

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Custom Home Insurance Extra Care PLUS

Prepared on: 1 March 2018

THIS IS NOT AN INSURANCE CONTRACT

CHUBB®



STEP 1 Understanding the Facts Sheet

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

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

Under this policy you set the maximum level of cover (subject to approval) and your payout is limited to that amount (*Sum insured*).

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/cover (see PDS and other policy documentation for details of others)*
Fire and explosion	Yes	Fire - Not covered for loss or damage caused by bushfire or grassfire for first 72 hours from commencement of insurance or loss or damage immediately affected whilst undergoing any process involving the application of heat.
Flood	Yes	Not covered for loss or damage caused by flood for the first 30 days from commencement of the policy. Not covered for exclusions listed below for 'Storm'.
Storm	Yes	Covered for rainwater as well as storm. Not covered for loss or damage to outdoor trees, shrubs or plants or contents in open air exceeding \$5,000.
Accidental breakage	Yes	Covered for fixed glass forming part of the furniture; telephone handsets or wall sets that you own; glassware, crystal, crockery or china and if you are a tenant and have insured your contents - glass, fixed shower bases, wash basins, sinks, toilets, cisterns, baths and spas owned by the landlord for which you are legally responsible. Not covered for other accidental breakage or loss or damage to glass in radios, tvs or visual display units; mobile phones; unfixed glass or a fracture which does not extend through the entire thickness of item.
Earthquake	Yes	All damage that occurs within a period of 48 hours will be regarded as one incident.
Lightning	Yes	Covered for thunderbolt as well as lightning.
Theft and Burglary	Yes	Not covered for loss or damage from theft or burglary by you or someone residing with you or any person acting with your knowledge or consent or who enters your home with your consent or if your home is not sufficiently furnished to be habitable. Not covered for contents in the open air exceeding \$5,000 for any one loss or theft from vehicles at the site exceeding \$5,000 for any one loss.
Actions of the sea	No	Not covered for loss or damage caused by the action of the sea, high water, tsunami or storm surge.
Malicious Damage	Yes	Not covered deliberate or intentional acts causing loss or damage by you or someone acting with your consent, or who lives at or entered your home with your consent.
Impacts	Yes	Covered for impact by any vehicle, aircraft, spacecraft, space debris, meteorite, falling tv or radio antennae, mast or satellite dish, falling tree, an animal, falling power or communications pole, tower or line. Not covered for loss or damage caused by falling trees if tree felling or lopping is done by you or with your consent or an animal that is kept at the site.
Escape of liquid	Yes	Covered for bursting, leaking, discharging or overflowing of fixed apparatus, tanks or pipes used to carry liquid. Not covered for repair or replacement of the item which failed.

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

High value items and collections	Yes	Covered for loss or damage caused by an insured event to properly catalogued collections of stamps, medals, coins or bullion up to \$5,000 for any one collection (similar collections will be regarded as one) and in total no more than 25% of sum insured for any one loss; pictures and works of art, tapestries and rugs up to \$25,000 for any one item; items of special value listed as 'specified contents' in your policy schedule up to the sum insured.
Items away from insured address	Yes/Optional	Covered for your home contents while temporarily removed from the site within Australia for up to 180 days up to 25% of the sum insured. Optional cover for accidental loss or damage of personal property items within Australia or New Zealand and elsewhere in the world for up to 90 days.

* The Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example we won't cover loss or damage caused by flood for the first 30 days from the commencement of the policy (subject to limited exceptions). To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you pay for each incident. A number of different excesses may apply in respect to this policy, for example this policy has a standard excess of \$300 for each claim (higher excesses may apply for some insured events). You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000 for any one claim or series of claims arising from any one event inclusive of all reasonable legal costs, charges and expenses. We will indemnify you as occupier of your home and the site resulting from an occurrence not related to the ownership of your home anywhere in the world. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 30 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

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

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

* the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

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

STEP 4 Seek more information

If you want more information on this policy contact us on 1300 00 2255 or visit www.customhomeinsurance.com.au

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

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