>earthquake</i> or <i>explosion</i></li> <li>• loss of profit or consequential loss of any kind</li> <li>• mould, algae, mildew, wet or dry rot or rising damp</li> <li>• atmospheric conditions or extreme temperature.</li> </ul>		

**Liability Cover – protection for claims made against you**

**6.0**

Under both **Building** Insurance and **Contents** Insurance, regardless of what **Cover Pack** you have, we'll cover you for your legal liability for a covered incident that happens in the period of insurance and causes:

- **death or injury to someone else** (for example, you may be liable when someone slips and breaks their leg when visiting your home)
- **loss or damage to someone else's property** (for example, you may be liable if you are working on the boundary of your neighbour's property)

We cover you for up to \$20 million for each claim. This includes legal costs for our lawyers to handle the claim made against you.

**Building Insurance – what you're covered for and what you're not**

What you are covered for	What you're not covered for
<p>If an accident takes place in your home, or at the <b>site</b>, we cover your legal liability as an owner or occupier of your home or the <b>site</b>.</p>	<p>We don't cover liability for death or bodily injury to you or any person who lives with you, except when they are a tenant or boarder living in your home.</p> <p>We don't cover liability for loss or damage to property that:</p> <ul style="list-style-type: none"> <li>• you own or have in your custody, control or possession, except when you are a tenant and you cause loss or damage to your landlord's property (including the home) that has been left for you to use</li> <li>• any person who lives with you, owns or has in their custody, control or possession except when that person is a tenant or boarder living in your home.</li> </ul>

## Contents Insurance – what you're covered for and what you're not

What you are covered for	What you're not covered for under Building Insurance
If an incident takes place outside the <b>site</b> .	<p>We don't cover liability for death or bodily injury to you or any person who lives with you except when they are a tenant or boarder living in your home.</p> <p>We don't cover liability loss or damage to property that:</p> <ul style="list-style-type: none"> <li>• you own or have in your custody, control or possession except when you are a tenant and you cause loss or damage to your landlord's property (including the home) that has been left for you to use</li> <li>• any person who lives with you, owns or has in their custody, control or possession except when that person is a tenant or boarder living in your home.</li> </ul> <p>Any incident that occurs outside Australia.</p>
<p>If you're a tenant or own your home under a strata or similar scheme, we cover the legal liability of you or your family for:</p> <ul style="list-style-type: none"> <li>• death or bodily injury to someone else, or</li> <li>• loss or damage to someone else's property.</li> </ul> <p>In an accident that takes place in your home or at the <b>site</b> and for which you or your family is responsible as an owner or occupier of your home or <b>site</b>.</p>	

## Liability Exclusions

There are certain circumstances where we will not cover you for your legal liability. These are:

<p><b>Personal/family</b></p> <p>Loss, damage or liability claims for or arising from:</p> <ul style="list-style-type: none"> <li>• you agreeing to accept liability for the claim</li> <li>• death or bodily injury to any person employed by you under a contract of service</li> <li>• the transmission of a disease by you</li> <li>• the legal liability of you as owner or occupier of any house, land or other property other than your home or <b>site</b> shown on your <b>Certificate</b></li> <li>• any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you</li> <li>• fines or court costs if you are charged or convicted under a law</li> <li>• any act or omission by you, or a person acting with your consent, which shows a reckless disregard for the consequences of that act or omission</li> <li>• a deliberate or unlawful act by you, or a person acting with your consent.</li> </ul>	<p><b>Animal or natural</b></p> <p>Loss, damage or liability claims for or arising from:</p> <ul style="list-style-type: none"> <li>• an incident caused by an animal, except if it's a pet dog, cat or horse kept in your home or on the <b>site</b>, or a pet horse kept off-<b>site</b> on agistment</li> <li>• an incident caused by a dog if a relevant authority has declared it to be a dangerous dog</li> <li>• subsidence or landslide.</li> </ul>
<p><b>Property use</b></p> <p>Loss, damage or liability claims for or arising from:</p> <ul style="list-style-type: none"> <li>• your home or the <b>site</b> being used for farming</li> <li>• any business, trade or profession other than the renting of your home for domestic use</li> <li>• using or owning a vehicle, aircraft or watercraft (except for a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote controlled toy)</li> <li>• any professional sporting activity.</li> </ul>	<p><b>Building work</b></p> <p>Loss, damage or liability claims for or arising from:</p> <ul style="list-style-type: none"> <li>• building work to your home or on the <b>site</b> which costs more than \$50,000</li> <li>• asbestos in your home or on the <b>site</b></li> <li>• removing, containing, stopping or cleaning up pollution.</li> </ul>

All **General Exclusions** also apply to **Liability Cover**. See **General Exclusions** on page 15 - 16.

## What to do if an incident happens

**Step 1 - Tell the police immediately.** Tell the police if your home is damaged or your belongings are taken or damaged by any theft, attempted *theft*, *accidental loss*, *vandalism* or *intentional act*, or *riot* or *civic commotion*. Make a note of any incident report number they give you. Provide us with the name of the police officer, station reported to and date reported as we may need to contact the police station and officer to discuss the incident.

**Step 2 - Prevent further loss or damage.** Do what you can to prevent further loss or damage to your home or contents. For example, boarding up a broken window to secure your home after a break-in, or putting plastic sheeting over a hole in a roof to prevent more damage from rain. Remember, no-one should get on a roof unless they are fully qualified and follow all *Occupational Health and Safety* laws.

**Step 3 - Tell the Buzz quickly.** Claim online at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au), email us at [claims@thebuzzinsurance.com.au](mailto:claims@thebuzzinsurance.com.au) or call 1300 729 870. Any additional damage caused by the delay in notifying us of a claim may not be covered.

**Step 4 - Proof of loss and ownership.** Keep a record of any incident report number the police have given you as your proof of loss. For items that are no longer available for us to inspect, we will require you to provide evidence that the item existed, when and where it was purchased including a full description and value of the item. If it's needed, we'll ask for additional proof of loss and advise you what we require. We have the right to reduce or refuse your claim if you can't reasonably substantiate your loss.

## Your responsibilities when you make a claim

If you make a claim, **you must** cooperate fully, and:

- allow us to ask you questions
- provide written statements or proof of ownership to us
- allow us to inspect the damage to your home building or contents
- allow us to arrange for experts to assess the damaged home building or contents and to quote on repair or replacement
- provide us with a quote for repair or replacement of the damaged home building or contents if we ask for it
- provide us with a full description of each item or set being claimed and any proof of ownership and value that we ask for
- send us any communication including court documents you receive relating to the claim.

If you make a claim, **you must not**:

- make any admissions of fault to anyone about the incident
- offer or negotiate to pay or settle a claim
- carry out or approve repairs without our agreement, other than emergency repairs if your cover allows for them
- replace a damaged or lost item without our agreement to do so.

## GST

Claim payments will be based on GST inclusive costs, up to the sum insured or other maximum amount that we pay. However, if you are, or would be entitled to claim any input tax credits for any contents item or building covered by your policy, we'll reduce any claim under the policy by the amount of such input tax credits.

## Recovery against another party

If we need to recover the amount we pay to settle your claim from someone else (for example, from another person who was responsible for the loss or damage to your home or contents), we may use your name in any recovery action.

## Building Insurance - how we will pay your claim

There are a number of ways we can choose to settle claims for loss or damage to your home. It will depend on the circumstances of the loss or damage and level of cover you have chosen. We decide the way to settle your claim.

You must pay the excesses that apply to the claim. *For more information about what excesses apply see page 21.*

Settlement ways	What this means for you
<b>Repair or rebuild your home</b> 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.	We'll repair your home to the condition it was before the loss or damage. We'll arrange for repairers, builders or suppliers to repair or rebuild your home.

*(continued next page)*

## Building Insurance - how we will pay your claim (continued)

<p><b>Pay you the cost to repair or rebuild your home.</b></p>	<p>We'll pay you the cash equivalent of what it would have cost us to repair or rebuild your home up to your sum insured.</p> <p>In the case of a cash settlement less than the sum insured, we'll reduce your sum insured by the settlement amount from the claim payment date until you provide proof that the repair has been made.</p>
<p><b>Pay you the building sum insured (or up to 25% more with RebuildPlus under the Buzz Plus Pack).</b></p>	<p>If we pay you the building sum insured, then your policy ends and you don't get a refund of your premium.</p> <p>If there is premium outstanding due to a change on the policy or due to the instalment payment method we will deduct the outstanding premium from the payment.</p> <p>When the claim is a total loss, we deduct the outstanding premium for the remainder of the policy period from the settlement amount.</p> <p>We'll continue your liability cover for up to 6 months from when the 'listed event' that caused the loss or damage took place. However, <b>Liability Cover</b> will end during this period if:</p> <ul style="list-style-type: none"> <li>• construction starts at your <b>site</b></li> <li>• you sell the land</li> <li>• you take out a new <b>Building</b> Insurance policy for your <b>site</b>.</li> </ul> <p>Any damaged property remaining after we settle your claim becomes our property, unless we let you keep it.</p>

## Building claims – examples

The following are examples of how we pay claims under **Building** Insurance. You will need to pay the excesses.

1. Base Pack	2. Central Pack	3. Buzz Plus Pack
<p><b>Building sum insured</b> \$345,000</p> <p><b>Optional cover</b> Not available</p> <p><b>Basic excess</b> \$500</p>	<p><b>Building sum insured</b> \$300,000</p> <p><b>Optional cover</b> Flood</p> <p><b>Basic excess</b> \$1,000</p>	<p><b>Building sum insured</b> \$400,000</p> <p><b>Optional cover</b> None</p> <p><b>Basic excess</b> \$1,000</p>
<p><b>What happened?</b> A hail storm broke roof tiles and windows at your home. Estimated cost of repair is \$5,750.</p>	<p><b>What happened?</b> A tropical cyclone has caused major damage to your windows and roof due to flying debris and water leaking through the roof. The estimated storm cost of repair is \$100,000. The home is at the bottom of a hill and the excessive rain has run down the hill flowing into the home through door ways. The estimated cost to repair the flood damage is \$150,000.</p>	<p><b>What happened?</b> Your home is totally destroyed by fire. The estimated cost to rebuild your home is \$500,000. We agree to pay the additional 25% rebuilding cost on top of your building \$400,000 sum insured under the <b>RebuildPlus</b> feature included in the <b>Buzz Plus Pack</b>. We also agree to pay for temporary accommodation for 10 months while your house is being rebuilt.</p>
<p><b>How we settle your claim</b> We will pay the builder to repair your roof and windows the sum of \$5,250.  We ask you to pay the builder the \$500 Basic excess.</p>	<p><b>How we settle your claim</b> We'll pay the builder the cost to repair the storm damage of \$100,000 + 30% of the total sum insured at \$90,000 (30% x \$300,000) for the flood damage less basic excess of \$1,000. Total amount paid \$189,000.  We'll ask you to pay the builder the excess of \$1,000.  You will need to pay the builder the outstanding \$60,000 to complete the repairs.</p>	<p><b>How we settle your claim</b> We'll pay you the Building sum insured amount of \$400,000.  + 25% extra <b>RebuildPlus</b> cover of \$100,000.  + Temporary accommodation costs of \$16,000.  Less your basic excess of \$1,000.  We decide to pay you the cost of repairs. You will receive a total cash settlement in the amount of \$515,000.</p>

## Contents Insurance - how we will pay your claim

There are a number of ways we can choose to settle claims for loss or damage to your home. It will depend on the circumstances of the loss or damage and level of cover you have chosen. We will decide the way we will settle your claim.

You must pay the excesses that applies to the claim. *For more information about what excesses apply see page 21.*

Settlement ways	What this means for you
<p><b>Repair your contents item.</b></p> <p>We only repair or replace the carpet, vinyl or floorboards in the part of your home that was damaged.</p> <p>We don't pay for any adjoining rooms, or your entire home</p>	<p>We will repair your contents item to the condition it was before the loss or damage. We'll arrange and pay for the repairs.</p>
<p><b>New for old replacement.</b></p> <p>We only repair or replace the carpet, vinyl or floorboards in the part of your home that was damaged.</p> <p>We don't pay for any adjoining rooms, or your entire home.</p>	<p>We will replace your contents item with the same or similar type of brand and quality.</p> <p>We do not include the extra cost of replacing or purchasing an extended warranty on your contents.</p> <p>If the item can't be replaced or repaired, we'll pay what it would have cost to buy the item immediately before the loss or damage occurred, but we will not pay more than the sum insured for that item.</p>
<p><b>Pay you the cost to repair or replace your contents item or give you store credits to repair or replace your item from one of our nominated suppliers.</b></p> <p>We only repair or replace the carpet, vinyl or floorboards in the part of your home that was damaged.</p> <p>We don't pay for any adjoining rooms, or your entire home.</p>	<p>We'll pay you the cash or store credit equivalent of what it would have cost us to repair or replace your contents.</p> <p>We do not include the extra cost of replacing or purchasing an extended warranty on your contents.</p>
<p><b>Pay you the sum insured for the item or the limit for all items lost or damaged.</b></p>	<p>If we pay you:</p> <ul style="list-style-type: none"> <li>the <b>General Contents</b> sum insured - your policy ends and there is no refund of premium</li> <li>the <b>General Contents</b> sum insured - your <b>General Contents</b> cover ends and there is no refund of premium</li> <li>the sum insured for a <b>Valuable</b> or <b>Portable Valuable</b>: <ul style="list-style-type: none"> <li>your cover on that item ends and there is no refund of premium</li> <li>we reduce your <b>Contents</b> sum insured by the amount the item was insured for</li> <li>you need to tell us if you want to cover any new replacement item and pay any additional premium</li> </ul> </li> </ul> <p>If a premium is outstanding due to a change on the policy or due to the instalment payment method, we'll deduct the outstanding premium from the settlement payment.</p> <p>Any damaged property remaining after we settle your claim becomes our property, unless we let you keep it.</p>

## Contents claims – examples

The following are examples of how we pay claims under **Contents** Insurance. You will need to pay the excesses.

1. Base Pack	2. Central Pack	3. Buzz Plus Pack
<p><b>General Contents sum insured</b> \$35,000</p> <p><b>Optional cover</b> Not available</p> <p><b>Basic excess</b> \$500</p>	<p><b>Optional extra KidsAway</b></p> <p><b>KidsAway excess</b> \$300</p>	<p><b>Portable Valuables cover item sum insured</b> Platinum and diamond eternity ring - \$11,500</p> <p><b>Basic excess</b> \$300</p>
<p><b>What happened?</b> A fire starts in your living room which sets fire to the carpet. Cost to replace the carpet is \$5,000.</p>	<p><b>What happened?</b> Your television and CD player were destroyed in a fire in the apartment your university-aged son rents with friends. Cost to replace both items is \$2,000.</p>	<p><b>What happened?</b> You lose your eternity ring at the beach.</p>

*(continued next page)*

## Contents claims – examples (continued)

<p><b>How we settle your claim</b> We pay the supplier \$4,500 to replace the carpet.</p> <p>We ask you to pay the supplier the \$500 basic excess.</p>	<p><b>How we settle your claim</b> We pay the supplier \$1,700 to replace the television, CD player and lounge.</p> <p>We ask you to pay the supplier the \$300 <b>KidsAway</b> excess.</p>	<p><b>How we settle your claim</b> We pay the jeweler \$11,200 to replace your ring.</p> <p>We ask you to pay the jeweler the \$300 basic excess.</p>
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4. Base Pack	5. Central Pack	6. Buzz Plus Pack
<p><b>General Contents sum insured</b> \$35,000</p> <p><b>Optional cover</b> Not available</p> <p><b>Basic excess</b> \$500</p>	<p><b>General Contents Sum Insured:</b> \$50,000</p> <p><b>Optional cover</b> Flood</p> <p><b>Basic excess</b> \$300</p>	<p><b>General Contents Sum Insured:</b> \$50,000</p> <p><b>Optional cover</b> Flood</p> <p><b>Basic excess</b> \$300</p>
<p><b>What happened?</b> A storm hits your home and storm water run-off enters your home damaging your carpet.</p>	<p><b>What happened?</b> A major flood occurs and your home is badly damaged by flood.</p>	<p><b>What happened?</b> A major flood occurs and your home is badly damaged by flood.</p>
<p><b>How we settle your claim</b> You are not covered for any form of flood under <b>Base</b> pack and therefore you will not be covered for the damage.</p>	<p><b>How we settle your claim</b> We assess the damage to your property and find that there is \$20,000 damage to your contents.</p> <p>The maximum we'll pay is 30% of your sum insured and therefore we will pay \$15,000 minus the basic excess of \$300.</p>	<p><b>How we settle your claim</b> We assess the damage to your property and find that there is \$20,000 damage to your contents.</p> <p>We pay 100% under <i>flood</i>, so you receive \$20,000 less the basic excess of \$300.</p>

See also the examples of the application of content item and category limits on page 13.

## Excesses

# 8.0

An excess is the amount you contribute towards the cost of your claim. The excess amounts that apply to claims under your policy are shown on your **Certificate**. If you claim, you have to pay all of the excesses that apply, either to us or to the repairer or supplier. We'll let you know who to pay the excess to. The excess applies to all included features as well as the main covers you have under your policy.

For a combined **Building** and **Contents** Insurance policy where a claim is lodged for damage or loss on both covers, you must pay the excess applicable to each cover.

### There are 6 different types of excess

This is how the excesses apply under this policy.

Excess	When it applies*
<b>Basic</b>	To all claims except <i>accidental loss or damage, motor burnout (fusion)</i> and under the <b>KidsAway</b> optional extra.
<b>Earthquake</b>	To all <i>earthquake</i> claims in addition to the basic excess.
<b>Accidental loss or damage</b>	To all <i>accidental loss or damage</i> claims in place of the basic excess.
<b>Motor Burnout (fusion)</b>	To all <i>motor burnout</i> claims in place of the basic excess.
<b>Security</b>	To all <i>theft or vandalism or intentional act</i> claims in addition to the basic excess.
<b>KidsAway</b>	To all claims under the <b>KidsAway</b> optional extra in place of the basic excess.

\* You don't need to pay any excess for a liability claim.

### How an excess is calculated

For details about our excesses and how they are calculated, please refer to our **Premium & Excess Guide** in the **Home** Insurance section at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au), or we can provide one to you if you contact us on any of the details in this PDS.

The premium that you are required to pay for your policy will be shown on your **Certificate**.

For details about how our premiums are calculated, please refer to our **Premium & Excess Guide** located in the **Home** Insurance section at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au), or we can provide one to you if you contact us on any of the details in this PDS.

### **Paying your premium**

You can choose how you want to pay your premium – annually, monthly, fortnightly. People who choose to make an upfront payment (annual) will receive a discount.

If you pay your premium by instalments and any instalment remains unpaid for a month after its due date, your policy is automatically cancelled without notice to you at the end of the one month period.

If any instalment remains unpaid for 14 days after its due date, we'll refuse a claim for incidents that happen 14 days after the due date.

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## **Managing your insurance**

### **Making changes to your policy**

The great news is that the policy owner can manage most of your insurance needs online through **My Buzz** at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au).

You must provide us with and **maintain a valid email address** that you have access to.

In **My Buzz** you can change your policy details, like your address, details about the people living at your home, and cover details. If the changes are accepted, we'll give you an updated **Certificate**. We'll tell you if we can't accept the changes and why.

If the changes reduce your premium, we'll **refund the amount** owing to you. If they increase your premium, **you'll need to pay extra**. If you do not pay the extra premium you may not be covered in the event of a claim.

### **What you need to do when your circumstances change**

There are things you need to tell us or we may refuse, reduce a claim, or cancel your policy. In some cases, we may not be able to cover your **Building** or **Contents** if some of your circumstances change. If we can't we will cancel your policy when you tell us about the change.

You need to tell us about:

- a change in ownership affecting the home, such as selling the home to someone else. If you sell your home, your cover ends. You will need to ask us to cover your new home
- if any new people have moved into your home that you want to be covered by your policy
- building work being done at your home
- a change in the occupancy of your home, such as renting the property out for the first time
- a change in how your home or part of it is used, like residential to business use
- if your home will be unoccupied for 60 consecutive days or more. The value of your **Building** or your **Contents** increase or decrease
- you change security at your home, such as adding or removing window locks.

## Cancelling your policy

If you take out insurance and then decide it's not right for you, you can cancel your policy and get a full refund in the first 21 days – as long as you haven't had a claim. It's what's known as your 'cooling off' period.

Otherwise, you can contact us to cancel your policy at any time and we'll refund any premium that applies to the cancelled period of your policy. We may however charge you a cancellation fee of \$25.

We can only cancel your policy if the law allows us to. This includes if you do not comply with your policy terms and conditions or your duty of disclosure. If you are entitled to a refund, we will refund any premium that applies to the cancelled period of your policy.

**Paying by instalments?** See page 22 about our right to cancel your policy if you do not keep up to date with your instalments.

## Credit providers and your policy

**Credit provider rights.** You may have used all or part of your home as security for a loan with a credit provider - a bank, credit union or other lender. Your credit provider is noted on your current **Certificate**.

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 and we may recover a payment in your name or the credit provider's name.

**Payments to a credit provider.** If cash is paid for a claim on a mortgaged property, we will first pay the credit provider – only if they are noted on your current **Certificate** - the lower of the following amounts after deducting any excess and unpaid premium:

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

If the amount we have agreed to pay you is **less than \$20,000**, we can choose to pay you or the credit provider.

If we pay a credit provider, our obligation to you under the policy is discharged for the amount paid. The credit provider must give us any help we ask for, or we won't pay the credit provider.

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

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## Lifetime guarantee

# 11.0

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

This means we guarantee the workmanship of repairs carried out by one of our authorised repairers for the lifetime of your home and will fix any defect caused by poor workmanship. We will decide what needs to be done to fix any defect. You're not covered by this guarantee if you do any repairs we do not authorise. Wear and tear that is consistent with normal, gradual deterioration of your home is not covered by the guarantee nor is any loss, damage or failure of any electrical or mechanical appliance or machine.

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## Questions, concerns, complaints?

# 12.0

### Try Buzz Assist

If there's anything about our products and services you need to know, or if you're unsure or concerned about something, we'll do our best to sort it out through Buzz Assist. It's our 'help philosophy'. Get the Buzz Assist through:

**Search 24/7.** Find just about anything you want to at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au) using the Got a Question? search option. It's quick and available 24/7.

**Live Chat.** Chat with a Buzz Assist team member through Live Chat, available weekends, extended working hours and some public holidays.

**Email.** Find us at [assist@thebuzzinsurance.com.au](mailto:assist@thebuzzinsurance.com.au). We'll respond to your query within one business day.

**Phone.** If you can't find what you're looking for, phone the Buzz Assist team on 1300 729 870.

**Post.** Write to us at **The Buzz** Insurance, 388 George Street, Sydney, NSW 2000.



## How to resolve a complaint

**Step 1 - Contact us first.** If you have a complaint, please contact our Buzz Assist team through any of the contact details listed above or go to our 'help' section at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au). If there's still no resolution please ask to speak to a supervisor.

**Step 2 – Supervisor review.** Our supervisor will try to resolve your issue within 15 working days after reviewing all your details and speaking to the appropriate staff members. If you're still unsatisfied with the outcome, the supervisor will refer your matter to an internal independent disputes panel.

**Step 3 - Not satisfied?** The internal disputes panel will attempt to make a decision within 2 working days and they will advise you of the decision verbally and in writing. However if they are unable to meet this timeframe they will advise you of the delay and let you know what the reason is for the delay. If there's a delay, we'll let you know and tell you why.

**Step 4 - Seek an external review.** You can access the external dispute resolution scheme run by the Financial Ombudsman Service at [www.fos.org.au](http://www.fos.org.au) or GPO Box 3, Melbourne VIC 3001.

## Financial Claims Scheme

This policy may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS). The FCS is administered by the Australian Prudential Regulation Authority (APRA). We are authorised by APRA.

In the unlikely event of an insurer authorised by APRA becomes insolvent, the Federal Treasurer may make a declaration that the FCS applies to that insurer. If the FCS applies, as a policyholder, you may be entitled to have valid claims paid under the FCS. Access to the FCS is subject to eligibility criteria.

Information about the scheme can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on 1300 131 060.

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## Privacy and Security

# 13.0

### Privacy and security

Our trading and customer policies can be found at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au).

### Privacy

We take your privacy seriously. We're committed to handling your information in accordance with the *Federal Government's Privacy Act*. We get personal information from you directly, from your transactions with us, and from third parties such as a bank. We will not sell your information to third parties. Any third parties who perform services for us are required to safeguard any customer information and may only use it in connection with performing those services. We extensively secure and limit access to your information. We protect information about potential, current and former policyholders. For more information, please refer to our **Privacy Charter** located in the 'Legal Info' section at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au) or by contacting us.

### Security

The protection of your personal information is paramount to us and we take it seriously. That's why we take all reasonable precautions to protect your personal information from loss, misuse, unauthorised access, modification or disclosure. For more information, please refer to our Security Statement located in the 'Legal Info' section at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au) or by contacting us.

## Words with special meanings

14.0

Some of the words in this PDS have special meanings. They're explained here.

<b>Excess</b>	The amount you must contribute in the event of a claim.
<b>Home</b>	Your residential building, including its structural improvements, fixtures, fittings and domestic outbuildings at the <b>site</b> .
<b>Incident</b>	A single occurrence or a series of occurrences arising out of the one event.
<b>'Listed event'</b>	An event you claim for under this policy if you are covered for it.
<b>Open air</b>	Means on your <b>site</b> outside the home which is not enclosed, for example backyard or deck or in any other place that is not enclosed.
<b>Period of insurance</b>	The term of your policy as shown on your <b>Certificate</b> .
<b>Portable Valuables</b>	Belongings that you own or are responsible for that you take outside your home. <b>Portable Valuables</b> are shown separately on your <b>Certificate</b> .
<b>Site</b>	The residential address shown on your <b>Certificate</b> .
<b>Unoccupied</b>	A property is considered to be <i>unoccupied</i> where there is no person, including yourself, usually residing at that property.
<b>Flood</b>	Rain that results in water pooling, flowing from or failing to drain away from a body of water, land, or roads, streets and drains; water that escapes or is released from a body of water which can include a river, lake, dam, stormwater channel or canal or drains, but not the sea.
<b>Flash flooding</b>	Rain water running into your rental property/home at ground level due to a storm in your local area, through an opening not created by a storm. We call this flash flooding.
<b>Run-off</b>	Water entering your rental property/home at ground level due to rainwater that has collected on or flowed across normally dry ground, or overflowed from swimming pools or spas.
<b>Storm surge</b>	Increase in sea level that usually happens in an intense storm or cyclone.