



**HOME
INSURANCE**

NSW, ACT & TAS

**PRODUCT DISCLOSURE
STATEMENT AND POLICY
BOOKLET (PDS)**

Thank you for choosing NRMA Insurance.

At NRMA Insurance, we have been protecting Australians and the things they value for over 90 years. Over that time, we've built a wealth of invaluable knowledge and experience.

This helps us provide you with great customer service and quality cover, to better protect the things you value.

We're always there when you need us. Our 24 hour claims line offers a simpler way to make a claim, so that you're back on your feet as quickly as possible.

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



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Home Insurance at a glance – quick summary

Here's a summary of the key details about Home Insurance. In this Product Disclosure Statement and Policy Booklet (PDS), we set out the full details about your cover and any limits, exclusions and conditions that may apply.

Who we cover

Under your policy, we cover:

- you
- your family who normally lives with you at your home.

Type of insurance

You can choose from these 3 types of insurance:

- Buildings and Contents Insurance (covers both your home and contents)
- Buildings Insurance (covers your home)
- Contents Insurance (covers your contents).

Level of cover you can choose

You can choose from these 2 levels of cover:

- Home (our standard level of cover)
- Home Plus (our highest level of cover) – you get our standard cover plus more.

In the PDS, we use these images to show you which covers apply to either a Home or Home Plus policy.



Home



Home Plus

What we insure

page 14

Your home:

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

Your contents:

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

page 14

What we pay

page 73

For your home:

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

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For your contents:

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

What you're covered for

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Listed events:

- we cover loss or damage to your home and/or contents caused by certain events – for example, fire, theft, storm and earthquake.

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Other benefits:

- we cover other costs you may incur in certain situations – for example, credit card theft and rebuilding fees.

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Liability cover:

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

Optional cover you can add

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Options you pay extra for:

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

Key features and benefits of Home Insurance

This table summarises your cover. In this PDS, we set out the full details about your cover, any limits, exclusions and conditions that may apply.



What you're covered for	Home & Home Plus		
	Buildings Insurance	Contents Insurance	
Listed events	Animal damage	✓	✓
	Broken glass – buildings	✓	✗
	Broken glass – contents	✗	✓
	Earthquake	✓	✓
	Explosion	✓	✓
	Fire	✓	✓
	Flood and rainwater run-off*	✓	✓
	Impact damage	✓	✓
	Lightning	✓	✓
	Riots or civil commotion	✓	✓
	Storm	✓	✓
	Storm surge*	✓	✓
	Theft or attempted theft	✓	✓
	Tsunami	✓	✓
	Vandalism or a malicious act	✓	✓
Water and oil leaks	✓	✓	
Other benefits	Accidental damage while taking your contents to your new home	✗	Included with Home Plus only
	Identity theft	✗	Included with Home Plus only
	Plants, trees and shrubs	Included with Home Plus only	✗
	Safety net	Included with Home Plus only	Included with Home Plus only
	Building materials	✓	✗
	Buying a new home	✓	✗

What you're covered for	Home & Home Plus	
	Buildings Insurance	Contents Insurance
Credit card theft	✗	✓
Demolishing and removing debris	✓	✗
Fixtures for owners and landlords – strata scheme	✗	✓
Food spoilage	✗	✓
Funeral expenses	✓	✓
Furniture and furnishings for landlords – non strata scheme	✓	✗
Keys and locks	✓	✓
Locating the cause of damage	✓	✗
Loss of rent for landlords	✓	✗
Meeting building regulations	✓	✗
Mortgagee discharge costs	✓	✗
Moving into your new home	✗	✓
Moving your contents to your new home	✗	✓
Rebuilding fees	✓	✗
Temporary accommodation for home owners	✓	✗
Temporary accommodation for tenants or strata scheme owners	✗	✓
Visitors' belongings	✗	✓
Optional cover you can add		
Accidental damage	✓ Included with Home Plus	✓ Included with Home Plus
Burn out of electric motors – fusion	✓ Included with Home Plus	✓ Included with Home Plus
Pet lover's pack	✓	✓
Valuable Contents – inside your home	✗	✓
Portable Contents	✗	✓
Liability cover	✓	✓

* If we have offered you the option to remove cover for flood, rainwater run-off and storm surge, and you choose to do so, you will not have cover for loss or damage to your home and/or contents caused by flood, rainwater run-off or storm surge – see pages 27 and 30.

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Key details about your policy



Words with special meaning

Some words in this PDS have special meaning – see ‘Definitions’ on pages 93 - 96.

Our agreement with you

1

Key details about
your policy

Your contract

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

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

More than one insured

If there's more than one insured, then anything that any one insured says, does or omits to do will apply to all of the other insureds.

Also, each insured can act on behalf of all the other insureds as their agent.

Certificate of Insurance

Your current Certificate of Insurance shows the type(s) of insurance and any optional covers you have chosen under your policy. It also shows the period that is covered by your policy – we only cover you for incidents that happen during the policy period.

Receiving your policy documents

You may choose to receive your policy documents:

- electronically – that is, by email, or
- by post.

If we send your policy documents by email, we will send them to the email address you last gave us. Any policy documents we send to your email address will be considered to have been received by you 24 hours from when we send them.

If we send your policy documents by post, we will send them to the mailing address you last gave us.

You are responsible for making sure the email and mailing address we have for you is up-to-date. It is important that you tell us of any change to your email or postal address – see 'You change your contact details' on page 87.

Limits, exclusions and conditions

Limits, exclusions and conditions apply to the cover you have chosen:

- throughout this PDS, we set out any specific limits, exclusions and conditions with the cover they apply to
- on pages 65 and 66, we set out the general exclusions that apply to all covers and benefits under your policy, and
- on pages 67 and 68, we set out your responsibilities when you are insured with us.

Special conditions

We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. For example, we may not cover you for some incidents like a bushfire, storm or flood if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions that apply to your policy.

Sum insured

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

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

Make sure you insure your home and contents for their full replacement value. To help you estimate the full replacement value, visit our website at nrma.com.au and use our home buildings and home contents calculators.

Each year your policy renews, we automatically increase your Buildings sum insured and General Contents sum insured to account for inflationary trends.

Valuable Contents (refer pages 54 and 55) and Portable Contents (refer pages 56 and 57), which are listed separately on your Certificate of Insurance, will remain insured for the values you nominated. As we will not increase the sum insured for these items on renewal, you must specifically ask us to increase these values, when necessary.

In your offer of renewal, we show you the new sum(s) insured that will apply during the next policy period.

Buildings sum insured

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

We insure certain types of buildings – see page 14.

Contents sum insured

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

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

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

We insure certain types of contents – see page 15.

Your premium

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

Your premium is based on the likelihood of a claim being made under your policy for an incident that occurs during the policy period. When we work out your premium, we look at a range of factors including:

- your address
- the amount your home and contents are insured for
- the construction materials of your home and roof.

For more information about how we work out your premium, the excesses that may apply to your policy and any discounts you may be eligible for, see our Premium, Excess & Discounts Guide.



Key details about your policy

To get a free copy of our Premium, Excess & Discounts Guide:



Visit
nrma.com.au/policy-booklets



Call
132 132



Visit an
NRMA office

Paying your premium

You must pay your premium on time. You can pay your premium:

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

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

If you pay annually, you can pay through any of these ways:



Go to nrma.com.au/payments or to our Self Service Centre and have your credit card ready



Contact your financial institution to arrange payment from your account



Call 131 144 and have your credit card ready



Pay in person using, EFTPOS, cheque, or credit card at an NRMA office or Australia Post Office (Australia Post also accepts cash)



Send your cheque or credit card details to the address shown on your notice.

What happens if you don't pay on time

When you take out insurance, you need to pay your annual premium or first monthly instalment by the due date. If you don't pay on time, then we will cancel your policy.

A monthly instalment is unpaid if it can't be deducted from your nominated account or credit card.

If an ongoing monthly instalment is unpaid for:

- 14 days after its due date, then we will refuse any claims for incidents that take place after that time
- one month after its due date, then we will cancel your policy.

21 day cooling-off period

You can tell us to cancel your policy within 21 days from:

- the date we issue your policy – for example, if you call us on 3 May to set up a new policy from 10 May, then your 21 day cooling-off period starts from 3 May as that's when we issued your policy
- the start date of the policy period that applies when you renew your policy.

If you tell us to cancel your policy within those times, we'll refund the premium you paid us in full. However, we can only do that if you haven't made a claim on your policy.

Assigning rights and appointing a representative

Assigning your rights

You must not assign any benefits, rights or obligations under your policy unless you get our written consent first.

Appointing someone to represent you

If you want to appoint someone to represent you, then you need to tell us and we need to agree. For example, you ask someone to manage your policy or a claim. For more details about who you can appoint to manage your claim, such as a repairer, see page 68.

Governing law and GST

Governing law

This contract is governed by the law of the Australian State or Territory that your home is located in.

GST

All dollar values described in your policy include GST, unless we say they don't.

Buildings and contents we insure



We insure certain types of buildings and/or contents.
This section describes:

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

Full details about what we insure are set out in
this PDS.

The buildings we insure

Under Buildings Insurance, we cover loss or damage to your home building(s) that you own.

Your home

Your home includes:

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

To see how we define key words like 'home' and 'fixtures', see pages 93 to 96

We don't consider carpets to be part of your home unless you are a landlord – see page 38.

Buildings we don't insure

We don't insure:

- boarding houses or hostels
- hotels or motels
- commercial buildings
- exhibition or display homes
- commercial farm buildings, or
- buildings under construction.

If you are not sure whether your home is any of these, call us on 132 132. We will refuse a claim and cancel your policy if your home is or becomes any of these things.

The types of contents we insure

Your contents

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

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

If you have Contents Insurance, then you will always have General Contents cover. And if you choose to increase your cover for certain items, then you may also have optional cover for your:

- Valuable Contents, and/or
- Portable Contents.

When you make a claim, we may ask you to provide proof of ownership and value for an item – for example, a receipt, valuation or photograph

Table 2.1 – Types of contents we insure

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

Contents**Items we insure****General Contents**

The things you or your family keep in and around your home which include:

- furniture, furnishings and rugs
- carpets (if you are an owner who lives in your home, your carpets are included as part of your General Contents)
- electrical items – for example, fridges and washing machines
- home theatre equipment – for example, TVs
- clothes, shoes and manchester – for example, sheets and towels
- toys and sporting equipment
- home improvement tools – for example, drills and saws
- gardening equipment – for example, leaf blowers and shovels.

If you run a business, trade or profession from your home, we also include your home office equipment as General Contents – for example, furniture, computer or office equipment.

Optional cover you can add – see pages 54 to 58**Valuable Contents – inside your home**

Items you or your family can insure inside your home for more than what we normally pay for them when they are part of your General Contents. The groups of contents you can insure are:

- jewellery and watches
- collections
- music, games and movies
- works of art.

Portable Contents – anywhere in Australia and New Zealand

Items you or your family might take with you when you leave your home. The groups of contents you can insure are:

- jewellery and watches
- portable electronic devices
- sporting and recreational items
- mobility scooters
- glasses and medical items
- clothing and luggage.

Contents we don't insure

We don't insure:

- loose or unset gemstones
- plants, trees or shrubs growing in the ground
- grass, rocks and soil on your site
- building materials or items at your site that are due to be fitted to your home (we provide limited cover for those items under Buildings Insurance – see page 35)
- animals
- the cost to replace any credit or financial transaction cards
- illegal items – this includes illegally downloaded digital media
- goods kept for sale, distribution, on display, exhibition or on consignment
- stock used in any business, trade or profession
- watercraft except for sailboards, canoes, kayaks, non-motorised surf skis and paddle boards
- trailers, caravans, aircraft or aerial devices
- vehicles including:
 - motor vehicles
 - any registrable motorcycles
 - any motorcycles greater than 75cc, or
 - ride-on vehicles (for example, motorised golf buggies or carts) except for mobility scooters used as a mobility aid and ride on lawnmowers that you only use to mow your lawn.

Where we insure your contents

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

Table 2.2 shows the locations where we insure your contents.

Conditions and limits apply at certain locations:

- for General Contents – see pages 18 and 19
- for Valuable Contents and Portable Contents – see pages 54 and 56.

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

Table 2.2 – Where we insure your contents

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

Your General Contents

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

Maximum amount we pay for some contents

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

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

Increasing your cover

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

You can also add options to your policy to increase the events we cover under your Contents Insurance policy. These options are shown in Table 4.1 on page 49.

Table 2.3 shows the General Contents items we limit and whether you can add the Valuable Contents and/or Portable options to your policy to increase your cover for those items.

We pay for items that are not shown here – for example your TV or home theatre. These are set out under 'What we pay for – Contents Insurance' on page 76.

Table 2.3 – Maximum amount we pay for some contents

General Contents we limit	The most we pay	Option to increase cover
Works of art – paintings, pictures or sculptures	\$2,500 in total	✓
Music, games and movies – CDs, DVDs, records, tapes, game cartridges, discs of any sort and legally downloaded digital media	\$2,500 in total	✓
Collections – cards, stamps, uncirculated mint issue or proof coins or notes, ancient or rare coins or notes, sovereigns and bullions	\$2,500 in total	✓
Jewellery and watches	\$2,500 in total	✓
Tools of trade – see page 95 for the definition	\$5,000 in total	✗
Cash, cheques, money orders, gift certificates and negotiable financial documents	\$1,250 in total	✗
Unattached accessories, keys, equipment or spare parts for an aerial device, aircraft, caravan, motor vehicle, trailer or watercraft	\$1,250 in total	✗
Computer software	The cost to replace the software only	✗
Title deeds, passports, bonds and negotiable documents	The cost to replace the document only	✗

Limits that apply at certain locations

We insure your General Contents when they are:

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

We limit what we pay for your General Contents depending on where they are when the loss or damage takes place. We also exclude some items at certain locations – see this page and page 21.

At your home – inside

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

Covered

- General Contents inside your home.

At your home – in the open air at your site

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

Covered

- General Contents in the open air at your site.

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

Not covered

- these items when they are part of your General Contents:
 - computers and related equipment
 - personal electronic devices – for example, mobile phones and PDAs
 - the contents items shown in Table 2.3 on page 19
 - contents in or on a caravan, mobile home or watercraft.

Away from your home

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

Covered

General Contents that are:

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

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

Not covered

- computers and related equipment
- personal electronic devices – for example, mobile phones and PDAs
- the items shown in Table 2.3 on page 19.

In storage

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

Covered

- General Contents in storage in Australia.

Not covered

- the items shown in Table 2.3 on page 19.

Conditions

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

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

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

What your home and contents covers



We cover loss or damage to your home, contents or both.

You can choose the level of cover for your Buildings Insurance and/or Contents Insurance:

- Home (our standard level of cover), or
- Home Plus (our highest level of cover).

The table on the next page summarises your cover.

Full details about your cover are set out in this PDS.



In this section, we outline what you're covered for and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

The events we cover

3

We cover loss or damage to your home and/or contents when certain things happen. These are known as ‘listed events’.

What your home and contents covers

You can add any of the following options to your Home Insurance policy to provide cover for certain extra events:

- Accidental damage (automatically included with Home Plus)
- Burnout of electric motors – fusion (automatically included with Home Plus)
- Pet lover’s pack.

For more details, see Section 4.



Table 3.1 – Listed events

Listed Events	Buildings Insurance	Contents Insurance	Page
Animal damage	✓	✓	24
Broken glass – buildings	✓	✗	24
Broken glass – contents	✗	✓	25
Earthquake	✓	✓	25
Explosion	✓	✓	26
Fire	✓	✓	26
Flood and rainwater run-off*	✓	✓	27
Impact damage	✓	✓	28
Lightning	✓	✓	28
Riots or civil commotion	✓	✓	28
Storm	✓	✓	29
Storm surge*	✓	✓	30
Theft or attempted theft	✓	✓	31
Tsunami	✓	✓	31
Vandalism or a malicious act	✓	✓	31
Water and oil leaks	✓	✓	32

* If we have offered you the option to remove cover for flood, rainwater run-off and storm surge, and you choose to do so, you will not have cover for loss or damage to your home and/or contents caused by flood, rainwater run-off or storm surge – see pages 27 and 30.

Animal damage

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered

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

Not covered

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

Broken glass – buildings

✓ Buildings Insurance

✗ Contents Insurance



Home



Home Plus

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

Covered under Buildings Insurance

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

Not covered

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

If you have chosen to add Pet lover's pack to your policy, you may be covered for damage your cats or dogs cause to your home or contents – see page 53

Broken glass – contents

✗ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered under Contents Insurance

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

Not covered

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

Earthquake

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by an earthquake.

Covered

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

Explosion

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered

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

Not covered

- the item that exploded.

Fire

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by a fire.

Covered

- fire
- bushfire.

Not covered

- if the fire was started with the intention to cause damage by:
 - you or someone who lives in your home – for example, a tenant, or
 - someone who enters your home or site with your consent, or the consent of someone who lives there
- loss or damage which results from scorching or melting where there was no flame.

Flood and rainwater run-off

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by a flood and/or rainwater run-off.

Covered

- flood
- rainwater run-off, and
- landslide or subsidence that happens immediately as a direct result of flood or rainwater run-off.

For example, excessive rainfall in your local area causes a build up of water in the street gutters and the water enters your home and causes damage.

For the definition of 'flood' – see the box below and page 94.

Not covered

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

Conditions

- if we have offered you the option to remove cover for flood and rainwater run-off, and you choose to do so:
 - you will not have cover for loss or damage to your home and/or contents caused by flood or rainwater run-off, and
 - we will also remove cover for storm surge (see page 30).

We will charge you a lower premium and your Certificate of Insurance will show that you don't have cover for flood, rainwater run-off and storm surge.

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

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

3

What your home and contents covers

Rainwater run-off means water that flows over the ground, or backs-up, as a result of a storm, that is not a flood

Impact damage

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered under Buildings Insurance and Contents Insurance

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

Covered under Buildings Insurance

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

Not covered

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

Lightning

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by lightning.

Covered

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

Riots or civil commotion

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered

- riot, civil commotion, industrial or political disturbance.

Storm

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by a storm.

Covered

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

For example, hail damages your roof.

Not covered

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

3

What your home and contents covers

Storm means:

- rain, thunderstorm, hail, snow
- violent wind, cyclone, tornado

Storm surge

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by storm surge.

Covered

- storm surge
- landslide or subsidence that happens immediately as a direct result of a storm surge.

For example, an intense storm or cyclone causes an increase in normal sea level and large waves, and the water enters your home.

Not covered

- loss or damage to:
 - retaining walls
 - gates, fences or free standing walls if they are not structurally sound or well maintained
 - pontoons, jetties or bridges
 - gravel driveways, or
 - swimming pool/spa covers that are more than 5 years old
- loss or damage caused by:
 - actions of the sea
 - erosion, deterioration, collapse, shrinkage or any other earth movement
 - water which enters your home through any tarpaulins or fixings set up while you are renovating or altering your home.

For the definition of 'actions of the sea' – see the box below and page 93.

Conditions

- if we have offered you the option to remove cover for storm surge, and you choose to do so:
 - you will not have cover for loss or damage to your home and/or contents caused by storm surge, and
 - we will also remove cover for flood and rainwater run-off (see page 27).

We will charge you a lower premium and your Certificate of Insurance will show that you don't have cover for flood, rainwater run-off and storm surge.

Actions of the sea include:

- waves
- normal movement or changes in sea levels (including high tides and king tides)

unless caused by storm surge.

Storm surge is an increase in sea level that occurs because of an intense storm or cyclone and associated waves

Theft or attempted theft

✓ Buildings Insurance ✓ Contents Insurance



Home



Home Plus

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

Covered

- theft or attempted theft.

Not covered

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

Tsunami

✓ Buildings Insurance ✓ Contents Insurance



Home



Home Plus

If loss or damage is caused by tsunami.

Covered

- tsunami.

Vandalism or a malicious act

✓ Buildings Insurance ✓ Contents Insurance



Home



Home Plus

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

Covered

- vandalism or a malicious act.

Not covered

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

Water and oil leaks

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered

- water or oil leaking or escaping from:
 - gutters, drainpipes or pipes located at or on the site
 - water mains or water supply pipes
 - sanitary fixtures – for example, baths or toilets
 - appliances – for example, washing machines or dishwashers
 - waterbeds
 - aquariums
 - water tanks, or
 - swimming pools
- oil leaking from a fixed heating system or sealed portable heater
- landslide or subsidence that happens immediately as a direct result of a water or oil leak referred to above
- costs to locate the cause of damage (if we agree to pay these costs before you make any arrangements).

Not covered

- loss or damage caused by:
 - storm, flood, rainwater run-off, storm surge or actions of the sea
 - water leaking or escaping from a shower recess or shower base
 - erosion, deterioration, collapse, shrinkage or any other earth movement
- costs to repair or replace the item that the water or oil leaked or escaped from.

Other benefits

We may also provide other benefits that are set out in this section.

Level of cover you've chosen

Most of the other benefits we give you, apply to both a Home policy and a Home Plus policy. However, some only apply to certain policies – for example, we only cover 'Identity theft' if you have a Home Plus policy with Contents Insurance.

Also, different limits may apply depending on the level of cover you've chosen.

Table 3.2 outlines the differences between the Home policy and the Home Plus policy benefits.

Table 3.2 Differences between the Home policy and the Home Plus policy benefits

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

You can make a claim for other benefits when a listed event happens during the policy period and causes loss or damage to your home and/or contents and we agree to pay for that loss or damage.

Other benefits and your sum insured

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

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

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

Table 3.3 shows the other benefits we give you and the type of policy the other benefits apply to.

Table 3.3 – Other benefits

Other benefits	Buildings Insurance	Contents Insurance	Page
 Home Plus			
Accidental damage while taking your contents to your new home	✗	✓	35
Identity theft	✗	✓	40
Plants, trees and shrubs	✓	✗	44
Safety net	✓	✓	45
 Home  Home Plus			
Building materials	✓	✗	35
Buying a new home	✓	✗	36
Credit card theft	✗	✓	36
Demolishing and removing debris	✓	✗	37
Fixtures for owners and landlords – strata scheme	✗	✓	38
Food spoilage	✗	✓	37
Funeral expenses	✓	✓	38
Furniture and furnishings for landlords – non strata scheme	✓	✗	39
Keys and locks	✓	✓	40
Locating the cause of damage	✓	✗	41
Loss of rent for landlords	✓	✗	41
Meeting building regulations	✓	✗	42
Mortgagee discharge costs	✓	✗	42
Moving into your new home	✗	✓	43
Moving your contents to your new home	✗	✓	43
Rebuilding fees	✓	✗	44
Temporary accommodation for home owners	✓	✗	46
Temporary accommodation for tenants or strata scheme owners	✗	✓	46
Visitors' belongings	✗	✓	47

Accidental damage while taking your contents to your new home

✗ Buildings Insurance ✓ Contents Insurance



Home Plus

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

Covered under Contents Insurance

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

Building materials

✓ Buildings Insurance ✗ Contents Insurance



Home



Home Plus

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

Covered under Buildings Insurance

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

The most we will pay for these items under a:

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

Not covered

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

Buying a new home

✓ **Buildings Insurance** ✗ **Contents Insurance**

 Home  Home Plus

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

Covered under Buildings Insurance

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

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

Conditions

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

We set out how we cover your contents when you are moving homes in 'Moving into your new home' on page 43

Credit card theft

✗ **Buildings Insurance** ✓ **Contents Insurance**

 Home  Home Plus

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

Covered under Contents Insurance

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

Conditions

- you must comply with all the terms and conditions of use, of the credit card.

Demolishing and removing debris

✓ Buildings Insurance ✗ Contents Insurance

 Home  Home Plus

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

Covered under Buildings Insurance

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

Conditions

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

Food spoilage

✗ Buildings Insurance ✓ Contents Insurance

 Home  Home Plus

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

Covered under Contents Insurance

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

When you only claim for food spoilage, you don't need to pay an excess

Fixtures for owners and landlords – strata scheme

✗ **Buildings Insurance**

✓ **Contents Insurance**



Home



Home Plus

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

Covered under Contents Insurance

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

Not covered

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

Funeral expenses

✓ **Buildings Insurance**

✓ **Contents Insurance**



Home



Home Plus

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

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

Covered under Buildings Insurance

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

Covered under Contents Insurance

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

Furniture and furnishings for landlords – non strata scheme

✓ Buildings Insurance

✗ Contents Insurance



Home



Home Plus

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

Covered under Buildings Insurance

- up to 10% of the Buildings sum insured to repair or replace your furniture, furnishings or carpets in your home for tenants' use.

Not covered

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

3

What your home and contents covers

Identity theft

✗ Buildings Insurance

✓ Contents Insurance



Home Plus

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

Covered under Contents Insurance

- the reasonable legal costs you need to pay in Australia to:
 - defend court proceedings wrongly brought against you by credit providers, retailers or collection agencies
 - attempt to set aside judgments wrongly made against you
 - prepare documents which confirm your identity was stolen, and
 - remove incorrect entries on credit referencing bureau lists
- the fees charged by Australian Government organisations if you need to replace these documents as a result of the identity theft:
 - passport
 - driver's licence
 - birth certificate
 - certificate of title on your home
 - proof of age card (18+).

For example, someone steals your identity and takes out a mortgage in your name

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

Not covered

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

Conditions

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

Keys and locks

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

If the keys for an external door or window lock to your home are stolen during a theft at your site and we agree to pay your claim for theft.

Covered

- the reasonable costs to replace the keys to your home, and
- repair and re-code the locks, sensors and barrels to the external door or window the keys operate.

Locating the cause of damage

✓ **Buildings Insurance** ✗ **Contents Insurance**

 Home  Home Plus

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

Covered under Buildings Insurance

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

Conditions

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

Loss of rent for landlords

✓ **Buildings Insurance** ✗ **Contents Insurance**

 Home  Home Plus

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

Covered under Buildings Insurance

- the rent you lose during the reasonable time it should take to repair or rebuild your home, for up to 12 months from when the listed event took place.

We pay this benefit on top of your Buildings sum insured.

Not covered

- if you or your family live in your home.

Meeting building regulations

✓ Buildings Insurance ✗ Contents Insurance

 Home  Home Plus

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

Covered under Buildings Insurance

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

Not covered

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

Conditions

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

Mortgagee discharge costs

✓ Buildings Insurance ✗ Contents Insurance

 Home  Home Plus

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

Covered under Buildings Insurance

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

We pay this benefit on top of your Buildings sum insured.

Moving into your new home

✗ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered under Contents Insurance

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

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

Not covered

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

Conditions

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

Moving your contents to your new home

✗ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

Covered under Contents Insurance

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

Plants, trees and shrubs

✓ **Buildings Insurance** ✗ **Contents Insurance**



Home Plus

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

Covered under Buildings Insurance

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

Not covered

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

Rebuilding fees

✓ **Buildings Insurance** ✗ **Contents Insurance**



Home



Home Plus

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

Covered under Buildings Insurance

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

Not covered

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

Conditions

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

Safety net

✓ Buildings Insurance

✓ Contents Insurance

3

What your home and contents covers



We pay more than your Buildings or General Contents sum insured if a listed event causes loss or damage to your home or contents and the cost to rebuild, repair or replace them is higher than your sum insured.

Covered under Buildings Insurance

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

For example, a widespread disaster leads to a high demand for building services which increases your rebuilding costs. If your Buildings sum insured is \$300,000, then we provide up to \$75,000 on top of your Buildings sum insured to cover those extra costs.

We pay this benefit on top of your Buildings sum insured.

Covered under Contents Insurance

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

We pay this benefit on top of your General Contents sum insured.

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

You can use our home buildings and home contents calculators to help you review your Buildings sum insured and Contents sum insured:



Visit
nrma.com.au

Temporary accommodation for home owners

✓ **Buildings Insurance** ✗ **Contents Insurance**



Home



Home Plus

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

Covered under Buildings Insurance

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

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

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

We pay this benefit on top of your Buildings sum insured.

Conditions

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

Temporary accommodation for tenants or strata scheme owners

✗ **Buildings Insurance** ✓ **Contents Insurance**



Home



Home Plus

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

Covered under Contents Insurance

- if you own and live in your home, the costs for temporary accommodation that we agree are reasonable and appropriate for you, your family and your pets that you normally keep at your site
- if you are a tenant, any extra rent costs we agree are reasonable for your temporary accommodation you, your family and your pets that you normally keep at your site

- any additional living expenses that we agree are appropriate
- costs to remove and store your contents and then return them to your home.

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

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

We pay this benefit on top of your Contents sum insured.

Not covered

- any of these costs that are covered by an insurance policy taken out by an owners' corporation or similar body.

Conditions

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

Visitors' belongings

✗ Buildings Insurance ✓ Contents Insurance



Home



Home Plus

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

Covered under Contents Insurance

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

Not covered

- cash.

Optional cover you can add



You can add options to your Home or Home Plus policy to increase your cover for your home or contents.

The table on the next page summarises the options that are available. Full details about those options are set out in this section.

Under each of the optional covers shown in this section, we tell you what you're covered for and any specific exclusions and conditions that apply to that option. General exclusions also apply – see Section 6.

Also, if you don't meet your responsibilities when you make a claim you may put your claim or cover at risk – see page 67.

How we settle a claim is set out in Section 7.

Table 4.1 – Optional cover

Optional cover	What's covered	Buildings Insurance	Contents Insurance	Page
Accidental damage (automatically included with Home Plus)	Covers you for mishaps around your home	✓	✓	51
Burn out of electric motors – fusion (automatically included with Home Plus)	Covers your electric motors when they burn out	✓	✓	52
Pet lover's pack	Covers your cats and dogs for: <ul style="list-style-type: none"> • veterinary costs – if they are hurt in an accident • damage they cause to your home or contents • boarding costs – if they can't safely stay at your home. 	✓	✓	53 & 54
Valuable Contents – inside your home	Covers certain items inside your home for more than what we normally pay for them	✗	✓	54 & 55
Portable Contents – anywhere in Australia and New Zealand	Covers certain portable items anywhere in Australia and New Zealand	✗	✓	56 & 57

About optional covers

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

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

You need to pay extra

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

Increasing the events we cover

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

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

- Accidental damage
- Burn out of electric motors – fusion, and/or
- Pet lover’s pack.

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

Increasing what we pay for your contents

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

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

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

There are 3 steps you need to follow to increase your cover – see page 58.

Accidental damage

✓ **Buildings Insurance**

✓ **Contents Insurance**



Home



Home Plus

You can choose to add cover for loss or damage to your home and/or contents that is caused accidentally – that is, mishaps around your home that are caused unintentionally.

However, if you have a Home Plus policy then you are automatically covered for Accidental damage.

Covered under Buildings Insurance

- damage to your home that is caused unintentionally.

For example, while in the roof space, you accidentally put your foot through the ceiling.

Covered under Contents Insurance

- damage to your General Contents and Valuable Contents that is caused unintentionally and happens in your home or at your site.

For example, your child knocks over your TV.

Not covered

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

4

Optional cover
you can add

Burn out of electric motors – fusion

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

However, if you have a Home Plus policy then you are automatically covered for Burn out of electric motors – fusion.

Covered under Buildings Insurance

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

Covered under Contents Insurance

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

We cover your electric motors for up to 15 years from when they were made

Not covered

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

Pet lover's pack

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

You can choose to add the Pet lover's pack option, which includes these 3 covers:

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

Veterinary costs for your cats and dogs

If your cats and dogs are hurt in an accident.

Covered

- up to \$2,000 per policy period for the reasonable veterinary expenses you incur.

For example, a passing car hits your cat.

Not covered

- funeral expenses for your cats and dogs
- expenses you incur for the diagnosis or treatment of any illness or disease your cats and dogs suffer, or
- any cats or dogs that are used for commercial purposes or illegal activities.

Damage caused by your cats and dogs

If your cats and dogs damage your home or contents.

Covered

- loss or damage caused by your cats and dogs.

For example, your dog knocks over your laptop.

Not covered

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

4

Optional cover
you can add

Boarding costs for your cats and dogs

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

Covered

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

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

We will pay for these costs, for a reasonable time that we agree it should take to make your home safe for your cats and dogs to move back in

Valuable Contents – inside your home

✗ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

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

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

Covered under Contents Insurance

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

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

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

Not covered

- Valuable Contents when they are at the following locations as described for your General Contents – see pages 20 and 21:
 - in the open air at your site
 - away from your home
 - in storage.

Table 4.2 shows the groups of contents you can insure as Valuable Contents.

It also shows the most we normally pay for those items when they are insured as part of your General Contents – that is, when you don't increase your cover.

Table 4.2 – Valuable Items you can increase your cover for

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

You can read more about the limits that apply to your General Contents – see page 19.

Portable Contents

✗ **Buildings Insurance**

✓ **Contents Insurance**



Home



Home Plus

Under this option, you can choose to insure your Portable Contents anywhere in the world – that is, inside your home, in the open air at your site and outside your site.

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

Covered under Contents Insurance

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

The most we pay for an individual item is \$10,000 (unless you list it separately for more). If you purchase Portable Contents cover, the sum insured for each group of contents, including any listed items will be shown on your current Certificate of Insurance.

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

Not covered

- if you scratch or dent an item
- items being cleaned, repaired or restored
- fishing and sporting equipment, musical instruments or firearms while someone is using them
- a bicycle while being used in a competitive race or time trial.

Table 4.3 – Portable items you can increase your cover for

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

4

Optional cover
you can add

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

How to increase your cover for valuable or portable items

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

Step 1

Select your contents

Select the groups of contents you want to insure as Valuable Contents or Portable Contents – see Table 4.2 on page 55 and Table 4.3 on page 57.

You don't need to list individual items that you want to insure for less than \$10,000 – we cover all of the items in the groups you select up to the sum insured you choose for each group.

Step 2

Select your sum insured

Choose a sum insured to cover each group of contents. For example, you may decide to insure your:

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

Step 3

Specify items over \$10,000

To insure any one item for more than \$10,000, then you will need to ask us to separately list the item and its corresponding sum insured.

We may ask you to provide a written valuation.

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Liability cover



We provide cover for claims made against you for death or injury to another person and for loss or damage to someone else's property.

In this section, we describe the liability cover you have under your policy and any specific limits, exclusions and conditions that apply to your cover.

General exclusions also apply. If you don't meet your responsibilities, you may put your claim or cover at risk – see Section 6.

How we settle a claim is set out in Section 7.

Liability cover

✓ Buildings Insurance

✓ Contents Insurance



Home



Home Plus

5

Liability
cover

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

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

Covered under Buildings Insurance

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

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

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

For example, you may be liable to pay compensation when someone (other than your family) falls and is injured when visiting your home.

The most we will pay for any one incident is \$20 million under Buildings Insurance, including legal costs when our lawyers handle the claim.

Covered under Contents Insurance

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

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

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

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

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

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

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

The most we will pay for any one incident is \$20 million under Contents Insurance, including legal costs when our lawyers handle the claim.

Not covered

We don't cover legal liability for death or bodily injury to:

- you or your family, or
- any person who lives with you or your family except when that person is a tenant or boarder living in your home.

We don't cover legal liability for loss or damage to property:

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

We do not cover:

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

We do not cover the legal liability of you or your family that arises or results from:

- you or your family agreeing to accept liability for an incident or claim made against you or your family without our prior consent
- death or bodily injury to any person employed by you or your family under a contract of service
- any act or omission by you or your family, or a person acting with the consent of you or your family, which shows a reckless disregard for the consequences of that act or omission
- a deliberate and unlawful act by you or your family, or a person acting with the consent of you or your family
- any business, trade or profession other than the renting of your home for domestic use
- any professional sporting activity
- the transmission of a disease by you or your family
- using or owning a vehicle, aircraft or watercraft (except for a bicycle, mobility scooter, wheelchair, golf buggy, cart or remote controlled toy)
- landslide or subsidence
- your home or the site being used for farming
- asbestos, whether directly or indirectly
- building work to your home or on the site, or at any other house, land or property that you or your family owned or occupied in the past, which costs or cost more than \$75,000

- an incident caused by an animal, except:
 - if it is a pet dog, cat or horse kept in your home or on the site, or
 - if it is a pet horse kept off-site on an agistment, or
- an incident caused by a dog if a relevant authority has declared it to be a dangerous dog.

Conditions

To be entitled to liability cover:

- someone must make a claim against you or your family for an incident that occurs during the policy period
- you must lodge a claim with us for liability cover, and
- we must agree to pay for any legal or other costs before they are incurred.

What happens when you make a liability claim

When you make a claim and are entitled to liability cover, we may:

- act for you or arrange for a lawyer to represent you
- attempt to resolve the claim, and/or
- defend the claim in a court or tribunal.

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

For an example of how we settle a claim, see page 85

General exclusions and your responsibilities

6

There are certain situations when we don't provide cover under your policy.

This section outlines the general exclusions that apply to all covers and benefits we provide under your policy.

The general exclusions also apply to your liability cover, unless we say they don't.

This section also outlines your responsibilities. You may put your insurance claim or cover at risk if you do not meet your responsibilities to us.

General exclusions for all covers and benefits

6

General
exclusions
and your
responsibilities

The exclusions set out in this section apply to all covers and benefits under your policy.

What we don't cover

Loss, damage, injury or death arising from:

- rust, corrosion, gradual deterioration, depreciation, wear or tear
- erosion, deterioration, collapse, shrinkage or any other earth movement
- landslide or subsidence unless it happens immediately as a direct result of:
 - flood**
 - rainwater run-off**
 - storm
 - storm surge**
 - water or oil leak
 - earthquake, or
 - explosion
- actions of the sea
- flood, rainwater run-off and storm surge when you have chosen to remove cover for these listed events from your policy
- atmospheric conditions or extreme temperature
- mould
- vermin or insects
- birds pecking, scratching or biting
- tree lopping or felling on your site
- tree roots
- radioactivity, or the use or escape of any nuclear fuel, material or waste
- the lawful seizure, confiscation, nationalisation, or requisition of your home or anything else covered by this policy
- any war (whether it is formally declared or not), hostilities or rebellion
- pollutants or contaminants that discharge or escape
- any act of terrorism that involves any biological, chemical, or nuclear pollution, contamination or explosion
- any intentional act or omission by:
 - you, your family or someone who lives in your home – for example, the tenants, or
 - someone who acts with your or your family's consent, or the consent of someone who lives in your home
- hydrostatic pressure including loss or damage to swimming pools or similar structures, or
- any illegal activity you or your family are involved in.

** If you have chosen to remove cover for flood, rainwater run-off and storm surge, you will not have cover for landslide or subsidence that happens immediately as a direct result of flood, rainwater run-off or storm surge.

We do not cover:

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

Maintaining and occupying your home

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

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

Your responsibilities

6

General
exclusions
and your
responsibilities

Do not settle claims or make admissions

You must not:

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

Co-operate

You must:

- be truthful and frank in any statement you make to us
- not behave in a way that is improper, hostile, threatening, abusive or dangerous
- co-operate fully with us, even if we have already paid your claim which includes:
 - providing us with all the information, documents and help we need to deal with your claim – for example, bank statements or phone records
 - immediately sending us any communications that you receive about any incident – for example, emails, letters, notices or court documents
 - being interviewed by us or our representatives
 - attending court to give evidence
 - giving us access to your home for a repairer or other specialist we choose so they can assess any damage to your home and contents.

Prevent further loss or damage

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

Inspections and quotes

If we ask you, you must:

- let us and our representatives inspect your home or contents, and
- allow us to obtain quotations from any repairer or supplier.

Proof of loss and ownership

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

- prove that you own(ed) or are responsible for the items, and
- help us identify your items.

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

- tax invoices for items bought or services used
- purchase receipts
- valuation certificates
- credit card or bank statements
- photos.

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

Report to the Police

You must:

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

Appointing others to manage your claim

If you want to appoint someone to manage your claim, then you need to tell us and we need to agree. You can usually appoint someone like a family member or broker.

However, you can't appoint someone who has a conflict of interest – for example, someone who supplies goods or services for your claim.

GST

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

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

Claims and what we pay



This section provides information about our claims process and what we pay when you make a claim. It also includes some examples of how we pay claims including liability claims.

When you need to make a claim, we are available 24 hours a day, 7 days a week:



nrma.com.au/claims



131 123

Making a claim

We follow these steps to work out what to pay for your claim for loss or damage to your home and contents. When you make a claim, we will:

- review any information you provide us when you lodge your claim
- ask you to provide us with any further information we require to support your claim, and
- tell you if you need to pay an excess(es) and how to pay it.

When you contact us to lodge your claim, please have your policy details ready.

Step 1

Type of Insurance

Do you have:

- Buildings and Contents Insurance?
- Buildings Insurance?
- Contents Insurance?

Step 2

Level of cover

What level of cover do you have:

- Home?
- Home Plus?

Step 3

For your home and contents

Do we insure:

- the things that suffered the loss or damage?

Step 4

The incident

Was the loss or damage caused by:

- a listed event?
- an event covered under 'other benefits'?
- an event covered under any optional cover(s) you have?

Step 5

Exclusions and conditions

Is your claim affected by:

- any general exclusions or any specific exclusions (and/or conditions) that apply?
- you not meeting your responsibilities to us?

Step 6

Sum insured

How much is:

- your Buildings sum insured?
- your Contents sum insured?
- the sum insured that applies to any optional cover you have?

Step 7

Limits to cover

- Do maximum limits apply to your contents?
- Do we limit cover based on the location of your contents?
- Do other limits apply?
- Do limits apply under any optional covers you have?

Step 8

Excess

- What type of excess(es) applies to your claim?
- How much is your excess(es)?

Excesses

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

There are 3 types of excesses:

- basic
- earthquake, and
- special.

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

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

Paying your excess

When you make a claim, you must pay the excess(es):

- to us, or
- if we tell you to do so, to the repairer or supplier.

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

For more information about the excesses that may apply to your policy, see our Premium, Excess & Discounts Guide.

To get a free copy of our Premium, Excess & Discounts Guide:



Visit
[nrma.com.au/
policy-booklets](http://nrma.com.au/policy-booklets)



Call
132 132



Visit an
NRMA office

When an excess does not apply

You don't need to pay an excess for a liability claim (see pages 61 to 63) or for a claim under the other benefit we provide for 'food spoilage' (see page 37).

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

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

Deductions and unpaid premiums

If we pay your claim as a total loss, then we deduct other amounts to settle your claim.

If you currently pay your premium by monthly instalments, then before we pay your claim we deduct:

- any monthly instalments that are due but haven't been paid
- the monthly instalments that cover the rest of your policy period.

What we pay for – Buildings Insurance

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

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

The most we pay

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

Other benefits

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

- Safety net (Home Plus policy only) – see page 45
- Temporary accommodation for home owners – see page 46
- Loss of rent for landlords – see page 41
- Mortgagee discharge costs – see page 42.

How we settle your buildings claim

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

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

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

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

We can choose to:

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

For example, we may pay you directly when:

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

3. Pay you the Buildings sum insured

We may pay you the Buildings sum insured, when we consider your home to be a total loss or when we choose to do so.

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

We will continue your liability cover (see pages 61 to 63) for up to 6 months from when the listed event took place. However, liability cover will end during this period if:

- construction starts at your site, or
- you sell the site or any portion of it, or
- you take out a new Buildings Insurance policy for your site.

4. Pay for other benefits

We will choose the method of settlement for your claim under any 'other benefits' we provide.

When you have a Home Plus policy, the extra costs we pay under 'Safety Net' cover are not considered an 'other benefit'.

For examples of how we calculate home claims – see pages 81 to 85

Lifetime guarantee

We provide a lifetime guarantee on the workmanship of repairs to your home that we authorise.

This means we will fix any defect caused by poor workmanship done by our preferred repairers or builders that we authorise.

We will decide how to fix any defect.

When you're not covered by this guarantee

This guarantee does not apply to:

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

Credit providers' rights

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

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

When you have a noted credit provider:

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

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

Payments to the credit provider

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

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

However, we will only pay the credit provider if:

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

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

What we pay for – Contents Insurance

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

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

The most we pay

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

- General Contents
- Valuable Contents, and/or
- Portable Contents.

The most we will pay for loss or damage to your contents is the Contents sum insured.

Other benefits

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

- Safety net (Home Plus policy only) – see page 45
- Temporary accommodation for tenants or strata scheme owners – see page 46.

If we agree to pay your claim for 'other benefits', then we will choose the method of settlement.

How we settle your contents claim

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

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

Conditions

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

What happens after we pay the sum insured

If we pay you the Contents sum insured or the General Contents sum insured then your policy ends and you don't get a refund of any premium.

We provide examples of how we calculate contents claims – see pages 81 to 85

How we settle certain things

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

Matching materials

Under Buildings Insurance

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

Carpet, vinyl, tiles or floorboards

Under Buildings Insurance and Contents Insurance

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

Pairs, sets or collections

Under Contents Insurance

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

Damaged or recovered property

Under Buildings Insurance and Contents Insurance

If we settle your claim:

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

If we let you keep the damaged or recovered property, then:

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

Businesses registered for GST

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

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

Recovery actions

You agree that the following provisions, which appear under the headings **Recovery action by us** and **Recovery action by you** apply where we cover you under the policy for some or all of the loss or damage you suffer in connection with an incident.

Recovery action by us

You agree we may, if we choose to, take steps to recover from someone else we consider responsible for the incident:

- some or all of the loss or damage we cover; and/or
- some or all of the loss or damage which we do not cover, whether or not it is covered by another insurer or you do not have cover for it.

You agree we may take such recovery action:

- without your consent;
- using your name; and
- whether or not you have been, or have a right to be, fully compensated for all of your loss or damage by us or anybody else.

Examples of recovery action we may take include:

- conducting legal proceedings using your name, including as an applicant or plaintiff in representative or group proceedings (commonly known as class actions);
- conducting legal proceedings on your behalf as a member of representative or group proceedings;
- taking over the conduct of legal proceedings started by you or on your behalf, including as an applicant or plaintiff in representative or group proceedings;
- exercising any statutory or contractual rights, including rights to opt-out, that you have in or in connection with representative or group proceedings; and/or
- entering into contracts in your name in relation to litigation funding or legal representation, including where entry into those agreements causes you to become a group member of representative or group proceedings.

We have in our discretion the right to decide upon the conduct and any settlement of any recovery action we take.

You agree we may exercise all the rights you have in connection with the loss or damage you have suffered in connection with the incident.

If we take recovery action in respect of some or all of the loss or damage which we do not cover, we may in our discretion, and to the extent permitted by law, require you to contribute to the costs we incur.

Of any amount recovered in a recovery action we take, you agree that we will first keep the amount we have paid, or must pay, you under the policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs we have incurred in taking the recovery action. We will then pay you the amount of loss or damage you have suffered in connection with the incident for which you do not have any cover with us plus any interest recovered on that amount and costs you may have been required by us to contribute. Finally, we keep any remaining balance.

You must give us all the information and co-operation that we require to take the recovery action.

You must not do anything which prejudices us in taking any recovery action. For example, you must not:

- assign your rights to anyone else; or
- opt-out of any representative or group proceedings taken by us.

Recovery action by you

You may only take recovery action with our prior written consent and on conditions which we in our discretion impose.

You must have proper regard for our interests in respect of loss or damage that we cover.

You must seek to recover the loss or damage we cover in addition to any other loss or damage you have suffered in connection with the incident.

Of any amount recovered in a recovery action you take, you may first keep the amount of loss or damage you have suffered in connection with the incident and for which you do not have any cover with us plus any interest recovered on that amount and any administrative and legal costs you have incurred in taking the recovery action. You will then pay us the amount we have paid, or must pay, you under the policy plus interest recovered on that amount. Finally, you keep or pay any remaining balance in accordance with any other obligations you have.

You agree we may:

- take over the conduct of legal proceedings started by you or on your behalf, including where you are an applicant or plaintiff, or a group member, in representative or group proceedings; and
- require you to cease a recovery action that you have commenced.

How we pay claims – some examples

In this section, we outline examples of how we may pay some claims in particular scenarios. These examples are for illustrative purposes only and do not form part of your policy.

Any amount we pay for your actual claim will depend on the particular circumstances of your claim.

Example claim 1: Repairing your home

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

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

How we settle your claim

We arrange for a builder to repair your roof.

We pay the builder \$3,000.

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

Example claim 2: Replacing your contents

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

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

How we settle your claim

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

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

Example claim 3: Your home and contents are totally destroyed

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

Policy type	Buildings and Contents Insurance
Buildings sum insured	\$300,000
Contents sum insured	\$90,000
Basic excess	\$1,000 (Buildings) \$500 (Contents)

How we settle your claim

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

Buildings sum insured	\$300,000
Contents sum insured	+ \$90,000
Less basic excess (if you have combined your Buildings and Contents Insurance, then you only pay for one excess, whichever is the higher)	- \$1,000
Subtotal	\$389,000
Plus, costs for temporary accommodation (we pay this on top of the Buildings sum insured)	+ \$10,400
Total	\$399,400

Example claim 4: Your home is totally destroyed – Home Plus policy

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

We will increase the amount we pay you by up to 25% of your Building sum insured under the 'Safety net' other benefit in your Home Plus policy.

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

How we settle your claim

We choose to pay you directly for the destruction of your home. We pay you \$269,000 as follows:

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

Example claim 5: Replacing your Portable Contents

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

Policy type	Contents Insurance
Contents sum insured	\$80,000
Optional cover	Yes. Portable Contents cover: <ul style="list-style-type: none">• \$5,000 for Jewellery and watches
Basic excess	\$300

How we settle your claim

You need to provide us with a full description of the ring, including reasonable proof of its value and ownership.

We decide to provide you with store credits from one of our nominated jewellers so you can replace the ring.

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

Example claim 6: Repairing your rental property – loss of rent

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

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

How we settle your claim

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

We pay the builder \$25,500

We pay you \$1,900 as follows:

6 weeks rent	\$2,400
Less basic excess	- \$500
Total	\$1,900

Example claim 7: Liability claim at your home

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

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

How we settle your claim

We pay the visitor \$3,000.

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

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

Example claim 8: Liability claim away from your home

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

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

How we settle your claim

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

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

Other information you need to know



When you take out insurance with us, you need to know some other important things like the changes you can make to your policy, how we resolve a complaint and how we manage your personal information.

Changes to your policy

8

Other
information you
need to know

This section describes the changes that you or we can make to your policy.

Additional premium or refund less than \$15

When a change is made to your policy, you may need to pay us an additional premium or we may need to refund part of your premium.

If the additional premium we need to charge you is less than \$15, then we'll waive it – that is, you don't need to pay it. If the amount we need to refund is less than \$15, then we'll donate it to charity rather than refund it to you.

Changes you can make

You may need to make a change to your policy or decide to cancel it.

To make a change to your policy or to cancel it:



Call
132 132



Visit
nrma.com.au



Visit an
NRMA office

You change your policy

You may want to make certain changes to your policy during the policy period. This may include adding options to increase your cover or increasing your basic excess.

An additional premium may apply to the change you request. If you don't pay any additional premium by its due date, we may remove the change from your policy or cancel your policy.

If we agree to make the change you request, we will:

- issue you with a current Certificate of Insurance
- refund any amount we owe you.

You change your contact details

If you change your contact details – for example, your mailing or email address – then you must tell us straight away. If you don't, then we will consider that you received your policy documents (that we sent to your old address) even though you didn't.

We will continue to send your policy documents to your nominated mailing or email address until you tell us to update your contact details.

You want to cancel your policy

You may decide to cancel your policy – for example, because you sell your home. If you tell us to cancel your policy and you:

- paid an annual premium, we will refund your unused premium after we deduct:
 - an amount that covers the period that you have been insured for, and
 - a cancellation fee of \$30 (plus GST and any other government charges that apply)
- pay your premium by monthly instalments, we will deduct:
 - any unpaid monthly instalments that are due, and
 - a cancellation fee of \$30 (plus GST and any other government charges that apply).

You authorise us to deduct the above amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

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

You sell your home

If you are selling your current home and buying a new permanent home in Australia, we provide some cover under 'Buying a new home' – see page 36.

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

You need to contact us and we will refund any unused premium for the policy period.

Changes we can make

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



Other
information you
need to know

We cancel your policy

There may be circumstances when we need to cancel your policy. We will only do that if the law allows it.

If we cancel your policy, we will:

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

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

You authorise us to deduct those amounts by direct debit from the account or credit card you previously nominated for monthly instalment deductions. As we are only allowed to deduct the agreed amount you previously authorised, we may need to collect the total amount you owe us over a few months.

We give you notice

We may need to give you notice or contact you about your policy – for example, to let you know that we won't be renewing your policy or that we're changing your policy conditions.

We will give you notice or contact you through one or more of these ways:

- give you notice in person
- contact you or give you written notice by fax or electronically – for example, see page 9 about 'Receiving your policy documents'
- post it to your last known mailing address
- send you an electronic link so you can access the notice, or
- contact you by telephone.

How to resolve a complaint or dispute

We want to resolve any complaint or dispute you may have and aim to resolve it as quickly as possible. These steps are part of our complaint and dispute resolution procedures. To get more details:

- call 132 132
- visit an NRMA office
- visit nrma.com.au

Step 1

Talk to us first

The first thing you should do is talk to one of our Consultants about your concerns. Call us on 132 132. The Consultant may be able to resolve the complaint for you. If not, they will refer you to, or you may request to speak to a Manager.

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

Step 2

Contact Customer Relations

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

Free Call: 1800 045 517

Free Fax: 1800 649 290

Email: Customer.Relations@iag.com.au

Mail: Customer Relations
Reply Paid 62759
Sydney NSW 2000
Free post (no stamp required)

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

Step 3

Seek an external review of the decision

If you are unhappy with the decision made by Customer Relations, or if your complaint or dispute remains unresolved after 45 days, you may wish to seek an external review. Customer Relations will provide you with information on external review options, such as referring you to the Australian Financial Complaints Authority (AFCA). AFCA is contactable on 1800 931 678 (free call).

Privacy of your personal information



Other information you need to know

We value the privacy of personal information we collect about you.

We collect your personal information directly from you and through others including those listed in our Privacy Policy, such as our related entities, agents and distributors.

How we use your personal information

We and the parties listed in our Privacy Policy will use your personal information for the purposes it was collected for. Those purposes usually include to provide you with assistance, a product or service you requested and to deal with claims.

Your personal information may also be used for other purposes that are set out in our Privacy Policy. You may choose to not give us your personal information. However, not giving us your personal information may affect our ability to provide you with a product or service, including processing a claim.

Further information

We may disclose your personal information to:

- our related entities
- our service providers – which includes some service providers that may be based overseas, and
- other parties as set out in our Privacy Policy.

Our Privacy Policy provides more information about how we collect, from whom we collect and how we hold, use and disclose your personal information. Our Privacy Policy also provides information about how you can:

- access your personal information
- ask us to correct your personal information, and
- complain about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how we will deal with your complaint.

To get a free copy of our Privacy Policy:



Visit
nrma.com.au



Call
132 132



Visit an
NRMA office

Your consent

You agree to us collecting, holding, using and disclosing your personal information as set out in our Privacy Policy when you:

- provide us with your personal information, and
- apply for, use or renew any of our products or services.

General Insurance Code of Practice

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

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

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that we become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from www.fcs.gov.au

Helpline 132 900

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

To find out more about Helpline including the benefits, limits, exclusions and conditions that apply, see our Premium, Excess & Discounts Guide.

Home@50 (NSW and ACT only)

If you're 50 years of age or older, we provide you with benefits in addition to other features of your Home Insurance policy – for example a nil basic excess option, which means that you won't have to pay a basic excess when you make a claim.

For more details on Home@50, refer to our NRMA Home Insurance Premium, Excess & Discounts Guide.

To get a free copy of our Premium, Excess & Discounts Guide:



Visit
[nrma.com.au/
policy-booklets](http://nrma.com.au/policy-booklets)



Call
132 132



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Definitions

The following words have special meaning.

Accidental Damage	<p>is damage that is caused unintentionally to your home or contents. Accidental damage is not covered under any of the listed events (see Table 3.1 – page 23).</p> <p>You can purchase this as an optional cover.</p>
actions of the sea	<p>include:</p> <ul style="list-style-type: none">• waves• normal movement or changes in sea levels (including high tides and king tides) <p>unless caused by storm surge.</p>
Buildings sum insured	<p>is the amount of insurance you choose for your home. This amount is shown on your current Certificate of Insurance.</p>
common property	<p>is property owned by the owner’s corporation or similar body.</p>
contents	<p>are those items that are not permanently attached or fixed to the structure of your home that you or your family:</p> <ul style="list-style-type: none">• own, or• are responsible for as part of a written employment contract or a hire or lease agreement (except a tenancy agreement). There are 3 categories:<ul style="list-style-type: none">– General Contents– Valuable Contents– Portable Contents.
Contents sum insured	<p>is the amount of insurance you choose for your contents. It is made up of:</p> <ul style="list-style-type: none">• your General Contents sum insured, plus• the sums insured that apply to any optional cover you have for:<ul style="list-style-type: none">– Valuable Contents– Portable Contents.
excess	<p>is the amount you pay when you make a claim on your policy. The amount and types of excesses that apply to your policy are shown on your current Certificate of Insurance.</p>

family	is your family members who normally live with you at your home, including your legal or de facto spouse and any member of their family who normally lives with you at your home.
fixtures	are any items that are permanently attached or fixed to the structure of your home that can't be removed without causing damage to your home.
flood	means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: (a) a lake (whether or not it has been altered or modified); (b) a river (whether or not it has been altered or modified); (c) a creek (whether or not it has been altered or modified); (d) another natural watercourse (whether or not it has been altered or modified); (e) a reservoir; (f) a canal; (g) a dam.
fusion	is the burning out of an electric motor or its wiring as a result of the electric current in it. You can purchase this as an optional cover.
General Contents	are those contents items you or your family keep in and around your home. General Contents does not include: <ul style="list-style-type: none"> • Valuable Contents • Portable Contents.
General Contents sum insured	is the amount of insurance cover you choose for your General Contents.
home	is any enclosed building(s) that you own at your site that has walls and a roof and can be locked up which you use mainly for domestic purposes: <ul style="list-style-type: none"> • for Buildings Insurance, your home includes any home improvements or fixtures • for Contents Insurance, if your home is a flat or unit, your home is your flat or unit and includes any lockable storage compartment that is reserved for you in another section of the building or complex that your flat or unit is part of.
incident	is a single occurrence, or a series of occurrences arising out of the one event.
pet	is a domestic animal not used for racing or commercial breeding purposes.

Pet lover's pack	<p>is cover we provide for your cats and dogs if they damage your home or contents, are hurt in an accident or need to be boarded – see pages 53 and 54 for full details of this cover.</p> <p>You can purchase this as optional cover.</p>
policy period	is the period shown on your current Certificate of Insurance.
Portable Contents	<p>are those contents items that you or your family own or are responsible for and that you can take outside your home – see Table 4.3 on page 57. Portable Contents groups and sum insured's are shown separately on your current Certificate of Insurance.</p> <p>You can purchase this as an optional cover.</p>
premium	is the total amount you pay for your Home Insurance that includes applicable government taxes such as GST, duties or charges payable by you. It is shown on your current Certificate of Insurance. If you pay by monthly instalments, the premiums means the total of the instalments you must pay for the full policy period.
rainwater run-off	water that flows over the ground, or backs-up, as a result of a storm, that is not a flood.
set	is a pair or group of items that belong together, are similar in appearance and are related by a common size, shape, colour, pattern or material.
site	is the land where your home is located and the yard or garden surrounding it that you use primarily for domestic residential purposes, at the address shown on your current Certificate of Insurance. The site includes any land or other area that touches your site and for which any statutory authority has made you responsible, but it does not include the nature strip outside your home.
Storm	<ul style="list-style-type: none"> • rain, thunderstorm, hail, snow • violent wind, cyclone, tornado.
Storm surge	is an increase in sea level that occurs because of an intense storm or cyclone and associated waves.
strata	any form of land title which allows for multiple titles to exist in or on a building or land where the common property is held under a single separate title.
tools of trade	are those items or equipment used in any business, trade or profession, but does not include your home office equipment.
us, we and our	is Insurance Australia Limited trading as NRMA Insurance.

Valuable Contents

are those contents items inside your home that you or your family own or are responsible for and you list separately for insurance cover inside your home – see Table 4.2 on page 55. Valuable Contents groups and sum insured's are shown separately on your current Certificate of Insurance.

You can purchase this as an optional cover.

you

all the people named as the insured on your current Certificate of Insurance.



CONTACT

ENQUIRIES AND NEW BUSINESS **132 132**

CLAIMS **131 123**

HELPLINE **132 900**

REPORT INSURANCE FRAUD **1800 237 283**

[NRMA.COM.AU](https://www.nrma.com.au)

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