

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

ANZ Home Insurance Policy

Prepared on: 22 February 2021

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

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

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

Under this policy you set the maximum level of cover and 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/covers (see PDS and other policy documentation for details of others)* |
|---|-----------------|--|
| Fire and Explosion | Yes | Excludes loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy. |
| Flood | Yes | Excludes loss or damage caused by a flood or named cyclone that occurs within 48 hours of the start date of your Policy. |
| Storm | Yes | Excludes loss or damage caused by a storm surge except where it happens at the same time as a flood. |
| Accidental breakage | Yes | We refer to this event as "Accidental glass breakage". We will cover loss or damage to mirrors, glassware, crystal and glass in furniture. We offer a separate option for accidental loss or damage. |
| Earthquake | Yes | Excludes damage caused by any action of the sea. |
| Lightning | Yes | There are no specific conditions, exclusions or limits that apply to this event. |
| Theft and Burglary | Yes | Excludes loss or damage if the theft was by you, a tenant, somebody who resides at the home or someone else acting on your behalf. |
| Actions of the sea | No | We do not cover loss or damage caused by rise in the level of the sea, sea waves, high or king tides, tidal waves, storm surge, or any other movement of the sea other than tsunami. We only cover storm surge where it happens at the same time as flood. |
| Malicious Damage | Yes | Excludes loss or damage caused by malicious acts by you, a tenant, somebody who resides at the home or someone else acting on your behalf. |
| Impacts | Yes | Excludes loss or damage caused by any animal or bird eating, chewing, clawing or pecking. |
| Escape of liquid | Yes | Excludes loss or damage that is caused by water or liquid entering your buildings through an opening made for any buildings, renovation or repair work. |
| Cover for valuables, collections and items away from the insured address | | |
| High value items and collections | Yes | Refer to "Valuables" section in the PDS. We will pay a maximum of \$3,000 for jewellery and watches, unless we've agreed to cover them for more and they are listed under the "Specified valuables" optional benefit and set out in your Policy Schedule. |
| Items away from insured address | Optional | Our "Contents cover away from home" option covers your contents away from your home anywhere in Australia and New Zealand for up to 120 consecutive days. Different limits apply whilst outside Australia and New Zealand. |

* This 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 a limit of \$3,000 applies to jewellery, watches, items containing gold or silver, and collections (like stamps, money, medals). 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 may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example if you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. 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 \$30 million. 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 21 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 13 16 14 or visit www.anz.com/insurance.

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

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