

A close-up photograph of a metal lock mechanism, likely a Chubb Masterpiece Signature lock. The image shows a wooden handle on the left, a central metal knob, and various metal components of the lock. The lighting is dramatic, highlighting the textures of the wood and metal. The background is dark, making the lock stand out.

Masterpiece Signature

CHUBB®

Thank you for choosing Chubb Masterpiece Signature

For well over a century Chubb has been renowned worldwide for exceptional insurance coverage and service. We are one of the world's leading specialist insurers of higher valued homes and personal fine art, antiques and jewellery.

With Masterpiece Signature we specialise in insuring discerning individuals and families with significant assets to protect.

The Signature approach is unique. We have dedicated staff including appraisers, underwriters and claims specialists focusing on your needs.

We take pride in our distinctive approach to home insurance:

- Expert home appraisal to agree an appropriate sum insured for your house and to advise on a sum insured for contents.
- Exceptional coverage.
- An award winning claims team available to offer assistance with an ethos of fast, fair and fuss free claims payment.

Please read the Product Disclosure Statement and the Policy Wording carefully and do not hesitate to contact us should you wish to comment on any aspect of our service to you.

Chubb Insurance Australia Limited

Masterpiece Signature Table of Contents

Masterpiece Signature Product Disclosure Statement PDS 1

Masterpiece Signature Policy Wording A 1

Important information about the Masterpiece Signature Product Disclosure Statement and the Masterpiece Signature Policy Wording

This Masterpiece Signature Product Disclosure Statement (PDS) provides general information only and should be read in conjunction with the Masterpiece Signature Policy Wording (Policy Wording).

The PDS contains important information about Your rights and obligations including the cooling off period and the duty of disclosure. The terms and conditions of insurance cover are contained in the Policy Wording. The PDS and the Policy Wording contain important information that You should read carefully before deciding to take out the insurance cover. Other documents may form part of Our PDS and Policy Wording and, if they do, We will tell You in the relevant document.

This PDS and the Policy Wording are both important documents so please keep them in a safe place for future reference. Should You require any further information about this or any other product, please contact Your authorised financial services provider.

Masterpiece Signature Product Disclosure Statement

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Masterpiece Signature
Product Disclosure Statement

Definitions

Coverage Summary means the most recent Coverage Summary We issued to You, including any subsequent coverage updates.

PDS means this Masterpiece Signature Product Disclosure Statement.

Policy means Your entire Masterpiece Signature Policy, including this PDS, Policy Wording, Your Coverage Summary and any endorsements to the Policy Wording and Supplementary Product Disclosure Statements that may be issued by Us from time to time.

Policy Wording

The Policy Wording consists of six different optional coverage sections which are outlined in the Policy Wording table of contents.

Policy Period

The effective dates of Your Policy are shown in the Coverage Summary. Those dates begin at 4.00 p.m. standard time at the mailing address shown. All coverages under this Policy apply only to Occurrences that take place while this Policy is in effect.

We, Our, Us and Chubb mean Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence Number 239687).

You and Your mean the person named in the Coverage Summary, and a spouse (legal or de facto) who lives with that person.

Key Benefits and Risks

The Masterpiece Signature Policy Wording (Policy Wording) provides a number of benefits under the different sections of the Policy Wording. Each section also contains limits and exclusions which may pose a risk. It is important that You read the Policy Wording carefully and that You understand the extent of the cover Chubb offers. Benefits are payable if You suffer a loss that is covered under the Policy Wording during the Policy Period, unless an exclusion or condition applies. Before Chubb will pay a claim, You must meet the requirements for making a claim which are explained on page PDS13 of this PDS and on pages Y2 - Y4 of the Policy Wording.

The Policy Wording provides the optional covers described below.

Deluxe House Coverage

Provides cover against physical loss or damage to Your House.

Benefits include:

- a complimentary building appraisal may at Our option be provided to establish an accurate Sum insured;
- Extended Replacement Cost option whereby payment is not limited to the Sum insured;
- cash settlements available at Your option;
- other permanent structures covered up to 30% of the House Sum insured at that location;
- reasonable additional living expenses following a Covered Loss including accommodation for Your pets;
- reasonable costs incurred for emergency preventative measures taken up to \$10,000;
- environmental upgrade cover including a contribution up to \$25,000 to install a rainwater tank, solar power system, hot water heat exchange system or a grey water recycling system following a Covered Loss;
- reasonable expenses up to \$1,000 to replace water lost from your rainwater tank following a Covered Loss.

Risks include:

- cover for flood and action of the sea is excluded unless specifically noted in Your Coverage Summary;
- wear and tear is excluded;
- faulty planning, construction and maintenance are excluded.

Deluxe Contents Coverage

Provides cover against physical loss or damage to Your Contents anywhere in the world.

Benefits include:

- extended Replacement Cost available up to 120% of the Contents Sum insured;
- cash settlements available at Your option;
- high limits for special Contents including jewellery \$50,000 any one claim and \$25,000 per item; items made from precious metals \$100,000 any one claim; no limit for Fine arts and antiques;
- additions and alterations to Your unit covered up to 25% of the Contents Sum insured at that location;
- Business property covered up to \$100,000.

Risks include:

- cover for flood and action of the sea is excluded unless specifically noted in Your Coverage Summary;
- wear and tear is excluded;
- loss or damage caused by repairs and renovations is excluded.

Deluxe Home Business Property Coverage

Provides cover against physical loss or damage to Your Home Business property.

Benefits include:

- extra cover for Home Business continuation expenses, Loss of Business income, misuse of Home Business credit cards and Accounts receivable losses.

Risks include:

- cover for flood and action of the sea is excluded unless specifically noted in Your Coverage Summary;
- wear and tear is excluded.

Valuable Articles Coverage

Provides cover against physical loss or damage to Your Valuable Articles anywhere in the world.

Benefits include:

- cash settlements available at Your option;
- extended Replacement Cost cover for itemised articles with a current valuation following a covered total loss;
- payment for loss of market value following a partial loss to an itemised article;
- Cover for expenses incurred due to defective title or loss of or damage to works in progress.

Risks include:

- wear and tear is excluded;
- damage to Fine art caused by cleaning, repairing, refinishing, altering, restoring, reframing, retouching or being worked on is excluded.

Family Protection Coverage

Provides cover for expenses incurred following hijacking, cyberbullying, car-jacking, child abduction, stalking, home invasion, aggravated assault, air rage and road rage Occurrences.

Cover is excluded if You or a Family Member travel to a place listed as a destination to which You are advised not to travel or to which You should reconsider Your need to travel by the Australian Government Department of Foreign Affairs and Trade.

Personal Liability Coverage

Provides personal liability cover where You or a Family Member may be legally liable anywhere in the world.

Benefits include:

- Identity fraud expenses up to \$150,000 per Occurrence;
- Credit card, forgery and counterfeiting coverage up to \$50,000.

Risks include:

- Workers compensation is excluded;
- Business pursuits are excluded.

What Makes Up Your Masterpiece Signature Insurance Contract

Your insurance requirements and cover will depend on Your circumstances and on what Chubb agrees to provide. Not all sections of the Masterpiece Signature Policy Wording will apply to You. The precise coverage given will be subject to the terms, conditions and exclusions set out in the Masterpiece Signature Policy Wording and the Coverage Summary and any changes agreed to by Us. The Coverage Summary will be issued to You if Chubb accepts Your application for insurance.

The types of cover Chubb agrees to provide to You will be shown on Your Coverage Summary.

When Chubb accepts Your application, or Your existing Masterpiece Signature Policy is renewed or amended We enter into an insurance contract with You. Your insurance contract is made up of the following documents collectively known as Your Policy:

- Product Disclosure Statement (PDS);
- The Masterpiece Signature Policy Wording which commences on page A1;
- Your current and/or revised Coverage Summary; and
- Any Policy Wording endorsements or Supplementary Product Disclosure Statements that may be issued by Us from time to time.

Conditions and Costs

Terms, conditions and exclusions

The Policy contains conditions, limitations and exclusions which apply in various circumstances.

Please read the Coverage Summary, the Policy Wording this PDS and any applicable Supplementary Product Disclosure Statements or Policy Wording endorsements which may be issued from time to time, carefully for full details of making a claim, Your obligations and duties, Deductibles and the Policy terms and conditions which apply to each coverage section or which apply to the whole Policy as outlined in the terms and conditions of the Policy Wording on pages Y1 - Y6.

A number of exclusions apply to the different coverage sections of the Policy Wording and all of them are important. It is important that You carefully read and are aware of all Policy Wording exclusions within each coverage section which applies to You.

Policy Deductibles

If You make a claim under some sections of the Policy Wording, You may be required to pay a Deductible.

For example, if You have cover provided under the Deluxe Contents Coverage and there is a loss involving damage to Your household Contents to the value of \$40,000, and You are subject to a Deductible of \$1,000, then We will pay You \$39,000.

Details of applicable Deductibles are stated in Your Coverage Summary.

Premium

The cost of the Policy is the Total Premium Due as detailed in Your Coverage Summary. It is made up of Your premium plus any applicable government taxes and charges. The amount of these taxes and charges will be shown separately on Your Coverage Summary. We may pay a commission to Your insurance intermediary for arranging the Masterpiece Signature Policy. The premium payable will be determined by a number of factors which may include the construction of the home, the location of the property to be insured, the Sum insured, Your claims history, security at the location and the age and condition of the property to be insured. The premium payment may also be increased or decreased when changes are made to Your Policy or upon renewal.

We may cancel the Policy if You have failed to pay the Total Premium Due.

Policy eligibility

Eligibility for the Masterpiece Signature Policy is at the sole discretion of Chubb. Your eligibility may change from time to time and Chubb will determine whether or not the Masterpiece Signature Policy will be offered to You. When Chubb accepts Your application or on renewal of Your existing Masterpiece Policy or Your existing Masterpiece Signature Policy, Chubb's offer incorporating the Coverage Summary, PDS and Policy Wording will confirm if the Masterpiece Policy or the Masterpiece Signature Policy applies to You.

Duty of Disclosure

Your Duty of Disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984.

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

Answering Our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the contract.

Variations, extensions and reinstatements

For variations, extensions and reinstatements, You have a broader duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

What You do not need to tell Us

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Privacy Statement

In this Statement “We”, “Our” and “Us” means Chubb Insurance Australia Limited (Chubb).

“You” and “Your” refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted to Our website.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You. Sometimes, We may use Your Personal Information for Our marketing campaigns, in relation to new products, services or information that may be of interest to You. If You wish to opt out of Our marketing campaigns You can contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including but not limited to when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You but sometimes via a third party such as an insurance intermediary or Your employer (e.g. in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centres in Australia). In some circumstances, in order to provide Our services to You, We may need to transfer Your Personal Information to other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies), or third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time to time. Please contact us, if you would like a full list of the countries in which these third parties are located.

Where access to Our products has been facilitated through a third party (for example: insurance broker, online marketing agency etc) We may also share Your information with that third party.

In the circumstances where We disclose Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Masterpiece Signature
Product Disclosure Statement

Your Consent

In dealing with Us, You agree to Us using and disclosing Your Personal Information as set out in this Privacy Statement and Our Privacy Policy. This consent remains valid unless You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Our Privacy Officer.

Access to and correction of Your Personal Information

If you'd like a copy of your Personal Information or wish to correct or update it, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, or You would like a copy of Our Privacy Policy, please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

To request access to, update or correct your personal information held by Chubb, please complete Our Personal Information Request Form online or download it from www2.chubb.com/au-en/footer/privacy.aspx and return to:

Email: CustomerService.AUNZ@chubb.com
Fax: + 61 2 9335 3467
Address: GPO Box 4907 Sydney NSW 2001

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907 Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

Financial Claims Scheme

We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at www.codeofpractice.com.au and on request.

How to Make a Claim

Please contact Chubb directly at Your closest office if You wish to make a claim or if You would prefer, Your financial services provider can make a claim on Your behalf. For after hours emergencies where You are unable to contact Your financial services provider, call (02) 9335 3200. We can only accept responsibility for repairs or payment to third parties under a claim where You have told Us about them beforehand and We have accepted Your claim. Full details of what You must do for Us to consider Your claim are detailed on pages Y2 - Y4 of Your Policy Wording.

Cooling Off Period

You have 21 days to consider the information contained in Your Policy. This is Your cooling off period. If You would like, and provided You have not made a claim under Your Policy, You have the right to cancel Your insurance. We will refund in full any premium You have paid.

To exercise this right You must notify Chubb in writing or electronically within 21 days from the date Your Policy first takes effect.

Cancelling Your Policy

This Policy may be cancelled by You (if Your Policy permits) at any time by giving Us notice in writing of the future date the cancellation is to take effect. We may cancel this Policy in accordance with the Insurance Contracts Act (Cth) 1984 as amended. Should We or You cancel Your Policy, We shall retain a pro rata proportion of the premium for the time the Policy has been in force.

Refund

In the event of cancellation by You or by Us, We will refund premium based on the effective date of cancellation or as soon as possible afterwards. Any return premium will be calculated on a pro-rata basis relating to the time on risk and will depend upon any claims made by You. However, We will not refund any premium in the event We have paid a claim for:

- a lost or totally destroyed Valuable article;
- a loss for the maximum Sum insured provided under any coverage part(s) of this Policy.

Complaints and Dispute Resolution

We take the concerns of Our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that You can access. Please note that if We have resolved Your initial complaint to Your satisfaction by the end of the 5th business day after We have received it, and You have not requested that We provide You a response in writing, the following complaint handling and internal dispute resolution process does not apply. The exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

Stage 1 - Complaint Handling Procedure

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Us at:

The Complaints Officer
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O 1800 815 675
E Complaints.AU@chubb.com

The members of Our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide Us with Your claim or Policy number (if applicable) and as much information as You can about the reason for Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation. We will respond to Your complaint in writing within fifteen (15) business days provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames and, if We cannot agree, You may request that Your complaint is taken to Stage 2 and referred to Our internal dispute resolution team. We will otherwise keep You informed about the progress of Our response at least every ten (10) business days, unless You agree otherwise.

Stage 2 - Internal Dispute Resolution Procedure

If You advise Us that You wish to take Your complaint to Stage 2, Your complaint will be reviewed by members of Our internal dispute resolution team, who are independent to Our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact Our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
O +61 2 9335 3200
F +61 2 9335 3411
E DisputeResolution.AU@chubb.com

Masterpiece Signature
Product Disclosure Statement

Please provide Us with Your claim or Policy number (if applicable) and as much information as You can about the reason for Your dispute.

We will keep you informed of the progress of Our review of Your dispute at least every ten (10) business days and will respond to Your dispute in writing within fifteen (15) business days, provided We have all necessary information and have completed any investigation required. In cases where further information or investigation is required, We will work with You to agree reasonable alternative time frames. If We cannot agree, You may refer Your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If Your complaint or dispute falls outside the FOS Terms of Reference, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

Stage 3 - External Dispute Resolution

If You are dissatisfied with Our internal dispute determination, or We are unable to resolve Your complaint or dispute to Your satisfaction within forty-five (45) days, You may refer Your complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and We agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
O 1800 367 287
F +61 3 9613 6399
E info@fos.org.au
www.fos.org.au

If You would like to refer Your dispute to FOS you must do so within 2 years of the date of Our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

Masterpiece Signature Policy Wording

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Introduction

This is Your Masterpiece Signature Policy Wording (Policy Wording). Together with Your Coverage Summary, it explains Your coverages and other conditions of Your insurance in detail. The coverages that apply to Your Policy are detailed in Your Coverage Summary.

Agreement

We agree to provide the insurance described in this Policy in consideration for payment of Your premium and compliance with the Policy conditions.

Definitions

In this Policy Wording, We use words in their plain English meaning. Words with special meanings are defined in the part of the Policy Wording where they are used. The few defined terms used throughout the Policy Wording are defined here:

Business means any employment, trade, occupation, profession or farm operation including the raising or care of animals.

Coverage Summary means the most recent Coverage Summary We issued to You, including any subsequent coverage updates.

Family Member means any person who lives with You, who is

- i. Your relative;
- ii. under 25 and in Your care;
- iii. under 25 and in Your relative's care or
- iv. a student under 25 who is a resident of Your household and in Your care who is temporarily away at school

Occurrence means a loss or accident or damage or a series of losses, accidents or damages arising out of any one event to which this insurance applies occurring within the Policy Period, irrespective of the number of claims. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one Occurrence.

Policy means Your entire Masterpiece Signature Policy, including the Policy Wording, Your Coverage Summary, any endorsements to the Policy Wording, Product Disclosure Statement and any Supplementary Product Disclosure Statement that may be issued by Us from time to time.

Policy Period

The effective dates of Your Policy are shown in the Coverage Summary. Those dates begin at 4.00 p.m. standard time at the mailing address shown. All coverages under this Policy apply only to Occurrences that take place while this Policy is in effect.

We, Our, Us and Chubb mean Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence Number 239687).

You and Your means the person named in the Coverage Summary, and a spouse (legal or de facto) who lives with that person.



Deluxe House Coverage

This part of Your Policy Wording provides You with cover for physical loss or damage to Your House subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Covered Loss means the physical loss or damage to Your House or other property covered under this part of Your Policy Wording subject to the terms, conditions and exclusions in this Policy.

House means the main dwelling and attached buildings including underground services supplying the main dwelling and attached buildings, at each location named in Your Coverage Summary.

Reconstruction Cost means the amount required at the time of loss to repair or rebuild the House, whichever is less, at the same location with the same design, quality of materials and workmanship which existed before the loss. This includes Fees and Associated costs. Reconstruction Cost does not include payment for the excavation, replacement or stabilisation of land under or around Your House. We will not pay for any fees incurred in preparing or furthering any claim under this Policy.

Fees and Associated costs means architects', surveyors and legal fees necessarily incurred to repair, replace or rebuild Your House.

How We Will Pay Your Claim

Sum insured

The Sum insured for each House for each Occurrence is shown in the Coverage Summary. We may change this amount from time to time to the value of the property as determined by valuation. The premium will be adjusted in accordance with Our standard rating. To help You and Us agree on the appropriate Sum insured, We may, but are not obligated to, conduct appraisals of Your House and other permanent structures.

Inflation Protection

During the Policy Period the Sum insured will be increased daily to reflect the current effect of inflation. At the time of a Covered Loss Your House Sum insured will include any increase in the Consumer Price Index (all groups) from the beginning of the Policy Period. When the Policy is renewed the Sum insured and the premium will reflect the then current costs and values.

Deductible

Deductible means the amount You are required to pay towards the cost of Your claim, as shown in Your Coverage Summary. In some circumstances We may impose a special Deductible and, if We do so, We will tell You.

The Deductible applies in respect of each Occurrence. No Deductible applies to a Covered Loss of more than \$50,000 except when the vacant House Deductible applies.

Vacant House Deductible

If the House has been substantially empty of all unfixed furnishings and all Contents for more than 60 consecutive days at the time of a Covered Loss, and You did not notify Us it would be vacant, the Deductible will be increased to 5% of the Sum insured shown on Your Coverage Summary (unless it is already 5% or greater). An additional premium will also be charged on a vacant House, effective the date it becomes vacant. The vacant House Deductible is not waived on any Covered Loss.

If an Occurrence gives rise to a Covered Loss under both the Deluxe House Coverage and the Deluxe Contents Coverage, We will only apply one deductible to the loss. If the Deluxe House Coverage Deductible and the Deluxe Contents Coverage Deductible are different, We will apply the greater of the Deductibles to the loss.

Payment basis

Your Coverage Summary indicates the payment basis for each House.

Extended Replacement Cost

If the payment basis shown in Your Coverage Summary is extended Replacement Cost, We will pay the Reconstruction Cost even if this amount is greater than the Sum insured for Your House shown in Your Coverage Summary.

Verified Replacement Cost

If the payment basis shown in Your Coverage Summary is verified Replacement Cost, We will pay the Reconstruction Cost up to the Sum insured shown in the Coverage Summary whether or not You actually repair or rebuild Your House.

We will pay extended Replacement Cost and verified Replacement Cost, as applicable, subject to the following conditions:

- You must maintain the Sum insured, including any adjustments made by Us based on appraisals, revaluations and annual adjustments for inflation, and advise Us of any additions, alterations or renovations to Your House or other permanent structures. You must notify Us at the beginning of construction and We will amend the Sum insured for Your House or Other permanent structures as shown in Your Coverage Summary to reflect the Reconstruction Cost.
- If You do not repair, replace or rebuild Your House or other permanent structure at the same location, the payment basis will be verified Replacement Cost.

- If at any time:
 - You are newly constructing Your House or other permanent structure; or
 - You are constructing additions, alterations, or renovations to Your House or other permanent structure that results in You living out of the House during any part of the construction, or such that a House rented to others cannot reasonably be lived in during any part of the construction; or
 - the Reconstruction Cost of additions, alterations, or renovations to Your House is at least \$300,000 or more than 10% of the Sum insured for the House, whichever is less; or
 - the Reconstruction Cost of additions, alterations, or renovations to Your other permanent structure is at least \$300,000 or more than 10% of the Sum insured for the House, whichever is less,

then the payment basis for Your House or other permanent structures will be verified Replacement Cost. Verified Replacement Cost will remain Your payment basis until construction is completed and You have notified Us.

- If You have a partial loss to Your House and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, We will only pay the Reconstruction Cost less depreciation unless You are prevented from repairing or replacing the lost or damaged property due to inaction of the local council or such like authority which is beyond Your control.
- If You cannot repair, replace or rebuild Your home because Your primary mortgagee or its assignees has recalled Your mortgage, We will pay the Reconstruction Cost up to the Sum insured shown in the Coverage Summary for Your House.

Extra Coverages

These coverages are included in Your Deluxe House Coverage and are in addition to the Sum insured for Your House unless stated otherwise or an exclusion applies. The Deductible applies to Extra Coverages unless stated otherwise.

Other permanent structures

We cover other permanent structures on the grounds of Your House. For a Covered Loss to these structures, We will pay up to a total of 30% of the House Sum insured for the location at which a Covered Loss to these structures occurs, plus any additional amount of coverage shown in the Coverage Summary for other permanent structures at this location. The same payment basis applies to other permanent structures as that which applies to the House itself.

Additional living expense

If a Covered Loss makes Your House or other permanent structure uninhabitable, We cover certain expenses below. There is no Deductible for this coverage.

Extra living expenses

We cover the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living. We cover this increase for the reasonable amount of time it should take to restore Your House or other permanent structure to a habitable condition or if You or members of Your household permanently relocate, the shortest amount of time required to settle elsewhere. However, if You are newly constructing Your House or other permanent structure or constructing additions, alterations, or renovations to Your House or other permanent structure at the time of a Covered Loss, We only cover the increase in Your normal living expenses incurred by You for the reasonable amount of time required to restore the House or other permanent structure to the condition it was in prior to the Covered Loss. This period of time is not limited by the expiration of this Policy.

Extra boarding expenses for pets

If You are entitled to a benefit payable under the extra living expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for the time You are receiving the extra living expenses up to a maximum of \$30,000.

Fair rental value

If a Covered Loss makes a part of Your House or other permanent structure which You usually rent to others uninhabitable, We cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. This period of time is not limited by the expiration of this Policy.

Forced evacuation

If You are forced to evacuate Your House and other permanent structure as a direct result of a Covered Loss or a reasonable threat of a loss covered under this Policy, We cover the reasonable increase in Your normal living expenses incurred by You that is necessary to maintain Your household's usual standard of living. We also cover any loss in fair rental value if Your House or other permanent structure is usually held for rental. We do not cover any loss due to cancellation of a lease or agreement. We cover these forced evacuation expenses for up to 120 days, even if the Policy Period ends during that time.

Evacuation boarding expenses for pets

If You are entitled to a benefit payable under the forced evacuation expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for a maximum period of 120 days up to a maximum of \$10,000.

Emergency clothing and essential purchases

If You or a Family Member are not able to access Your House due to a covered forced evacuation, We will pay up to a maximum \$10,000 for essential replacement clothing and toiletry items You or a Family Member need to purchase.

Emergency power

If following a Covered Loss caused by storm or flood Your House is without power for a period of more than 24 hours, We will reimburse You for the reasonable cost You incurred, up to \$1,000, to purchase a Generator system.

There is no Deductible for this coverage.

Generator system means a generator that can supply backup electricity to maintain essential services for Your House or other permanent structures when there is a loss of electrical power.

Loss of metered water

If metered water escapes from Your household heating or water system at Your House, We cover the cost of metered water.

Water detection expenses

We will reimburse You for the reasonable expense You incur, up to \$1,000, to install a Water Leak Detection and Control System following a covered water damage loss to Your House or Your other permanent structures within the Policy Period. This cover applies only if:

- the amount of the covered water damage loss is \$10,000 or more prior to the application of the Deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating or air conditioning system; and
- the installation of a Water Leak Detection and Control System was the first time such a system was installed in Your House or other permanent structures.

There is no Deductible for this coverage.

These payments do not increase the amount of cover for Your House or other permanent structures

Water Leak Detection and Control System means a system in Your House or other permanent structures that monitors:

- areas containing plumbing devices, appliances and other outlets for a water leak and if detected, closes the main water supply pipe; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply pipe.

Land

If there is a Covered Loss to Your House or other permanent structure and the related repair or rebuilding requires excavation, replacement or stabilisation of land under or around Your House or other permanent structure, We will also pay up to 10% of the amount of the Covered Loss to Your House or other permanent structure for the excavation, replacement or stabilisation of the land.

Landscaping

We cover trees, shrubs, plants and lawns at Your House against the perils of fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft and loss caused by a vehicle or aircraft.

We will pay up to a total of 10% of the Sum insured shown in the Coverage Summary for the House at which the loss occurs, but not more than \$20,000 for any one tree, shrub or plant. If Your payment basis is extended Replacement Cost, the 10% is applied to the increased amount of coverage.

This Extra Coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss.

Tree removal

Unless covered elsewhere under this Policy Wording, We will pay the reasonable expenses You incur up to a total of \$5,000 for each Occurrence to remove trees which have fallen, or trees threatening to fall and cause damage to Your House or neighbouring premises, due to wind, hail, sleet or the weight of ice or snow, fire, lightning, explosion, riot or civil commotion, earthquake or malicious mischief. These payments apply only to fallen trees, or trees threatening to fall and cause damage, at a location shown in the Coverage Summary.

This Extra Coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss. There is no Deductible for this coverage.

Fire department charges

If a fire department is called to protect Your House or its grounds against a Covered Loss or potential Covered Loss, We will pay up to \$5,000 for any charges imposed by law or assumed by written agreement. There is no Deductible for this coverage.

Lock replacement

If the keys to Your House are lost or stolen, We will pay the cost of replacing the locks. In addition, if the keys which are lost or stolen contain an electronic unlocking device to Your car on the same key ring which is lost or stolen at the same time, We will pay the cost of replacing the electronic unlocking device up to a maximum of \$5,000.

You must notify Us in writing within 72 hours of discovering this loss. There is no Deductible for this coverage.

Debris removal

Unless covered elsewhere under this Policy Wording, We cover the reasonable necessary expenses You incur as a result of a Covered Loss to demolish damaged covered property. We also cover the reasonable necessary expenses You incur to remove debris resulting from a Covered Loss including the property that caused a Covered Loss. We will pay up to 30% of the Sum insured for Your House shown in the Coverage Summary.

Emergency repairs

After a Covered Loss, We cover the reasonable expenses You incur for necessary emergency repairs made solely to protect Your House or other permanent structure against further covered damage. These payments do not increase the Sum insured for Your House or other permanent structures.

Modification costs

We cover You or a Family Member for the necessary expenses, up to a maximum of \$100,000, to make modifications to Your House, so that You may remain in Your House, if You or a Family Member is permanently disabled as the result of an accident during the Policy Period.

Permanently disabled means:

- permanent physical severance at or above both ankles or permanent total loss of use of both legs or feet; or
- permanent physical severance at or above both wrists or permanent total loss of use of both arms or hands; or
- total and irrevocable loss of sight in both eyes.

Construction works and materials

We will cover the works, building materials and construction supplies owned by You at each location listed in the Coverage Summary for use in the construction, addition, alteration or renovation of Your House or other permanent structure up to 10% of the Sum insured for the House or \$300,000, whichever is less. You must notify Us before the building works begin and if the cost of the building work exceeds this amount it is Our decision whether to accept the increased risk of the insurance and, if so, on what terms.

These payments apply only to a Covered Loss, and they do not increase the Sum insured for Your House or other permanent structures.

Rebuilding to code

After a Covered Loss, We cover the necessary cost of conforming to any law or to any ordinance that requires or regulates:

- the repair, replacement, or rebuilding or demolition of the damaged portion of Your House or other permanent structures made necessary by the Covered Loss;
- the demolition, replacement, or rebuilding of the undamaged portion of Your House or other permanent structure necessary to complete the repair, replacement or rebuilding of the damaged portion of Your House or other permanent structure; or
- the demolition of the undamaged portion of Your House or other permanent structure when Your House or other permanent structure must be totally demolished.

If You do not repair Your House or other permanent structures or rebuild it at the same location, this coverage does not apply. We do provide coverage if it is determined that Your House or other permanent structure must be relocated due to zoning or land use regulations of the Commonwealth, State, Territory or Local Government.

Mortgage discharge

We will pay the reasonable legal costs to discharge Your mortgage if Your claim is for a total loss under this Policy up to a maximum of \$5,000.

Mould remediation expenses

We provide coverage for Mould remediation expenses You incur, made necessary by a covered water damage loss to Your House, other permanent structure, or to Contents if Deluxe Contents Coverage is provided under Your Policy. For each Occurrence, We will pay up to a total of \$25,000, plus any additional amount of coverage shown in the Coverage Summary for Mould remediation expenses at this location. This coverage applies only to the portion of the House, other permanent structure or Contents, which directly sustained the covered water damage loss. These payments do not increase the Sum insured for Your House, other permanent structure or Contents.

We also provide coverage for temporary relocation expenses You incur, made necessary by Mould remediation. For each Occurrence, We will pay up to 20% of the total amount of Mould remediation expense coverage. There is no Deductible for temporary relocation expenses.

Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Mould remediation means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality for Mould;
- testing the surfaces and materials of Your House, other permanent structure or Contents for Mould;
- developing a Mould remediation plan; and
- implementing a Mould remediation plan including the clean up, removal, containment, treatment, or disposal of Mould.

Mould remediation also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to Mould; and
- repairing or replacing covered property damaged or removed solely due to Mould.

Temporary relocation expenses means:

- the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living for the reasonable amount of time required to complete Mould remediation; and
- the fair rental value of that part of Your House rented or held for rental, for the reasonable amount of time required to complete Mould remediation, during the period of time it is usually rented.

Contents means personal property You or a Family Member owns or possesses covered by Us.

We will not make any additional payments for Mould remediation expenses or Temporary relocation expenses under any other Extra Coverage. The amount of coverage for Mould remediation expenses and Temporary relocation expenses is the most We will pay for the sum of all Mould remediation expenses and Temporary relocation expenses, regardless of the number of covered water damage losses that occur during the Policy Period.

Trespass cover

We will cover up to \$10,000 to remove litter or debris caused by unlawful trespassing or illegal dumping on Your land, or water features at Your House, or other permanent structures.

Emergency preventative measures

We will pay up to \$10,000 for costs incurred by You in taking temporary measures which are reasonable to avoid or mitigate a potential claim caused by storm, flood, bushfire or other natural catastrophe.

Environmental upgrade expenses

If You have a Covered Loss to Your plumbing, irrigation, water heating or energy system We will pay up to \$25,000 for the reasonable expenses incurred by You to install any combination of the following:

- rainwater tank;
- solar power systems, including solar hot water systems or photo-voltaic (PV) power systems;
- hot water heat exchange system; and
- grey water recycling system.

This cover applies only if:

- the amount of the Covered Loss is \$25,000 or more prior to the application of the Deductible; and
- the installation of a rainwater tank, solar power system, hot water heat exchange system and grey water recycling system was the first time such a system was installed at Your House.

This payment does not increase the amount of cover for Your House. There is no Deductible for this coverage.

rainwater tank system includes:

- a rainwater tank;
- water pump and wiring;
- foundation or tank stand;
- pipes connecting the roof to the tank; and
- installation costs.

solar power system includes:

- solar or PV panels;
- water tank, pump;
- electrical wiring;
- foundation or tank stand;
- pipes connecting the roof solar panels to the tank; and
- installation costs.

hot water heat exchange system includes:

- heat exchange system;
- electrical wiring;
- foundation or tank stand;
- water pipes; and
- installation costs.

grey water recycling system includes:

- recycling system;
- distribution pipes and connectors;
- outlet housings; and
- installation costs.

Utility expenses

If You have a Covered Loss to Your solar, wind or geothermal electrical power-generating system or to Your alternative water system on the grounds of Your House, We provide coverage for utility expenses. The maximum amount We will pay for all utility expenses is \$25,000 in total for each Occurrence. Coverage for utility expenses only applies if You begin to repair or replace the applicable damaged or lost solar, wind, geothermal electrical power-generating system or alternative water system within 30 days of the Occurrence. These payments do not increase the amount of cover for Your House or other permanent structures.

Utility expenses means power utility expenses, power utility income and alternative water expenses.

Power utility expenses

If a Covered Loss to Your solar, wind or geothermal electrical power-generating system on the grounds of Your House makes it necessary for You to purchase all of Your electrical power from a power utility company, We cover the increase in these power utility expenses for the reasonable amount of time required to repair or replace Your solar, wind or geothermal electrical power-generating system.

Power utility income

If a Covered Loss to Your solar, wind or geothermal electrical power-generating system on the grounds of Your House causes a loss of Your power utility income, We cover this loss of Your power utility income for the reasonable amount of time required to repair or replace Your solar, wind or geothermal electrical power-generating system.

Our payment will be based upon the average of Your power utility income over the 12 month period immediately prior to the Covered Loss.

Power utility income means income paid to You, or renewable energy certificates or other similar monetary credits issued to You by a power utility company for the excess electrical power produced by Your solar, wind or geothermal electrical power-generating system.

Alternative water expenses

If a Covered Loss to Your alternative water system makes it necessary for You to purchase replacement water for residential watering of the grounds of Your House, We cover the increase in these water expenses for the reasonable amount of time required to repair or replace Your alternative water system. We do not cover this increase if the Covered Loss is only to the alternative water system's sprinkler heads.

Alternative water system means a plumbing system and its components, including cisterns and holding tanks, permanently installed on the grounds of Your House to supply or reuse non-potable, untreated or partially treated household waste water, ground water or rain water for residential watering of the grounds of Your House in accordance with Your local building regulations. An alternative water system does not include a water well.

Rainwater tank loss

If You have a Covered Loss to Your rainwater tank on the grounds of Your House which results in the loss of water from Your rainwater tank, We will contribute up to \$1,000 for the reasonable expenses You incur to replace the water lost.

This payment does not increase the amount of cover for Your House. There is no Deductible for this cover.

Unlimited trace and access

If water, gas or oil escapes from Your Household heating, cooking or water system, We cover the cost of removing and replacing any part of Your House or Other permanent structure necessary to repair Your Household heating, cooking or water system. We do not cover loss or damage to the Household heating, cooking or water system itself.

Exclusions

These exclusions apply to Your Deluxe House Coverage, including the Extra Coverages, unless stated otherwise. The words “caused by” mean any loss that is contributed to, made worse by, or in any way results from that peril.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot, warping, insects or vermin. We do insure subsequent Covered Loss unless another exclusion applies.

Fungi and Mould

We do not cover any loss caused by the presence of Mould, however caused, or any loss caused by Mould, other than as provided under the Extra Coverage “Mould remediation expenses”. We do cover Mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and break-down

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i. You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii. a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent Covered Loss unless another exclusion applies.

Contamination

We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. We do not cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals

We do not cover any loss caused by vermin, insects, or rodents. We do insure subsequent Covered Loss unless another exclusion applies.

Structural movement

We do not cover any loss caused by settling, cracking, shrinking, bulging or expansion. We do insure subsequent Covered Loss unless another exclusion applies.

Special rules for escaping water

If any of the causes of loss previously described in the exclusions for wear and tear, fungi and Mould, inherent vice and breakdown, contamination, loss by animals or structural movement cause water to escape from within a household appliance, swimming pool or plumbing, heating or air conditioning system, We cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for wear and tear, fungi and Mould, inherent vice and breakdown, contamination, loss by animals or structural movement. This coverage also includes the cost of tearing out and replacing any part of the House or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Flood and action of the sea

We do not cover any loss caused by flood or action of the sea. Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, river, creek or other natural watercourse (whether or not these have been altered or modified), reservoir, canal or dam. Action of the Sea means waves, tidal waters or spray from any of these even if it is driven by wind.

We do not cover any loss, including impact, which occurs to a pontoon, jetty, dock, pier or similar structure due to flood, irrespective of whether or not the pontoon, jetty, pier or such structure is on normally dry land.

We do cover subsequent Covered Loss unless another exclusion applies.

We do cover damage caused by tsunamis. Tsunami means a sea wave caused by a disturbance of the ocean floor or by a seismic movement.

Freezing damage to outside structures

We do not cover losses caused by freezing, thawing, ice or snow even if the ice or snow is driven by wind to any: fence, arbor, footpath, patio, landing or step, septic system, swimming pool or hot tub including their installed equipment, footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of Your House or other permanent structure, retaining wall, bulkhead, pier, wharf, dock or bridge. We do insure subsequent Covered Loss unless another exclusion applies.

Failure to protect

We do not cover any loss or damage caused by Your failure to use all reasonable means to protect Your property before, at, or after the time of a loss.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a Family Member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Coverage Summary, that person's spouse, a Family Member, or a person who lives with You.

We do cover You or a Family Member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one which is done deliberately with conscious design. This exclusion will not apply when the loss is caused by an intentional act committed for the purpose of preventing Personal injury or Property damage or eliminating danger to persons or property.

Faulty planning, construction or maintenance

We do not cover any loss caused by the faulty acts, errors or omissions of You or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place at or away from the House listed in the Coverage Summary.

We do insure subsequent Covered Loss unless another exclusion applies. Planning includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. Construction or maintenance includes grading, compacting, materials, workmanship, and parts or equipment used for construction, repair or maintenance.

Earth movement

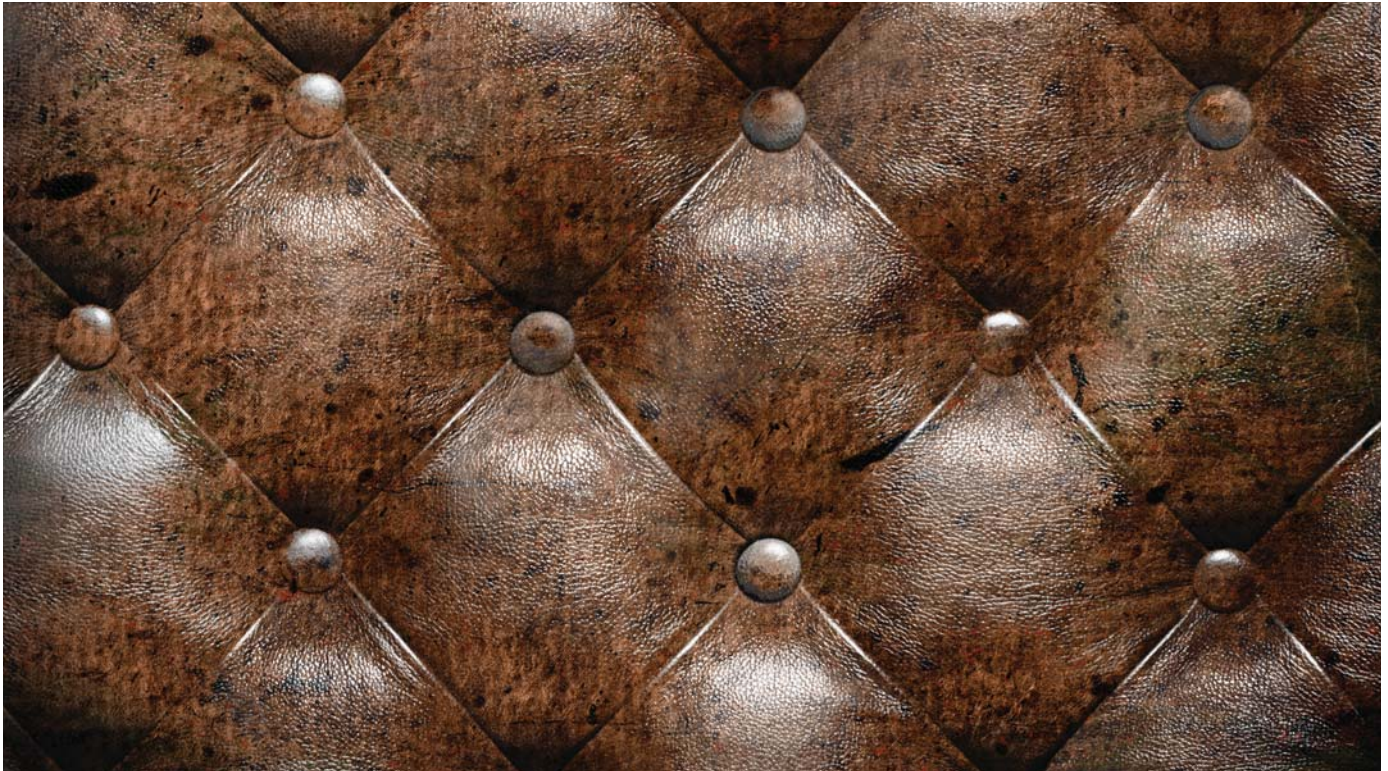
We do not cover any loss caused by earth movement from any cause including volcanic eruptions, landslides, mud flows and the sinking, rising or shifting of land unless caused directly by earthquake. We do insure subsequent Covered Loss due to fire, explosion, theft or glass breakage unless another exclusion applies.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. We do insure subsequent Covered Loss due to fire resulting from a nuclear reaction unless another exclusion applies.



Deluxe Contents Coverage

This part of Your Policy Wording provides You with coverage against physical loss or damage to Your Contents anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Contents means personal property You or a Family Member owns or possesses. Contents includes carpets and curtains.

Covered Loss means the physical loss or damage to Your Contents or other property covered under this part of Your Policy Wording subject to the terms, conditions and exclusions in this Policy.

Replacement Cost means the full cost to replace the Contents without deduction for depreciation or the amount required to repair the damage, whichever is less, up to the Sum insured.

Your Residence means Your Residence with Deluxe Contents Coverage listed in Your Coverage Summary.

How We will Pay Your Claim

Sum insured

The Sum insured for Contents at each Residence for each Occurrence is shown in the Coverage Summary. You agree that We may change this amount when valuations are conducted and when the Policy is renewed, to reflect current costs and values. The premium will be adjusted in accordance with Our standard rating.

Inflation protection

During the Policy Period, the Sum insured will be increased daily to reflect the current effect of inflation. At the time of a Covered Loss, Your Contents Sum insured will include any increase in the Consumer Price Index (all groups) from the beginning of the Policy Period.

If, after a Covered Loss to both House and Contents, We pay more than the House Sum insured because of extended Replacement Cost, We will automatically increase the Contents Sum insured for that loss by the same percentage that We increased the amount of House coverage.

Payment basis

The payment basis for Contents is Replacement Cost.

Extended Replacement Cost

If the Replacement Cost exceeds the Sum insured shown in Your Coverage Summary, We will pay up to 20% more than the Sum insured if necessary, for the Replacement Cost. Extended Replacement Cost is provided on the condition that You maintain at least the Sum insured for Your Contents as previously agreed including any adjustment by Us based on appraisals, re-evaluations and annual adjustments for inflation.

For a Covered Loss to Contents, the amount of coverage depends on where the loss occurs.

At Your Residence

If the Covered Loss takes place at Your Residence with Contents Coverage in this Policy, We will pay up to the Contents Sum insured at that Residence, for each Occurrence.

Away from Your Residence

If the Covered Loss takes place away from any Residence You own or live at, for each Occurrence We will choose the location which is most favourable to You as the single listed location on which the payment is to be made.

At a Residence not listed in this Policy

If the Covered Loss takes place at a Residence You own or live at that does not have Contents coverage listed in this Policy or any other Policy issued by a direct or indirect subsidiary of Chubb, We will pay up to 10% of the highest Sum insured for Contents in this Policy, for each Occurrence. However, Contents in a newly acquired principal Residence is not subject to this limitation, for the 90 days immediately after You begin to move Your Contents there.

We will choose the location which is most favourable to You as the single listed location on which the payment is to be made.

Regardless of the number of policies providing You with Contents coverage, payment will be made based only on this chosen location and will not be made under more than one Policy.

Deductible

Deductible means the amount You are required to pay towards the cost of Your claim, as shown in Your Coverage Summary. In some circumstances We may impose a special Deductible and, if we do so, we will tell You.

The Deductible applies in respect of each Occurrence. No Deductible applies to a Covered Loss of more than \$50,000 except when the vacant House Deductible applies.

Masterpiece
Policy Wording - Deluxe Contents Coverage

Vacant House Deductible

If the House has been substantially empty of all unfixed furnishings and all Contents for more than 60 consecutive days at the time of a Covered Loss, and You did not notify Us it would be vacant, the Deductible will be increased to 5% of the Sum insured shown on Your Coverage Summary (unless it is already 5% or greater). An additional premium will also be charged on a vacant House, effective the date it becomes vacant. The vacant House Deductible is not waived on any Covered Loss.

If an Occurrence gives rise to a Covered Loss under both the Deluxe House Coverage and the Deluxe Contents Coverage, We will only apply one Deductible to the loss. If the Deluxe House Coverage Deductible and the Deluxe Contents Coverage Deductible are different, We will apply the greater of the Deductibles to the loss.

Pairs, sets and parts

For Covered Loss or damage to a pair or set, or to part of a larger unit, We will pay the lesser of the following:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if You agree to surrender the undamaged article(s) of the pair, set or parts to Us and We agree to accept them, We will pay You the full Replacement Cost of the entire pair, set or parts.

Special limits

For a Covered Loss to each category of Contents listed below, We will not pay more than the amounts shown. These special limits do not increase the Sum insured for Your Contents or on any item covered elsewhere in this Policy.

Item	Special Limit
Legal tender , travellers cheques, bank notes, stored value cards, bullion, gold, silver, platinum, or tokens.	\$5,000
Securities , accounts (other than accounts covered under Extra Coverages - "Account Funds"), deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports or tickets. However, when this property is located in a bank vault or bank safe deposit box rented in the name of You or a Family Member having authorised access, Your full Contents coverage away from Your Residence will apply for a Covered Loss.	\$5,000
Trailers	\$5,000
Watercraft including boats, canoes, rafts and jet skis and their furnishings, equipment and outboard motors.	\$10,000
Jewellery , watches or precious and semi precious stones, whether set or unset that are lost, misplaced or stolen.	\$25,000 per item up to \$50,000 per occurrence
Furs that are lost, misplaced or stolen.	\$5,000
Items of precious metals including silverware, tableware, trays, trophies and similar household articles, other than jewellery, which are made of gold, gold-plate, silver, silver-plate, pewter or platinum.	\$100,000
Collectible stamps, coins and medals However when this property is located in a bank vault or bank safe deposit box rented in the name of You or a Family Member having authorised access, Your full Contents coverage away from Your Residence will apply for a Covered Loss.	\$5,000
Guns that are lost, misplaced or stolen.	\$5,000

Extra Coverages

These coverages are included in Your Deluxe Contents Coverage and are in addition to the Sum insured for Your Contents unless stated otherwise or an exclusion applies. The Deductible applies to Extra Coverages unless stated otherwise.

Business property

If You conduct Your Business from the Residence listed in the Coverage Summary, We will pay up to \$100,000 for a Covered Loss to Business property You own or possess.

Business property means furniture, supplies, equipment, inventory, books, records, and electronic data processing property used to conduct Your Business.

Newly acquired items

We cover Your newly acquired Contents for 25% of the highest amount of Deluxe Contents Coverage as listed on Your Coverage Summary but You must request cover for the newly acquired Contents within 90 days after You acquire them and pay Us the additional premium from the date acquired. We reserve the right not to insure the newly acquired Contents after the 90th day.

Electronic data restoration

We cover Your personal data and electronic Contents stored on Your personal computer or electronic data processing property which You own or possess. We will pay up to \$20,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic Contents as a result of a Covered Loss or the introduction of a computer worm, virus or other malware. Electronic Contents means non recoverable purchased eBooks, software, application software (apps), music and movie files.

Electronic data processing property means:

- electronic data processing equipment and their accessories;
- portable devices such as smartphones, electronic reading devices, tablets, handheld computers or similar devices;
- software; and
- data stored on software.

Endangered property

Covered Contents removed from Your Residence because the Residence is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the Sum insured for Your Contents.

Event Cancellation

We will indemnify You up to a total of \$50,000 per Policy Period for irrecoverable costs and expenses You directly incur or are directly responsible for if Your Event is necessarily cancelled prior to the commencement of Your Event as a direct result of any sudden and accidental Occurrence beyond Your control.

Event means a personal non-profit making party, celebration or other social gathering taking place indoors, outdoors or in a temporary structure(s) and arranged by You or Your representative tasked to arrange an Event. An Event does not mean a concert, theatre performance, sporting Event, holiday, vacation, trip, excursion, journey or any similar extended period of recreation. The Event must take place within the Policy Period and within Australia.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes in, or extremes of, temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any Residence You own or live at. This payment does not increase the Sum insured for Your Contents coverage. For a Covered Loss to wine, We will not pay more than \$10,000.

Account funds

We will pay up to \$25,000 for the loss of Your financial institution Account funds due to the unauthorised use of Your bank card, debit card, or their account numbers, including unauthorised electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

Account funds means funds from an account that You or a Family Member may access.

Unauthorised use means removal of funds from Your financial institution account without permission from You or a Family Member. Unauthorised use does not mean the removal of funds from Your financial institution account:

- in excess of the amount authorised by You or a Family Member; or
- by a person or entity with unlimited access to these funds.

Contents of a relative-in-care

We will pay up to \$10,000 for a Covered Loss to Contents a relative-in-care owns or possesses and usually keeps at a residential care facility.

This coverage applies to a Covered Loss occurring at the facility where the relative-in-care resides. The amount of coverage is the most We will pay for each Occurrence regardless of the number of relatives-in-care residing in the same unit in the facility. The payment basis for Contents of a relative-in-care is Replacement Cost. Our payment is subject to a \$500 Deductible.

The same special limits apply to the Contents of a relative-in-care as to Your Contents with the following exceptions:

Item	Special Limit
Legal tender , travellers cheques, bank notes, stored value cards, bullion, gold, silver, platinum, or tokens	\$500
Jewellery , watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen	\$1,500

Guest property

We cover personal property of Your guests, domestic workers or relatives while the personal property is in any House occupied by You or a Family Member.

Environmental benefits

If a Covered Loss relates to the replacement of lost or damaged refrigerators, freezers, washing machines, clothes dryers or dishwashers, with less than a 4 star energy rating, We will pay the cost to replace these items with items that have a minimum 4 star energy rating.

The following Extra Coverages apply only at a Residence listed in the Coverage Summary where You are a tenant or a unit owner:

Additions and Alterations

We cover Your building additions, alterations, fixtures, improvements, installations or items of real property that You own or are responsible to insure at Your Residence. This includes breakage of glass or safety glazing material in the building or a door or window. We also cover any other structure at Your Residence that is owned by You or available for Your exclusive use and which You are required to insure. But the loss must be for that part of Your unit in which You have an insurable interest.

For a Covered Loss to these items, We will pay up to 25% of the Contents Sum insured plus any higher amount listed in the Coverage Summary for Additions and Alterations. The same payment basis applies to Additions and Alterations as to Contents. However, if You have a Covered Loss to Additions and Alterations and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, We will only pay the Reconstruction Cost less depreciation.

Unlimited trace and access

If water, gas or oil escapes from Your household heating, cooking or water system, We cover the cost of removing and replacing any part of Your Additions and Alterations necessary to repair Your household heating, cooking or water system. We do not cover loss or damage to the household heating, cooking or water system itself.

Additional living expense

If a Covered Loss makes Your Residence uninhabitable, We cover certain expenses below. There is no Deductible for this coverage.

Extra living expenses

We cover the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living. We cover this increase for the reasonable amount of time it should take to restore Your Residence to a habitable condition or if You or members of Your household permanently relocate, the shortest amount of time required to settle elsewhere. However, if You are newly constructing Your Residence or constructing additions, alterations, or renovations to Your Residence at the time of a Covered Loss, We only cover the increase in Your normal living expenses incurred by You for the reasonable amount of time required to restore the Residence to the condition it was in prior to the Covered Loss. This period of time is not limited by the expiration of this Policy.

Extra boarding expenses for pets

If You are entitled to a benefit payable under the extra living expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for the time You are receiving the extra living expenses up to a maximum of \$30,000.

Fair rental value

If a Covered Loss renders a part of Your Residence which You usually rent to others uninhabitable, We cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. This period of time is not limited by the expiration of this Policy.

Forced evacuation

If You are forced to evacuate Your Residence as a direct result of a Covered Loss or a reasonable threat of a loss covered under this Policy, We cover the reasonable increase in Your normal living expenses incurred by You that is necessary to maintain Your household's usual standard of living. We also cover any loss in fair rental value if Your Residence is usually held for rental. We do not cover any loss due to cancellation of a lease or agreement. We cover these forced evacuation expenses for up to 120 days, even if the Policy ends during that time.

Evacuation boarding expenses for pets

If You are entitled to a benefit payable under the forced evacuation expenses section and You have pets that are not permitted to stay with You under the terms and conditions of Your temporary accommodation, We will pay for the reasonable expenses incurred to board Your pets in alternative accommodation for a maximum period of 120 days up to a maximum of \$10,000.

Emergency clothing and essential purchases

If You or a Family Member are not able to access Your Residence due to a covered forced evacuation, We will pay up to a maximum \$10,000 for essential replacement clothing and toiletry items You or a Family Member need to purchase.

Common Area Cover

If You are a unit owner We will pay up to \$50,000 for any one Occurrence for Your share of any extraordinary payments or special levies charged against all strata title owners for common property or area loss or damages during the Policy Period, which are in excess of Your body corporate or strata insurance. The common property or area loss or damages must be a result of a Covered Loss to property or as a result of liability that would be covered under this Policy. We will not pay any Deductible amount that You are expected to pay under Your body corporate or strata insurance. There is no Deductible for this coverage.

Loss of metered water

If metered water escapes from Your household water system at Your Residence, We cover the cost of metered water. We will only cover loss of metered water where the water utility account at the Residence is in Your name and You are responsible for paying for the use of metered water at the Residence.

Landscaping

We cover Your trees, shrubs, plants and lawns at Your Residence against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft and loss caused by a vehicle or aircraft.

We will pay up to a total of 15% of the Contents Sum insured at the location at which the loss occurs, but not more than \$20,000 for any one tree, shrub or plant.

This Extra Coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss.

Tree removal

Unless covered elsewhere under this Policy, We will pay the reasonable expenses You incur up to a total of \$5,000 for each Occurrence to remove trees which have fallen, or trees threatening to fall and cause damage to Your Residence or neighbouring premises, due to wind, hail, sleet or the weight of ice or snow, fire, lightning, explosion, riot or civil commotion, earthquake or malicious mischief. These payments apply only to fallen trees, or trees threatening to fall and cause damage, at a location shown in the Coverage Summary.

This Extra Coverage applies only if You begin to repair or replace the lost or damaged property within 180 days of the date of loss. There is no Deductible for this coverage.

Fire department charges

If a fire department is called to protect Your Residence or its grounds against a Covered Loss or potential Covered Loss, We will pay up to \$5,000 for any charges imposed by law or assumed by written agreement. There is no Deductible for this coverage.

Lock replacement

If the keys to Your Residence are lost or stolen, We will pay the cost of replacing the locks in Your Residence. In addition, if the keys which are lost or stolen contain an electronic unlocking device to Your car on the same key ring which is lost or stolen at the same time, We will pay the cost of replacing the electronic unlocking device up to a maximum of \$5,000. There is no Deductible for this coverage.

You must notify Us in writing within 72 hours of discovering this loss.

Debris removal

Unless covered elsewhere under this Policy, We cover the reasonable expenses You incur made necessary by a Covered Loss to demolish damaged covered property, if necessary. We also cover the reasonable expenses to remove debris of the Covered Loss including the property that caused a Covered Loss. We will pay up to 30% of the Sum insured for Your Contents at the Residence shown in the Coverage Summary.

Emergency repairs

After a Covered Loss, We cover the reasonable expenses You incur for necessary emergency repairs made solely to protect Your Residence against further covered damage. These payments do not increase the Sum insured for Your Residence.

Modification costs

We cover You or a Family Member for the necessary expenses, up to a maximum of \$100,000, to make modifications to Your Residence, where we are satisfied that You are permitted to make the modifications, so that You may remain in Your Residence, if You or a Family Member is permanently disabled as the result of an accident during the Policy Period.

Permanently disabled means:

- permanent physical severance at or above both ankles or permanent total loss of use of both legs or feet; or
- permanent physical severance at or above both wrists or permanent total loss of use of both arms or hands; or
- total and irrevocable loss of sight in both eyes.

Construction works and materials

We will cover the works, building materials and construction supplies owned by You and located on the grounds of Your Residence intended for use in its construction, addition, alteration or renovation up to 25% of the Contents Sum insured or \$300,000, whichever is less. You must notify Us before the building works begin and if the cost of the building work exceeds this amount it is Our decision whether to accept the increased risk of the insurance and, if so, on what terms. These payments apply only to a Covered Loss, and they do not increase the Sum insured for Your Residence.

Rebuilding to code

After a Covered Loss, We cover the necessary cost of conforming to any law or to any ordinance that requires or regulates:

- the repair, replacement, or rebuilding or demolition of the damaged portion of Your additions and alterations made necessary by the Covered Loss;
- the demolition, replacement, or rebuilding of the undamaged portion of Your additions and alterations necessary to complete the repair, replacement or rebuilding of the damaged portion of Your Residence or other permanent structure; or
- the demolition of the undamaged portion of Your additions and alterations when Your Residence must be totally demolished.

Mortgage discharge

We will pay the reasonable legal costs to discharge Your mortgage if Your claim is for a total loss under this Policy up to a maximum of \$5,000.

Mould remediation expenses

We provide coverage for Mould remediation expenses You incur, made necessary by a covered water damage loss to Your Residence. For each Occurrence, We will pay up to a total of \$25,000, plus any additional amount of coverage shown in the Coverage Summary for Mould remediation expenses at this location. This coverage applies only to the portion of Your Contents or additions and alterations, which directly sustained the covered water damage loss. These payments do not increase the Sum insured for Your Residence.

We also provide coverage for temporary relocation expenses You incur, made necessary by Mould remediation. For each Occurrence, We will pay up to 20% of the total amount of Mould remediation expense coverage. There is no Deductible for temporary relocation expenses.

Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Mould remediation means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality for Mould;
- testing the surfaces and materials of Your additions and alterations or Contents for Mould;
- developing a Mould remediation plan; and
- implementing a Mould remediation plan including the clean up, removal, containment, treatment, or disposal of Mould.

Mould remediation also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to Mould; and
- repairing or replacing covered property damaged or removed solely due to Mould.

Temporary relocation expenses means:

- the reasonable increase in Your normal living expenses that is necessary to maintain Your household's usual standard of living for the reasonable amount of time required to complete Mould remediation; and
- the fair rental value of that part of Your Residence rented or held for rental, for the reasonable amount of time required to complete Mould remediation, during the period of time it is usually rented.

We will not make any additional payments for Mould remediation expenses or Temporary relocation expenses under any other Extra Coverage. The amount of coverage for Mould remediation expenses and Temporary relocation expenses is the most We will pay for the sum of all Mould remediation expenses and Temporary relocation expenses, regardless of the number of covered water damage losses that occur during the Policy Period.

Emergency preventative measures

We will pay up to \$10,000 for costs incurred by You in taking temporary measures which are reasonable to avoid or mitigate a potential claim caused by storm, flood, bushfire or other natural catastrophe.

Water detection expenses

We will reimburse You for the reasonable expense You incur, up to \$1,000, to install a Water leak detection and control system following a covered water damage loss to Your Residence within the Policy Period. This cover applies only if:

- the amount of the covered water damage loss is \$10,000 or more prior to the application of the Deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating or air conditioning system; and
- the installation of a Water leak detection and control system was the first time such a system was installed in Your Residence.

There is no Deductible for this cover.

These payments do not increase the amount of cover for Your Additions and Alterations at Your Residence

Water leak detection and control system means a system in Your Residence that monitors:

- areas containing plumbing devices, appliances and other outlets for a water leak and if detected, closes the main water supply pipe; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply pipe.

Exclusions

These exclusions apply to Your Deluxe Contents Coverage, including the Extra Coverages, unless stated otherwise. The words “caused by” mean any loss that is contributed to, made worse by, or in any way results from that peril.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, fungi, Mould, dry or wet rot, warping, insects or vermin. We do insure subsequent Covered Loss unless another exclusion applies.

Fungi and Mould

We do not cover any loss caused by the presence of Mould, however caused, or any loss caused by Mould. We do cover Mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i. You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii. a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent Covered Loss unless another exclusion applies.

Contamination

We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. We do not cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals

We do not cover any loss caused by vermin, insects or rodents. We do insure subsequent Covered Loss unless another exclusion applies.

Special rules for escaping water

If any of the causes of loss previously described in the exclusions for wear and tear, fungi and Mould, inherent vice and breakdown, contamination or loss by animals cause water to escape from within a household appliance, swimming pool or plumbing, heating or air conditioning system, We cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for wear and tear, fungi and Mould, inherent vice and breakdown, contamination or loss by animals. This coverage also includes the cost of tearing out and replacing any part of the House or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Flood and action of the sea

We do not cover any loss caused by flood or action of the sea. Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, river, creek or other natural watercourse (whether or not these have been altered or modified), reservoir, canal or dam. Action of the Sea means waves, tidal waters or spray from any of these even if it is driven by wind.

We do not cover any loss, including impact, which occurs to a pontoon, jetty, dock, pier or similar structure due to flood, irrespective of whether or not the pontoon, jetty, pier or such structure is on normally dry land.

We do cover subsequent Covered Loss unless another exclusion applies.

We do cover damage caused by tsunamis. Tsunami means a sea wave caused by a disturbance of the ocean floor or by a seismic movement.

Business property

We do not cover any loss to Business furnishings, supplies, equipment or inventory unless it is Business property covered as an Extra Coverage.

Computer error

We do not cover any cost to correct a malfunction, error or deficiency in programming or instructions to a computer or in the computer itself.

Tenant property

We do not cover any loss to property of roomers, boarders, or other tenants.

Motorised land vehicles

We do not cover any loss to a motorised land vehicle. We do cover:

- Decommissioned motorised land vehicles in storage at Your Residence;
- Unregistered motorised land vehicles used solely on and to service the Residence;
- Unregistered motorised land vehicles used to assist the disabled;
- battery powered bicycles which comply with Australian legislation and regulation and which do not require registration for use on public roads,
- Golf carts; and
- Unregistered motorised land vehicles designed for recreational use off public roads, including but not limited to quad bikes or motor bikes of any kind. This cover is limited to loss resulting from fire and theft at Your Residence.

Unregistered vehicle means any motorised land vehicle not designed for or required to be registered for use on public roads.

Theft of certain electronic equipment from a motorised land vehicle

We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment, including their accessories and antennas;

from a motorised land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations

We do not cover loss or damage caused by repairing, restoring, retouching, refinishing or renovating Contents except jewellery, watches and furs. We do insure subsequent Covered Loss unless another exclusion applies.

Dampness or temperature

We do not cover any loss caused by air dampness or temperature extremes or condensation unless the loss or damage is directly caused by rain, snow, sleet or hail except as provided in the Extra Coverage for “food spoilage”.

Confiscation

We do not cover any loss caused by the confiscation, destruction or seizure of property by any government or public authority.

Loss to animals

We do not cover any loss, damage or injury of or to animals, birds or fish.

Aircraft

We do not cover any loss to an aircraft or aircraft parts. Aircraft does not mean a remote piloted aircraft (RPA) when used in accordance with standard RPA operating conditions - as determined by the Civil Aviation Safety Authority (CASA) - by an operator who does not require CASA authorisations. RPA is defined by Civil Aviation Safety Regulations (CASR) 1998 and associated legislation, as amended from time to time.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a Family Member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Coverage Summary, that person's spouse, a Family Member, or a person who lives with You.

We do cover You or a Family Member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one done deliberately with conscious design. This exclusion will not apply when the loss is caused by an intentional act committed for the purpose of preventing Personal injury or Property damage or eliminating danger to persons or property.

Misappropriation

We do not cover any loss caused by the stealing, theft, taking or other misappropriation by or under the direction of a person named in the Coverage Summary, that person's spouse, a Family Member, or a person who lives with You. This exclusion does not apply to the stealing, theft, taking or other misappropriation by Your domestic workers, guests or tenants, unless the misappropriation was at the direction or instruction of a person named in the Coverage Summary, that person's spouse, a Family Member, or a person who lives with You.

Faulty planning, construction or maintenance

We do not cover any loss caused by the faulty acts, errors or omissions of You or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place at or away from the Residence listed in the Coverage Summary. We do insure subsequent Covered Loss unless another exclusion applies. Planning includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. Construction or maintenance includes grading, compacting, materials, workmanship, and parts or equipment used for construction, repair or maintenance.

Failure to protect

We do not cover any loss or damage caused by Your failure to use all reasonable means to protect property before, at, or after the time of a loss.

Event cancellation

We do not cover any irrecoverable costs and expenses if the Event cancellation is caused by:

- circumstances which existed prior to the production of the Event and which threatened to result in an Event cancellation loss, if You knew or should have known of such circumstances.
- failure to make all material arrangements for the production of the Event or to procure any licence or permit which may be required to hold the Event;
- any pre-existing medical condition;
- taking drugs (other than those prescribed by a medical practitioner but not to treat any addiction), alcohol abuse, suicide or self infliction of injuries of any person;
- non-appearance of any person other than caused by death, injury or illness (confirmed in writing by a medical practitioner) of any person scheduled to appear at the Event who is not a Member of the armed forces, police, coastguard, fire brigade, medical or ambulance services and is over 6 years of age and under 66 years of age;
- participation in any professional sports or hazardous activities such as scuba diving, white-water rafting, hang-gliding, paragliding, parasailing, parachuting, sky-diving, parascending, ballooning, mountaineering, rock climbing, pot-holing, caving, racing of any kind, bungee jumping, and any similar activities;
- bankruptcy, insolvency, receivership, liquidation or other financial restructuring or difficulties of the Event venue or any supplier to the Event;
- any lack of finance;
- any breach of contract;
- any lack of audience or public support or loss of public image;
- any dishonest, fraudulent, criminal or malicious act committed by You or a Relative of Your Family or by any of Your employees, agents or representatives;
- any work by builders or contractors at the Event venue or its facilities whether partially or totally unusable;
- any industrial action, labour disputes or unemployment;
- national mourning;
- the Event being held in violation of any law or statute;
- any travel advisory notice or warning issued by a national or international body or agency;
- any communicable disease, including any fear or threat thereof (whether actual or perceived), which leads to the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency;
- asbestos;
- adverse weather conditions in respect of any Event(s) outdoors or in a temporary structure(s).
- an act of terrorism regardless of any other cause or Event contributing concurrently or in any other sequence to the damage. an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with an organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or to put the public, or any section of the public in fear. We also exclude irrecoverable costs and expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. In the event that any portion of this exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. We do insure subsequent Covered Loss due to fire resulting from a nuclear reaction unless another exclusion applies.



Deluxe Home Business Property Coverage

This part of Your Policy Wording provides the Home Business with coverage against physical loss or damage to Your Home Business property anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Accounts receivable loss means:

- money due from customers of the Covered Business that the Covered Business is unable to collect because of a Covered Loss to the Home Business accounts receivable records; and
- the reasonable expenses incurred by the Covered Business to recreate or reproduce the Covered Business' accounts receivable records.

Business data means Home Business facts or information recorded on computer media.

Business documents means securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports or tickets.

Covered Business means the Home Business entity shown in the Coverage Summary.

Covered Loss means the physical loss or damage to Home Business property subject to the terms, conditions and exclusions in this Policy.

Financial instruments means money, money orders, cheques, bank notes, bullion, gold, silver or platinum.

Home Business means a Business or professional activity legally conducted under the name of the Covered Business, by You or a Family Member, primarily at the Residence premises for which Home Business Property Coverage is shown in the Coverage Summary.

Home Business continuation expenses means any reasonable expenses the Covered Business incurs:

- in an attempt to continue the Covered Business' activities over and above the expenses the Covered Business would have normally incurred had there been no Covered Loss; and
- to repair or replace any Home Business property, if such action will reduce any loss We would pay under loss of Business income.

Home Business property means computers, Business data, valuable papers, financial instruments, Business documents, furnishings including carpets and curtains, supplies, and equipment owned by the Covered Business or owned by others that is in the care, custody or control of the Covered Business. Home Business property does not include:

- inventory of stock or merchandise;
- samples;
- prototypes; or
- specimens.

Loss of Business income means net profit or loss, before taxes, that would have been earned had there been no Covered Loss, less sums saved during the period of Covered Loss in respect of such charges and expenses of the Home Business as may cease or be reduced in consequence of the Covered Loss.

Loss of Business income does not include interest, investment income or net income that would likely have been earned as a result of an increase in Home Business activities due to favourable Business conditions caused by the impact of a loss to customers or to other Businesses.

Replacement Cost means the full cost to replace the Home Business property without deduction for depreciation or the amount required to repair the damage, whichever is less, up to the Sum insured.

Valuable papers means Home Business printed documents or records. Valuable papers does not include:

- money, money orders, cheques, bank notes, bullion, gold, silver or platinum; or
- securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports or tickets.

You

For the purpose of this Home Business Property Coverage, when used in the Policy Conditions section of this Masterpiece Signature Policy Wording (pages Y1 - Y6), You means the Covered Business only.

How We will pay Your claim

Sum insured

The Sum insured for Home Business property at each Residence for each Occurrence is shown in the Coverage Summary. At the time of a Covered Loss, the Sum insured for Home Business property will include any increase in the Consumer Price Index (all groups) from the beginning of the Policy Period.

Inflation protection

If this Policy is renewed, the Sum insured for Your Home Business property may be changed by Us based on annual adjustments for inflation.

Payment basis

The payment basis for Home Business property is Replacement Cost.

However We will determine the value of valuable papers and Business data at the reasonable and necessary cost of:

- recreating or reproducing the data on or in the valuable papers and Business data, if the items are actually recreated or reproduced; or
- blank materials plus labour and expense to transcribe or copy the records from a backup copy if one exists.

If valuable papers and Business data are not actually recreated, reproduced, transcribed or copied, the most We will pay is the cost of blank materials.

For Home Business property that the Covered Business rents or leases, subject to the payment basis and the Sum insured for Home Business property, We will not pay more than the contractual obligation of the Covered Business to the lessor for that property.

For a Covered Loss to Home Business property, the amount of coverage depends on where the loss occurs.

At a Residence with Home Business property coverage

If the Covered Loss takes place at the listed Residence with Home Business property coverage in this Policy, We will pay up to the Sum insured for Home Business property for that Covered Business, for each Occurrence.

Away from Your Residence

If a Covered Loss takes place away from the listed Residence with Home Business property coverage in this Policy, We will pay up to 20% of the Sum insured for Home Business property for that Covered Business, for each Occurrence.

If more than one location is shown in the Coverage Summary for the Covered Business, We will choose the location which is most favourable to You as the single listed location on which payment is to be made.

Regardless of the number of policies providing the Covered Business with Home Business property coverage, the payment will be made based only on this chosen location and will not be made under more than one Policy.

Pairs, sets and parts

For a Covered Loss or damage to a pair or set or to part of a larger unit, We will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

If the Covered Business agrees to surrender the undamaged article(s) of the pair, set or parts to Us and We agree to accept them, We will pay the Covered Business the full Replacement Cost of the entire pair, set, or parts.

Deductible

Deductible means the amount You are required to pay towards the cost of Your claim, as shown in Your Coverage Summary. In some circumstances We may impose a special Deductible and, if we do so, we will tell You.

The Deductible applies in respect of each Occurrence. No Deductible applies to a Covered Loss of more than \$50,000 except when the vacant House Deductible applies.

Vacant House Deductible

If the House has been substantially empty of all unfixed furnishings and all Contents for more than 60 consecutive days at the time of a Covered Loss, and You did not notify Us it would be vacant, the Deductible will be increased to 5% of the Sum insured shown on Your Coverage Summary (unless it is already 5% or greater). An additional premium will also be charged on a vacant House, effective the date it becomes vacant. The vacant House Deductible is not waived on any Covered Loss.

If an Occurrence gives rise to a Covered Loss under more than one part of this Policy, We will only apply one deductible to the loss. If the Deluxe House Coverage Deductible, the Deluxe Contents Coverage Deductible or the Deluxe Home Business Property Coverage Deductible are different, We will apply the greater of the Deductibles to the loss.

Special limits

For a Covered Loss to the following types of Home Business property, We will not pay more than the amounts shown. These special limits do not increase the Sum insured for Home Business property or on any item covered elsewhere in this Policy.

Item	Special Limit
Business data	\$25,000
Valuable papers	\$10,000
Financial instruments	\$1,000
Business documents	\$10,000

Extra Coverages

These coverages are included in Your Deluxe Home Business Property Coverage and are in addition to the Sum insured for Your Home Business property unless stated otherwise or where an exclusion applies. The Deductible applies to Extra Coverages unless stated otherwise.

Endangered property

Covered Home Business property removed from Your Residence because the Residence is endangered by a covered peril is covered against any peril for up to 90 days. These payments do not increase the Sum insured for Home Business property.

Home Business credit cards, forgery and counterfeiting

We cover a Covered Business' legal obligation, up to a total of \$10,000 any one loss for:

- loss or theft of a credit or bank card issued in the name of the Covered Business, provided that all the terms for using the card are complied with;
- loss caused by forgery or alteration of any cheque or negotiable instrument; or
- loss caused by accepting in good faith any counterfeit paper currency.

This coverage is in addition to the Sum insured for Home Business property shown in the Coverage Summary. There is no Deductible for this coverage.

We will defend a claim or suit against the Covered Business for loss or theft of a credit or bank card. We have the option to defend a claim or suit against the Covered Business (or against a bank, with respect to this coverage) for forgery or counterfeiting.

We may investigate, negotiate and settle any such claim or suit at Our discretion. Our obligation to defend ends when Our payment for the loss equals \$10,000. Any costs We pay for legal expenses to defend a claim or suit are in addition to the Sum insured for loss under this Extra Coverage.

If the Covered Business has a loss under the Home Business credit cards, forgery and counterfeiting coverage in this Policy, the Covered Business must:

- notify Us or its broker or authorised representative of the loss;
- in case of theft the Covered Business must notify the police or similar competent authority;
- notify the credit card service company or the issuing bank;
- include evidence or an affidavit supporting the claim, including the amount of and cause of the loss in any statement the Covered Business prepares at Our request;
- upon Our request submit a signed description of the circumstances surrounding a loss and the Covered Business' interest in it; and
- produce all records and documents We request and permit Us to make copies.

Home Business continuation expenses, loss of Business income and forced evacuation

If the Covered Business is impaired due to a Covered Loss covered elsewhere under this Policy at the Residence premises shown in the Coverage Summary for which Home Business property coverage applies, We will pay up to 40% of the Sum insured for Home Business property at this location for actual Home Business continuation expenses, loss of Business income and forced evacuation expenses combined. We provide this coverage for the reasonable amount of time it takes to resume Home Business activities to the level that would have existed had no loss occurred, but not to exceed 12 months from the date of the Covered Loss even if the Policy Period ends during that time.

Forced evacuation

Subject to the limits set out above, We will pay the actual Home Business continuation expenses and loss of Business income the Covered Business incurs due to the impairment of Home Business activities when You are forced to evacuate Your Residence or other permanent structure as a direct result of a Covered Loss or a reasonable threat of a loss covered under this Policy. We cover these forced evacuation expenses for up to 60 days, even if the Policy Period ends during that time.

Accounts receivable

We will pay up to \$10,000 for an accounts receivable loss caused by or resulting from a Covered Loss to the Covered Business' accounts receivable records.

If the amount of an accounts receivable loss cannot be accurately established through physical evidence, We will estimate the amount of the accounts receivable loss based on what the Home Business accounts receivable books and records reflected on the last day of the same month one year prior to the day the Covered Loss occurred. We will then adjust this estimate of the accounts receivable loss by any percentage increases or decreases in Home Business gross income during the 12 months prior to the accounts receivable loss.

Food spoilage

We cover food while contained in a refrigerator or freezer which spoils due to changes in, or extremes of, temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any Residence You own or live at. This payment does not increase the Sum insured for Your Home Business Property Coverage.

Exclusions

These exclusions apply to Your Deluxe Home Business Property Coverage, including the Extra Coverages, unless stated otherwise. The words caused by mean any loss that is contributed to, made worse by, or in any way results from that peril.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot, warping, insects or vermin. We do insure subsequent Covered Loss unless another exclusion applies.

Fungi and Mould

We do not provide coverage for the presence of Mould, however caused, or any loss caused by Mould. We do cover Mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i. You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii. a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent Covered Loss unless another exclusion applies.

Contamination

We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. We do not cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals

We do not cover any loss caused by vermin insects or rodents. We do insure subsequent Covered Loss unless another exclusion applies.

Structural movement

We do not cover any loss caused by settling, cracking, shrinking, bulging or expansion. We do insure subsequent Covered Loss unless another exclusion applies.

Special rules for escaping water

If any of the excluded causes of loss previously described (wear and tear, fungi and Mould, inherent vice and breakdown, contamination, loss by animals or structural movement) cause water to escape from within a household appliance, swimming pool or plumbing, heating or air conditioning system, We cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for wear and tear, fungi and Mould, inherent vice and breakdown, contamination, loss by animals or structural movement.

This coverage also includes the cost of tearing out and replacing any part of the House or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Flood and action of the sea

We do not cover any loss caused by flood or action of the sea. Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, river, creek or other natural watercourse (whether or not these have been altered or modified), reservoir, canal or dam. Action of the Sea means waves, tidal waters or spray from any of these even if it's driven by wind.

We do not cover any loss, including impact, which occurs to a pontoon, jetty, dock, pier or similar structure due to flood, irrespective of whether or not the pontoon, jetty, pier or such structure is on normally dry land.

We do cover subsequent Covered Loss unless another exclusion applies.

We do cover damage caused by tsunamis. Tsunami means a sea wave caused by a disturbance of the ocean floor or by a seismic movement.

Computer error

We do not cover any loss caused by:

- errors or omissions in the development of, programming of or instructions to:
 - software;
 - electronic data processing equipment;
 - a machine;
 - telephone equipment; or
- electronic data processing media which is faulty, inadequate or defective for the use intended at the time of loss or damage.

We do insure subsequent Covered Loss unless another exclusion applies.

Business property

We do not cover any loss covered under Business property shown elsewhere in this Policy.

Tenant property

We do not cover any loss to property of roomers, boarders, other tenants, customers or employees, except We do cover personal property of Your customers or employees, limited to \$1,000, if the Covered Loss takes place at the listed Residence with Deluxe Home Business Property Coverage in this Policy.

Motorised land vehicles

We do not cover any loss to a motorised land vehicle.

Theft of certain electronic equipment from a motorised land vehicle

We do not cover any theft or attempted theft of:

- sound reproducing, receiving, and transmitting equipment;
- equipment to view video recordings;
- equipment for transmitting or reproducing print or still pictures;
- data processing equipment;
- global positioning systems;
- scanning monitors, radar and laser detectors; or
- any other similar equipment including their accessories and antennas

from a motorised land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations

We do not cover loss or damage caused by repairing, restoring, retouching, refinishing, or renovating any Home Business property. We do insure subsequent Covered Loss unless another exclusion applies.

Cancellation of any licence, lease or contract

We do not cover any Home Business continuation expenses or loss of Business income due to suspension, lapse or cancellation of any licence, lease or contracts.

Dampness or temperature

We do not cover any loss caused by air dampness or temperature extremes or condensation unless the loss or damage is directly caused by rain, snow, sleet or hail except as provided for in the Extra Coverage "food spoilage" above.

Confiscation

We do not cover any loss caused by confiscation, destruction or seizure of property by any government or public authority.

Loss to animals

We do not cover any loss, damage or injury of or to animals, birds or fish.

Aircraft

We do not cover any loss to an aircraft or aircraft parts. Aircraft includes remote piloted aircraft (RPAs) as defined by Civil Aviation Safety Regulations (CASR) 1998 and associated legislation, as amended from time to time.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. We do insure subsequent Covered Loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Intentional or fraudulent acts

We do not cover any loss caused intentionally or fraudulently by You, a Family Member, the Covered Business, its partners, directors, trustees or its employees, or by a person acting under the direction or instruction of the Covered Business, You, a Family Member, Your partners, directors, trustees or employees to cause a loss. An intentional or fraudulent act is one done deliberately with conscious design. This exclusion will not apply when the loss is caused by an intentional act committed for the purpose of preventing Personal injury or Property damage or eliminating danger to persons or property. This exclusion also does not apply to acts of vandalism by an employee of the Covered Business.

Misappropriation

We do not cover any loss to Home Business property caused by the theft, stealing, taking or other misappropriation of the Home Business property from the Covered Business by You, a Family Member, the Covered Business' partners, directors, trustees or employees or a person acting under the instruction or direction thereof.

Faulty planning, construction or maintenance

We do not cover any loss caused by the faulty acts, errors or omissions of You or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place at or away from the Residence listed in the Coverage Summary. We do insure subsequent Covered Loss unless another exclusion applies.

Planning includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. Construction or maintenance includes grading, compacting, materials, workmanship, and parts or equipment used for construction, repair or maintenance.

Failure to Protect

We do not cover any loss or damage caused by Your failure to use all reasonable means to protect Home Business property before, at, or after the time of a loss.



Valuable Articles Coverage

This part of Your Policy Wording provides You with coverage against physical loss or damage to Your Valuable Articles anywhere in the world subject to the terms, conditions and exclusions stated in the Policy.

Definitions

Valuable Article means personal property You own or possess for which an amount of coverage is shown in the Valuable Articles section of Your Coverage Summary.

Covered Loss is the physical loss or damage to Your Valuable Articles subject to the terms, conditions and exclusions in this Policy.

How We will pay Your claim

Sum insured

The Sum insured for each category of Valuable Articles and for each itemised article is shown in Your Coverage Summary. We may change this amount when valuations are conducted and when the Policy is renewed, to reflect current costs and values. The premium will be adjusted in accordance with Our standard rating.

Itemised articles

For a Covered Loss to an article listed in Your Coverage Summary of itemised articles, We will pay as follows:

Total loss

If the itemised article is lost or totally destroyed, We will pay the Sum insured for that article.

When We pay for a total loss, the salvage becomes Our property.

- Total loss Extended Replacement Cost cover for Fine arts

If, after a Covered Loss, the Sum insured for an itemised article of Fine arts is:

- less than the market value; and
- can be proven by a professional valuation dated within the three (3) year period immediately prior to the Covered Loss,

We will pay the market value as at the time immediately before the loss, up to 150% of the Sum insured for that itemised article of Fine arts or the Sum insured plus an additional \$500,000, whichever is the lesser amount.

- Total loss Extended Replacement Cost cover for all other categories of Valuable Articles

If, after a Covered Loss, the Sum insured for an itemised article is:

- less than the market value; and
- can be proven by a professional valuation dated within the two (2) year period immediately prior to the Covered Loss,

We will pay the market value as at the time immediately before the loss for that itemised article, up to the Sum insured as shown in Your Coverage Summary for that category of Valuable Articles coverage.

Partial loss

- restoration cover

If the itemised article is partially lost or damaged, We will pay the cost to restore the itemised article without deduction for wear and tear to its condition immediately before the loss up to the Sum insured for that itemised article.

- when an itemised article cannot be restored

If the itemised article cannot be fully restored to its condition and market value immediately before the loss, We will pay the restoration costs, if restoration is attempted, plus any loss of market value up to the Sum insured for that itemised article. However, if that itemised article was professionally valued within the three (3) year period immediately prior to the Covered Loss, the maximum amount We will pay for Fine arts is the market value immediately before the loss, up to 150% of the Sum insured for that itemised article of Fine arts or the Sum insured plus an additional amount of \$500,000, whichever is the lesser amount.

The maximum amount We will pay for an itemised article of all other categories of Valuable Articles, if that itemised article was professionally valued within the two (2) year period immediately prior to the Covered Loss, is the market value immediately before the loss for that itemised article, up to the Sum insured as shown in Your Coverage Summary for that category of Valuable Articles coverage.

In-vault jewellery

Itemised jewellery described in the Coverage Summary as “in-vault” must be kept in a bank vault.

There is no coverage for these items while they are out of a vault, unless We agree in advance to cover them.

In-safe jewellery

Itemised jewellery described in the Coverage Summary as “in-safe” must be kept in a safe at the Residence listed in the Coverage Summary shown as having “in-safe” jewellery. There is no coverage for these items while they are out of a safe, unless We agree in advance to cover them.

Blanket coverage

For a Covered Loss to Valuable Articles with blanket coverage, We will pay the amount required to repair or replace the property, whichever is the lesser, without deduction for depreciation. If the restored value is less than the market value immediately prior to the loss, We will pay the difference. We will not pay more than the amount of blanket coverage for that category listed in Your Coverage Summary and We will not pay more than the blanket limit per item shown in the Coverage Summary for loss to any one article.

The following Valuable Articles are eligible for blanket coverage:

Jewellery

articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals or alloys. This also includes costume jewellery and watches.

Fine arts

private collections of paintings, etchings, pictures, tapestries, rugs, art glass windows, other bona fide works of art (for example, statues, antiques, rare books and manuscripts, porcelains, rare glass, crystal, and other items of historical value or artistic merit).

Furs

garments made of, trimmed in or consisting principally of fur.

Silverware

sterling silver, gold, pewter or plated ware, including tableware, trays, trophies and similar household articles other than jewellery.

Collectibles

Private collections of rare, unique or novel articles of personal interest (for example dolls, guns, model trains) including memorabilia.

Stamps & coins

stamps and/or coins contained in an individually owned stamp and/or coin collection and not owned by dealers or auctioneers. This includes other philatelic property, including books, pages and mountings; and other numismatic property including coin albums, containers, frames, cards and display cabinets used with Your collection.

Musical instruments

musical instruments and equipment.

Cameras

cameras, projection machines, films and related equipment.

Wine

an alcoholic or non-alcoholic beverage produced by the fermentation of grapes at a commercial winery. The maximum amount We will pay for a Covered Loss to wine at any location other than the location(s) shown on the Coverage Summary is 20% of the Sum insured for wine or \$50,000, whichever is less.

Our Option

When We pay for a total loss, We may keep all or part of the damaged property.

Recoveries

If We pay for a Covered Loss to property and We recover that property, We agree to offer You an opportunity to buy it back. We will offer it to You at no higher an amount than We paid to You for that property.

Pairs, sets and parts

Jewellery and Fine arts only

For a Covered Loss to a pair or set, or to part of a larger unit: If You agree to surrender the undamaged article(s) of the pair, set or unit to Us, We will pay You the full Replacement Cost of the entire pair, set or unit, subject to the applicable amount of coverage for that pair, set or unit. If the remaining pieces or parts are not surrendered, it is considered a partial loss as previously defined in “Itemised Articles”.

All other Valuable Articles

For a Covered Loss to a pair or set or to part of a larger unit, We will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it;
- the cost to make up the difference between its market value before and after the loss; or
- the amount of coverage for that pair, set or unit.

However, if You agree to surrender the undamaged article(s) of the pair, set or unit to Us and We agree to accept, We will pay You the full Replacement Cost of the entire pair, set or unit, subject to the applicable amount of coverage for that pair, set or unit.

Replacement Cost is the amount required to repair or replace the pair, set or unit, whichever is less.

Extra Coverages

These coverages are included in Your Valuable Articles Coverage and are in addition to the Sum insured for Your Valuable Articles unless stated otherwise in Your Policy or an exclusion applies.

Newly acquired Valuable Articles

We automatically cover some categories of newly acquired articles that You own if You already have itemised articles shown in the Coverage Summary in that category. The amount of coverage for these articles is described below.

Fine arts

We cover Your newly acquired Fine arts for 25% of Your total itemised coverage for Fine arts.

You must request coverage for the newly acquired Fine arts within 90 days after You acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Jewellery, Furs, Cameras and Musical instruments

We cover Your newly acquired Jewellery, Furs, Cameras and Musical instruments for 25% of Your total itemised coverage in the same category, up to \$250,000 for each category. You must request coverage for these newly acquired articles within 90 days after You acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Temporary cover for Fine art and jewellery

We cover items of Fine art and jewellery that are loaned to You, or borrowed by You, for up to seven days from the commencement of the loan or borrowing period, up to a maximum of 25% of Your total itemised Sum insured the same category of Valuable Articles or \$500,000 for Fine art and \$100,000 for jewellery, whichever is the lesser amount.

Fine art expenses

We pay for expenses You incur for Defective title legal costs and Defective title.. These Extra Coverages apply only if an amount of coverage for itemised Fine art, is shown in Your Coverage Summary.

Defective title legal costs

We will pay for reasonable legal costs You incur due to claims made against You for lack of title or defective title to an itemized article of Fine art covered under this Policy, of which You were not aware, up to \$100,000 with prior notice to Us before incurring any fees or expenses.

The most We will pay for all claims for Defective title legal costs during the Policy Period, regardless of the number of claims or the number of articles, is \$100,000. This coverage only applies to claims made against You and reported to Us during the Policy Period.

Defective title

If it is proven that You are not the rightful owner of an itemised article of Fine art covered under this Policy following a successful claim against You for defective title or lack of title, We will pay for Your loss of that article. The most We will pay for all claims for Defective title during the Policy Period regardless of the number of claims or the number of articles is \$100,000.

Defective title cover only applies to itemised Fine arts purchased by You during the period We have insured Your Fine art.

The coverages for Defective title legal costs and Defective title do not apply:

- to any lack of title or defective title that were known by You prior to taking possession of the article, or could have been discovered by You by making reasonable and proper inquiries as to the article's provenance before receiving it;
- to an article that has been sold;
- to any debt incurred by You from a pledge or lien on the article; or
- arising from Your bankruptcy, insolvency, receivership, liquidation or other financial restructuring or difficulties.

Fine Art Works in progress

If an amount of coverage for itemised Fine art is shown in Your Coverage Summary, We cover uncompleted works of art by an artist commissioned by You that are damaged or destroyed by a peril that would be covered under this Policy prior to completion or which cannot be completed by the artist due to the artist's death. We will pay for the costs You incurred for the materials or supplies for the artist and the contracted costs for labour up to \$100,000 but not more than the amount of non-recoverable deposits or the full commission price if prepaid. This is the most We will pay regardless of the number of policies providing You with coverage for Fine art.

Jewellery works in progress

If an amount of coverage for itemised Jewellery is shown in Your Coverage Summary, We cover uncompleted items of Jewellery by a jeweller or designer commissioned by You that are damaged or destroyed by a peril that would be covered under this Policy prior to completion or which cannot be completed by the jeweller or designer due to the death of the jeweller or designer. We will pay for the costs You incurred for the materials or supplies and the contracted costs for labour up to \$100,000 but not more than the amount of non-recoverable deposits or the full commission price if prepaid. This is the most We will pay regardless of the number of policies providing You with coverage for jewellery.

Exclusions

These exclusions apply to Your Valuable Articles Coverage, including the Extra Coverages, unless stated otherwise. The words “caused by” mean any loss that is contributed to, made worse by, or in any way results from that peril.

Musical and photographic articles used for profit

We do not cover any loss to musical instruments, cameras or equipment related to musical instruments or cameras used for profit, except in an incidental Business activity that does not have gross revenues of \$5,000 or more in any year and conforms to local, state and federal laws.

Intentional acts

We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person’s spouse, a Family Member or a person who lives with You. We also do not cover any loss caused intentionally by a person acting under the direction or instruction of a person named in the Coverage Summary, that person’s spouse, a Family Member, or a person who lives with You.

We do cover You or a Family Member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one done deliberately with conscious design. This exclusion will not apply when the loss is caused by an intentional act committed for the purpose of preventing Personal injury or Property damage or eliminating danger to persons or property.

Misappropriation

We do not cover any loss caused by the stealing, theft, taking or other misappropriation by or under the direction of a person named in the Coverage Summary, that person’s spouse, a Family Member, or a person who lives with You. This exclusion does not apply to the stealing, theft, taking or other misappropriation by Your domestic workers, guests or tenants, unless the misappropriation was at the direction or instruction of a person named in the Coverage Summary, that person’s spouse, a Family Member, or a person who lives with You.

Wear and tear

We do not cover any loss caused by wear and tear, gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot, warping, insects or vermin. We do insure subsequent Covered Loss unless another exclusion applies.

Fungi and Mould

We do not cover any loss caused by the presence of Mould, however caused, or any loss caused by Mould. We do cover Mould resulting from fire or lightning unless another exclusion applies. Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

Inherent vice and breakdown

We do not cover any loss caused by inherent vice, latent defect or mechanical breakdown if:

- i. You were aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into; or
- ii. a reasonable person in the circumstances could be expected to have been aware of the inherent vice, latent defect or mechanical breakdown at the time this Policy was entered into.

We do cover any damage to household electrical motors provided there is actual burning out of the motor and provided the burning out is not caused by lack of proper maintenance. We do insure subsequent Covered Loss unless another exclusion applies.

Computer error

We do not cover any cost to correct an error or deficiency in computer programming or instructions to a computer.

Acts of war

We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any loss caused by nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. We do insure subsequent Covered Loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Special exclusions for Fine arts

We do not cover these losses for Fine arts:

- damage caused by cleaning, repairing, refinishing, altering, restoring, reframing, retouching or being worked on; and
- any loss to property at a showground or at the premises of a national or international exhibition, unless We agree in advance to cover the Fine arts.

Special exclusions for Collectibles.

We do not cover these losses for Collectibles:

- fading, creasing, denting, scratching, tearing, thinning, color transfer, dampness, change in
- temperature, or temperature extremes;
- cleaning repairing, refinishing, altering, restoring, reframing, retouching or being worked on; or
- use other than as a collectible.

Special exclusions for Stamps and Coins

We do not cover these losses for Stamps or Coins:

- creasing, denting, scratching, tearing, thinning, colour transfer, dampness, extreme temperature or gradual deterioration;
- damage caused from handling or being worked on; or
- disappearance of an individual stamp, coin, or other such item that is insured as part of a collection unless it is mounted in a volume and the page is also lost.

Special exclusion for Wine

We do not cover any loss to covered Wine caused by extreme temperature, gradual deterioration or spoilage. This exclusion applies to both itemised and blanket wine coverage.

We do cover wine which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply;
- mechanical or electrical breakdown of climate control equipment.



Family Protection Coverage

Family Protection Coverage means car-jacking, hijacking, child abduction, stalking threat, home invasion, aggravated assault, cyberbullying, air rage and road rage coverage.

Unless stated otherwise or an exclusion applies, this part of Your Policy Wording provides Family Protection Coverage for You or a Family Member anywhere in the world, except those places listed by the Australian Government Department of Foreign Affairs and Trade as places to which you are advised not to travel or to reconsider your need to travel. These destinations can be found online at www.smarttraveller.gov.au

Definitions

The following words used in this coverage section have special meanings which are defined here.

Accidental death and dismemberment loss means the Loss of life, loss of speech, loss of hearing, loss of one or both hands, loss of one or both feet, loss of sight of an eye, loss of sight of both eyes, loss of thumb and index finger, or mutilation which:

- is sudden, unforeseen, and unexpected; and
- is independent of any illness, disease or other bodily malfunction; and
- happens by chance; and
- arises from a source external to the Victim; and
- occurs within one year of the car-jacking, hijacking, child abduction, home invasion, aggravated assault, air rage or road rage Occurrence.

Beneficiary means the person or entity to be paid in the event a Victim suffers a Covered Loss of life, as set out below:

- a) the spouse of the Victim who lived with the Victim. If none then b;
- b) the domestic partner of the Victim who lived with the Victim. If none then c;
- c) in equal shares to the surviving children of the Victim. If none then d;
- d) in equal shares to the surviving parents of the Victim. If none then e;
- e) in equal shares to the surviving brothers and sisters of the Victim. If none then f;
- f) the estate of the Victim.

Covered relative means the following relatives of the insured person named in Your Coverage Summary and a spouse or partner who lives with that person:

- children, their children or other descendants of theirs;
- parents, grandparents or other ancestors of theirs including adoptive parents, step-parents and step-grandparents; or
- siblings, their children or other descendants of theirs;

who do not live with You, including spouses or domestic partners of all of the above.

Loss of life means:

- Accidental death, as determined by a medical examiner or similar local governing medical authority; or
- the absence of communication from the Victim for a period of two years after a hijacking, car-jacking or child abduction Occurrence.

Loss of speech means the permanent total loss of the capability of speech, as determined by a Physician.

Loss of hearing means the permanent total loss of the capability of hearing in both ears, as determined by a Physician.

Loss of one or both hands means the permanent total loss of function of a hand or both hands, as determined by a Physician.

Loss of one or both feet means the permanent total loss of function of a foot or both feet, as determined by a Physician.

Loss of sight of an eye or loss of sight of both eyes means the permanent loss of sight of one or both eyes to the extent of legal blindness, as determined by a Physician.

Loss of thumb and index finger means the permanent total loss of function of a thumb and index finger, of the same hand, as determined by a Physician.

Mutilation means complete severance of an entire finger, toe, ear, nose or genital organ, as determined by a Physician.

Physician means a person who is licensed as a medical doctor under the laws of the jurisdiction in which treatment is given to a Victim and who is qualified to provide such medical treatment. A Physician does not include You or Your Family Member.

Victim means:

- You, a Family Member or a Covered relative if a car-jacking Occurrence;
- the abducted child if a child abduction Occurrence;
- You, a Family Member, or Your guest if a home invasion Occurrence;
- You or a Family Member if a hijacking, aggravated assault, air rage or road rage Occurrence

who suffers the Accidental death or dismemberment loss after a car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence.

How We will Pay Your Claim

Amount of Coverage

The amounts of coverage provided are shown under Family Protection Coverage for:

- car-jacking coverage;
- cyberbullying coverage;
- hijacking coverage;
- child abduction coverage;
- stalking threat coverage;
- aggravated assault coverage;
- home invasion coverage;
- air rage coverage or
- road rage coverage.

We will not pay more than the amount of coverage shown for each covered car-jacking, cyberbullying, hijacking, child abduction, stalking threat, aggravated assault, home invasion, air rage or road rage Occurrence, regardless of how many policies or people are involved in the Occurrence. If a loss is covered under more than one part of Family Protection Coverage (car-jacking, cyberbullying, hijacking, child abduction, stalking threat, aggravated assault, home invasion, air rage and road rage coverage), We will pay under the part giving the most coverage, but not under more than one part or section.

The Accidental death and dismemberment benefit amount for Loss of life will be paid to the beneficiary. The Accidental death and dismemberment benefit amount other than for Loss of life will be paid to the Victim.

If a Victim has multiple Accidental death and dismemberment losses as the result of a car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence, We will pay only the single largest Accidental death and dismemberment benefit amount applicable to the Accidental death and dismemberment losses suffered.

If more than one Victim suffers an Accidental death and dismemberment loss in the same car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence, We will not pay more than \$50,000. If any car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence results in multiple Accidental death and dismemberment benefit amounts which when payable exceed \$50,000 in total, the sum of \$50,000 will be divided proportionately based on each applicable Accidental death and dismemberment benefit amount payable.

Car-jacking Coverage

We will pay for car-jacking expenses You, a Family Member, or a Covered relative incur solely and directly as a result of a car-jacking Occurrence.

Car-jacking Occurrence means the unlawful forced removal or detention of:

- You or a Family Member operating or occupying any motorised land vehicle; or
- a Covered relative operating a Covered vehicle with permission from You or a Family Member, or occupying a Covered vehicle;

during the theft or attempted theft of that vehicle or Your property in that vehicle.

Covered vehicle means any private passenger vehicle, motorcycle and motor home You or a Family Member owns, rents or has furnished for regular use.

Car-jacking expenses means the reasonable costs for:

1. *related counselling services* up to \$50,000 for each person (You, a Family Member, or a Covered relative who witnessed the car-jacking Occurrence), up to a maximum of \$75,000 for each car-jacking Occurrence;
2. *related rest and recuperation expenses* for You, a Family Member, or a Covered relative who witnessed the car-jacking Occurrence, up to a maximum of \$10,000 for each car-jacking Occurrence, as prescribed by a Physician, psychologist or other authorised mental health professional not related to You, a Family Member or a Covered relative when incurred within 180 days after the car-jacking Occurrence;
3. *salary lost* during the first 60 days after the car-jacking Occurrence, up to \$50,000 for each person (You, a Family Member, or a Covered relative who witnessed the car-jacking Occurrence), up to a maximum of \$75,000 for each car-jacking Occurrence, in excess of any other valid and collectible benefits including disability allowance or insurance, workers compensation, unemployment benefit, employee sick pay, or other similar salary replacement plans;
4. *related hotel or paid accommodation costs* for You or a Family Member to be located closer to the hospital or medical centre where the Victim is receiving medical treatment, up to a maximum of \$10,000 for each car-jacking Occurrence, unless You or a Family Member have a Residence which is geographically closer to such hospital or medical treatment centre;
5. *the Covered vehicle's Comprehensive Physical Damage Deductible* applied to damage sustained by the Covered vehicle in the car-jacking Occurrence up to a maximum of \$5000.

Reward benefit

We will also pay up to a maximum of \$5,000 for each car-jacking Occurrence to any person or organisation not causing that Occurrence for information leading to the arrest and conviction of any person(s) who caused the car-jacking Occurrence. The following are not eligible to receive this reward payment: You, a Family Member, or a Covered relative who witnessed the car-jacking Occurrence.

Cyberbullying Coverage

We will pay for cyberbullying expenses You or a Family Member incur solely and directly as a result of a cyberbullying Occurrence.

Cyberbullying Occurrence means two or more similar or related acts of harassment or intimidation, including defamation of character, invasion of privacy, or threats of violence:

- committed against You or Your Family Members;
- by computer, telephone, portable device (such as a smartphone, electronic tablets or handheld computers), or any similar electronic device or means, first committed within the Policy Period;
- resulting in:
 - wrongful termination of employment;
 - false arrest;
 - wrongful discipline of You or a Family Member by a governing official or body of a primary or secondary school, institution of higher education, or private school; or
 - debilitating shock, mental anguish, or mental injury, as diagnosed by a licensed Physician, psychologist or other authorised mental health professional (other than You or a Family Member), leading to the inability of You or a Family Member to attend school full-time or work for more than one week.

Any such acts:

- committed by any person or group of persons acting in concert; or
- in which any person or group of persons is involved or implicated,

are considered to be one Occurrence, even if a series of similar or related acts occurs over the Policy Period.

Cyberbullying Occurrence does not mean an Occurrence for acts against You or a Family Member arising out of Business activities or the pursuit or holding of a public office by You or a Family Member.

Cyberbullying expenses means the reasonable costs for:

1. *related counselling services* up to \$50,000 for each person (You or a Family Member) when incurred within one year after an act committed as part of the cyberbullying Occurrence;
2. *related rest and recuperation expenses* for You or a Family Member up to a maximum of \$15,000 for each cyberbullying Occurrence, as prescribed by a Physician, psychologist or other authorized mental health professional (other than You or a Family Member), when incurred within 180 days after an act committed as part of the cyberbullying Occurrence;
3. *salary lost* due to wrongful termination during the first 60 days after an act committed as part of the cyberbullying Occurrence, up to a maximum of \$50,000 for each cyberbullying Occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;

4. *related temporary relocation expenses* for You and Your Family Members, up to a maximum of \$15,000, when incurred within 60 days after an act committed as part of the cyberbullying Occurrence;

5. *related costs* for:

- temporary private tutoring; or
- any increase in expense for school enrolment if the student relocates to an alternative but similar school,

up to \$15,000 for You or a Family Member, when incurred within 60 days after an act committed as part of the cyberbullying Occurrence;

6. *the following related reasonable costs* You or a Family Member incurs, up to \$15,000 per person, up to a maximum of \$30,000 for each cyberbullying Occurrence, when incurred within one year after an act committed as part of the cyberbullying Occurrence for:

- a professional public relations consultant;
- a professional digital forensic analyst to aid in prosecution;
- a professional cyber security consultant;
- a reputation management firm.

The most we will pay for all cyberbullying expenses combined for the cyberbullying Occurrence is \$100,000.

Hijacking Coverage

We will pay for hijacking expenses You or a Family Member incur solely and directly as a result of a hijacking Occurrence.

Hijacking Occurrence means the unlawful detention of You or a Family Member by violence or threat of violence by a person or group, where such unlawful detention occurs for a duration in excess of four hours while in or aboard a commercial conveyance. This coverage does not apply to hijacking Occurrences on a commercial conveyance with a scheduled departure, layover, or destination point that is on the Australian Government Department of Foreign Affairs and Trade list of destinations to which You should not travel or to which You should reconsider Your need to travel.

Hijacking expenses means the reasonable costs for:

1. *related counselling services* up to \$50,000 for each person (You or a Family Member), up to a maximum of \$75,000 for each hijacking Occurrence, as prescribed by a licenced counsellor, when incurred within one year after the hijacking Occurrence;
2. *related rest and recuperation expenses* for You or a Family Member, up to a maximum of \$10,000 for each hijacking Occurrence, as prescribed by a Physician, psychologist or other authorized mental health professional not related to You or a Family Member, when incurred within 180 days after the hijacking Occurrence;
3. *salary lost* during the first 60 days after the hijacking Occurrence, up to \$50,000 for each person (You or a Family Member), up to a maximum of \$75,000 for each hijacking Occurrence, in excess of any other valid and collectible benefits including disability allowance or insurance, workers' compensation insurance, unemployment benefit, employee sick pay, or other similar salary replacement plans;
4. *non-refundable expenses* incurred by You or a Family Member for Your scheduled trip, up to a maximum of \$5,000, for each hijacking Occurrence, for the following:
 - a) additional accommodation or transportation to bring You or a Family Member to the original destination if You or a Family Member missed the original departure;
 - b) additional accommodation or transportation to bring You or a Family Member to the return destination, or to travel from the place where the trip was interrupted to the place where You or a Family Member can rejoin the trip; and
 - c) the unused portion of land, sea, or air arrangements or accommodations that You or a Family Member paid as part of the trip

due to the scheduled trip's cancellation or interruption caused by a hijacking Occurrence.

Child Abduction Coverage

We will pay for child abduction expenses You, a Family Member, a covered relative, or an abducted child's parent or legal guardian incur solely and directly as a result of a child abduction Occurrence.

Child abduction Occurrence means the wrongful taking, false imprisonment, or wrongful detention of one or more of Your or a Family Member's children, or one or more children in the care of You or a Family Member, under the age of 13.

Child abduction expenses means the reasonable costs for:

1. *related counselling services* for:

- a) the abducted children, up to a maximum of \$50,000, when incurred within one year after the child abduction occurs; and
- b) You, a Family Member, a Covered relative who witnessed the child abduction Occurrence (not including the abducted child), or a Covered relative who is the parent or legal guardian of the abducted child, including those expenses incurred up to 180 days after the recovery of the abducted child, or verification of the abducted child's Loss of life

up to a maximum of \$25,000, for each child abduction Occurrence;

2. *related rest and recuperation expenses* for You, a Family Member, a Covered relative who witnessed the child abduction Occurrence, or a Covered relative who is the parent or legal guardian of the abducted child up to a maximum of \$25,000 for each child abduction Occurrence, as prescribed by a Physician, psychologist, or other authorized mental health professional, when incurred within 12 months after the recovery of the abducted child, or verification of the abducted child's Loss of life, whichever comes first;

3. *salary lost* during the first 60 days after the child abduction Occurrence, up to \$50,000 for each person (You, a Family Member, or a Covered relative who is the parent or legal guardian of the abducted child), up to a maximum of \$75,000 for each child abduction Occurrence, in excess of any other valid and collectible benefits including disability insurance, workers' compensation insurance, unemployment benefit, salary and wage continuation, or other similar salary replacement plans;

4. *related travel, meals, lodging and phone expenses* incurred by You, a Family Member, a Covered relative who witnessed the child abduction, or a Covered relative who is the parent or legal guardian of the abducted child, including those expenses incurred up to 30 days after the recovery of the abducted child or the verification of the abducted child's Loss of life, up to a maximum of \$25,000 for each child abduction Occurrence;

5. *the following related reasonable costs* You or the parent or legal guardian of the abducted child incur, up to a maximum of \$100,000, when incurred within 12 months after a child abduction Occurrence for:

- a) a professional public relations consultant;
- b) a professional forensic analyst;
- c) publicity expenses incurred to locate the abducted children;
- d) a professional security consultant.

Reward benefit

We will also pay up to a maximum of \$25,000 for each child abduction Occurrence to any person or organisation not causing that Occurrence for information leading to the arrest and conviction of any person(s) who caused the child abduction Occurrence. The following are not eligible to receive this reward payment; You, a Family Member, the parent or guardian of the abducted child, or a Covered relative who witnessed the child abduction Occurrence.

Stalking Threat Coverage

We will pay for stalking threat expenses You or a Family Member incur solely and directly as a result of a stalking threat Occurrence.

Stalking threat Occurrence means:

- an act or acts committed with the intent to damage property owned by You or a Family Member, or to harass, injure or harm You or a Family Member;
- the person committing the act or acts is the subject of a court order or injunction issued to protect You or a Family Member; and
- the act or acts occur on consecutive or non-consecutive days within a period of 120 days.

Stalking threat expenses means the reasonable costs You or a Family Member incur for:

1. *related professional security consultant* and professional security guard services up to a maximum of \$25,000 for each stalking threat Occurrence;
2. *related residential security expenses* to change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for Your Residence(s) listed in Your Coverage Summary, up to a maximum of \$15,000. You must obtain Our prior consent unless immediate action is required for safety reasons;
3. *related temporary relocation expenses*, up to a maximum of \$25,000;
4. *related counselling services* up to \$25,000 for You or a Family Member, up to a maximum of \$50,000 for each stalking threat Occurrence, as prescribed by a licensed counsellor, when incurred within one year after the stalking threat Occurrence

up to a maximum of \$75,000 per Policy Period for all stalking threat expenses.

Aggravated Assault Coverage

We will pay for Aggravated assault expenses You or a Family Member incur solely and directly as a result of an Aggravated assault Occurrence.

Aggravated assault Occurrence means an unlawful act of violence or threat of violence to You or a Family Member by a person who has unlawfully taken or attempted to take any possessions belonging to You or a Family Member whilst away from Your Residence.

Aggravated assault expenses means the reasonable costs for:

1. *related counselling services* up to \$50,000 for each person (You or a Family Member), up to a maximum of \$75,000 for each Aggravated assault Occurrence, as prescribed by a licenced counsellor, when incurred within one year after the Aggravated assault Occurrence;
2. *related rest and recuperation expenses* for You or a Family Member, up to a maximum of \$10,000, for each Aggravated assault Occurrence, as prescribed by a Physician, psychologist or other authorised mental health professional not related to You or a Family Member when incurred within 180 days after the Aggravated assault Occurrence;
3. *salary lost* during the first 60 days after the Aggravated assault Occurrence, up to \$50,000 for each person (You or a Family Member), up to a maximum of \$75,000 for each Aggravated assault Occurrence, in excess of any other valid and collectible benefits including disability allowance or insurance, workers compensation, unemployment benefit, employee sick pay or other similar salary replacement plans.

Reward benefit

We will also pay up to a maximum of \$5,000 for each Aggravated assault Occurrence to any person or organisation not causing that Occurrence for information leading to the arrest and conviction of any person(s) who caused the Aggravated assault Occurrence.

The following are not eligible to receive this reward payment: You, a Family Member, or the police.

Home Invasion Coverage

We will pay for home invasion expenses You, a Family Member, or Your guest incur solely and directly as a result of a home invasion Occurrence.

Home invasion Occurrence means an unlawful act of violence or threat of violence to You, a Family Member, or Your guest by a person who unlawfully entered Your Residence(s) listed in Your Coverage Summary, a temporary Residence, a watercraft, or a motor home whilst You, a Family Member, or Your guest are present.

Home invasion expenses means the reasonable costs for:

1. *related counselling services* up to \$50,000 for each person (You, a Family Member, or Your guest), up to a maximum of \$75,000 for each home invasion Occurrence, as prescribed by a licensed counsellor, when incurred within one year after the home invasion Occurrence;
2. *related rest and recuperation expenses* for You, a Family Member, or Your guest, up to a maximum of \$10,000, for each home invasion Occurrence, as prescribed by a Physician, psychologist or other authorised mental health professional not related to You, a Family Member or a Covered relative when incurred within 180 days after the home invasion Occurrence;
3. *salary lost* during the first 60 days after the home invasion Occurrence, up to \$50,000 for each person (You, a Family Member, or Your guest), up to a maximum of \$75,000 for each home invasion Occurrence, in excess of any other valid and collectible benefits including disability allowance or insurance, workers compensation, unemployment benefit, employee sick pay or other similar salary replacement plans;
4. *related residential security expenses* for You to improve the locks, alarm or other related security systems of Your Residence(s) listed in Your Coverage Summary which is subject to the home invasion Occurrence, up to a maximum of \$25,000. You must obtain Our prior consent unless immediate action is required for safety reasons;
5. *related professional security consultant* and professional security guard services for You or a Family Member up to a maximum of \$25,000 for each home invasion Occurrence;
6. *related temporary accommodation expenses* for You, a Family Member, or Your guest, up to a maximum of \$25,000 when incurred within 60 days after a home invasion Occurrence;
7. *related hotel or paid accommodation costs* for You or a Family Member to be located closer to the hospital or medical centre where the Victim is receiving medical treatment, up to a maximum of \$10,000 for each home invasion Occurrence, unless You or a Family Member have a Residence which is geographically closer to such hospital or medical treatment centre;

8. *related permanent home removal expenses*, except stamp duty or any other applicable taxes, up to a maximum of \$25,000 if You permanently relocate away from Your Residence listed in Your Coverage Summary which is subject to the home invasion Occurrence, when incurred within 6 months after a home invasion Occurrence. This coverage does not apply if Your Residence listed in Your Coverage Summary was already for sale or You intended to permanently relocate before the home invasion Occurrence; and
9. *the Deductible* for Your Deluxe House Coverage, Deluxe Contents Coverage, and the Deluxe Home Business Property Coverage for Your Residence(s) listed in Your Coverage Summary applied to damage sustained in the home invasion Occurrence.

Reward benefit

We will also pay up to a maximum of \$5,000 for each home invasion Occurrence to any person or organisation not causing that Occurrence for information leading to the arrest and conviction of any person(s) who caused the home invasion Occurrence. The following are not eligible to receive this reward payment: You, a Family Member, or Your guest.

Your guest means:

- any regular domestic employee at Your Residence(s) listed in Your Coverage Summary; or
- any other person invited as a guest by You or a Family Member to Your Residence(s) listed in Your Coverage Summary or temporary Residence.

Your guest does not include individuals who live with You or a Family Member and are not related to You or a Family Member.

Temporary Residence means:

- a private dwelling not owned by You;
- the private sleeping quarter(s) in a hotel, motel, inn, villa, spa, resort, hostel, or dormitory; or
- the private sleeping quarter(s) in a commercial ocean liner or other similar commercial watercraft

that You or a Family Member is occupying or is visiting by invitation.

Watercraft means a watercraft with sleeping quarters that is not a commercial ocean liner or other similar commercial watercraft.

Air Rage or Road Rage Coverage

We will pay for air rage expenses incurred by You or a Family Member and road rage expenses incurred by You, a Family Member or Your chauffeur, solely and directly as a result of an air rage or road rage Occurrence. Road rage expenses incurred by Your chauffeur are covered only if a road rage Occurrence occurs whilst Your chauffeur is driving You or a Family Member.

Air rage Occurrence means physical bodily harm against You or a Family Member by a violent person whilst You or a Family Member are occupying an aircraft as a passenger.

Road rage Occurrence means physical bodily harm against You, a Family Member or Your chauffeur by a violent person whilst You, a Family Member or Your chauffeur are in any private passenger vehicle or motor home You or a Family Member owns, rents or has furnished for regular use.

Air rage or road rage expenses means the reasonable costs for:

1. *related counselling services* up to \$5,000 for You or a Family Member as prescribed by a licensed counsellor, when incurred within one year after the air rage or road rage Occurrence;
2. *related rest and recuperation expenses* for You or a Family Member or in the event of a road rage Occurrence Your chauffeur, up to a maximum of \$10,000, for each air rage or road rage Occurrence, as prescribed by a Physician, psychologist or other authorised mental health professional not related to You, a Family Member or a Covered relative when incurred within 180 days after the air rage or road rage Occurrence;
3. *salary lost* during the first 60 days after the air rage or road rage Occurrence up to \$50,000 for each person (You or a Family Member) up to a maximum of \$75,000 for each air rage or road rage Occurrence in excess of any other valid and collectible benefits including disability allowance or insurance, workers compensation, unemployment benefit, employee sick pay, or other similar salary replacement plans;
4. *the Covered vehicle's Comprehensive Physical Damage Deductible* applied to damage sustained by the Covered vehicle in the road rage Occurrence up to a maximum of \$5000;
5. *the non-refundable expenses* incurred by You or a Family Member for Your or a Family Member's scheduled trip, up to a maximum of \$5,000 for each air rage Occurrence for the following:
 - a) additional accommodations or transportation to bring You or a Family Member to the original destination if You or a Family Member missed the original departure;
 - b) additional accommodations or transportation to bring You or a Family Member to the return destination, or to travel from the place where the trip was interrupted to the place where You or a Family Member can rejoin the trip; and
 - c) the unused portion of land, sea, or air arrangements or accommodations that You or a Family Member paid as part of the trip

due to the scheduled trip's cancellation or interruption caused by an air rage Occurrence.

Covered vehicle means any private passenger vehicle, motorcycle and motor home You or a Family Member owns, rents or has furnished for regular use.

Extra Coverages

Accidental death & dismemberment

We will pay an Accidental death and dismemberment benefit amount for the Accidental death and dismemberment loss the Victim suffers as a direct result of a car-jacking, hijacking, child abduction, home invasion, aggravated assault, air rage or road rage Occurrence.

Accidental death and dismemberment benefit amount means the following types of Accidental death and dismemberment loss and corresponding benefits, up to a maximum of \$50,000:

Accidental death and dismemberment loss	Benefit
Loss of life	\$50,000
Loss of speech and loss of hearing	\$50,000
Loss of speech or loss of hearing and one of the following: loss of hand, loss of foot, loss of sight of an eye	\$50,000
Loss of both hands	\$50,000
Loss of both feet	\$50,000
Loss of sight of both eyes	\$50,000
Loss of a combination of any two of the following: loss of hand, loss of foot, loss of sight of an eye	\$50,000
Loss of speech	\$25,000
Loss of hearing	\$25,000
Loss of one hand	\$25,000
Loss of one foot	\$25,000
Loss of sight of one eye	\$25,000
Loss of thumb and index finger	\$12,500
Mutilation	\$12,500

The Loss of life benefit for children under the age of twenty three (23) is limited to \$10,000.

Modification expenses

We will pay up to \$25,000 for each Occurrence for home and vehicle modification expenses if You or a Family Member suffers a permanent physical injury solely and directly as a result of a car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence.

We will not pay more than this amount of coverage for home and vehicle modification expenses for a covered car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence regardless of how many policies or people are involved in the Occurrence.

Home and vehicle modification expenses means those reasonable expenses incurred by You or a Family Member within 2 years of a car-jacking, hijacking, child abduction, aggravated assault, home invasion, air rage or road rage Occurrence for the necessary costs to improve accessibility and use of Your Residence premise(s) or Your vehicle(s) or those of a Family Member. These modifications must be:

- recommended by a Physician;
- appropriate for the condition of the individual who suffered the permanent physical injury;
- made by service providers experienced in making such modifications; and
- in compliance with any applicable laws or ordinances.

Exclusions

These exclusions apply to Your Family Protection Coverage, including the Extra Coverages, unless stated otherwise. The words “caused by” mean any loss or damage that is contributed to, made worse by, or in any way results from that peril.

Medicare benefit

We will not pay medical expenses incurred in respect of the rendering in Australia of a professional service for which a Medicare benefit is payable, nor which We are prohibited by law from paying by virtue of the National Health Act 1953 (Cth), Health Insurance Act 1973 (Cth), Private Health Insurance Act 2007 (Cth) and Private Health Insurance (Health Insurance Business) Rules 2010 or any similar legislation.

False report

We do not cover loss arising from a false report of air rage, cyberbullying, road rage, car-jacking, hijacking, stalking threat, aggravated assault, child abduction or home invasion Occurrence by You or a Family Member or any person acting on behalf of You or a Family Member, whether acting alone or in collusion with others.

Acts of certain persons

We do not cover any loss caused by You, a Family Member, a covered relative, a family relative, an estranged spouse or former spouse of any of them, or a domestic partner or former domestic partner of any of them, or any person acting on behalf of any of them, whether acting alone or in collusion with others.

We do not cover any loss caused by a person unrelated to You or a Family Member, other than a domestic employee or residential staff, who live with You or ever lived with You for six (6) or more months. We do not cover loss caused by a civil authority. However, this exclusion does not apply to coverage provided under stalking threat coverage.

Persons known

Under air rage coverage, We do not cover any loss by a person known to You or a Family Member.

Under road rage coverage, We do not cover any loss by a person known to You, a Family Member or Your chauffeur.

Children in Your care

We do not cover child abduction expenses or Accidental death and dismemberment loss for children in the care of You or a Family Member when:

- You or a Family Member is participating in any organized activity with or in association with any organization or entity;
- You or a Family Member is providing this care as a home day care provider in Your Residence premises and You or a Family Member earns annual gross revenues in excess of \$5,000 as a home day care provider; or
- You or a Family Member is providing this care as an employee or volunteer of a for-profit or not-for-profit entity providing service for the care of children.

However this exclusion does not apply to Your children, the children of a Family Member, or the children of a Covered relative, in the care of You or a Family Member.

Your guest

We do not cover Your guest(s) in a temporary residence who share the cost of the lodging.

Legal counsel

We do not cover the costs of legal counsel.

Lost Salary

No cover is available for salary under the following coverage sections: car-jacking expenses, hijacking expenses, child abduction expenses, air rage expenses, road rage expenses, cyberbullying expenses, aggravated assault expenses or home invasion expenses, if immediately prior to the car-jacking Occurrence, hijacking Occurrence, child abduction Occurrence, air rage Occurrence, road rage Occurrence, cyberbullying Occurrence, aggravated assault Occurrence or home invasion Occurrence, the person with salary lost was receiving disability insurance benefits, social security disability benefits, unemployment compensation, or was on personal or medical leave.

Substance abuse treatment

We do not cover any expenses for substance abuse treatments unless the substance abuse was directly caused by the car-jacking, cyberbullying, hijacking, child abduction, stalking threat, aggravated assault, home invasion, air rage or road rage Occurrence.

Childbirth or miscarriage

We do not cover Accidental death and dismemberment loss caused by Your childbirth or miscarriage.

Suicide or intentional dismemberment

We do not cover Accidental death and dismemberment loss caused by the Victim's suicide, attempted suicide or dismemberment that is intentionally self-inflicted.

Vehicles used for a fee

We do not cover loss arising out of Your, a Family Member's or a covered relative's ownership or operation of a vehicle while it is being used to carry people or property for a fee. This exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

Rest and recuperation expenses

We do not cover any expenses when prescribed by a counsellor, Physician, psychologist or other authorised mental health professional who is related to You, a Family Member or covered relative.



Personal Liability Coverage

This part of Your Policy Wording provides You with Personal Liability Coverage for amounts which You or a Family Member may be legally liable anywhere in the world. We cover Compensation a Covered Person is legally liable to pay for Personal Injury or Property Damage which takes place any time during the Policy Period and is caused by an Occurrence, subject to the terms, conditions and exclusions stated in the Policy.

Definitions

The following words used in this coverage part have the special meaning defined here.

Bodily injury means physical bodily harm, (including sickness or disease or death that results from it), required care and loss of services.

Covered person means:

- You or a Family Member;
- any person or organisation with respect to their legal responsibility for covered acts or omissions of You or a Family Member; or
- any combination of the above.

Compensation means monies paid or payable by settlement by Us

Personal injury means the following injuries, and resulting death:

- Bodily injury;
- shock, mental anguish or mental injury;
- false arrest, detention, false imprisonment, malicious prosecution or humiliation
- wrongful entry or eviction; and
- publication or utterance of libel or slander, or of other defamatory or derogatory material, or a publication or utterance in violation of right of privacy.

Property damage means physical injury to or destruction of or loss of tangible property, including its loss of use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits, and similar instruments, but does not include the value represented by such instruments.

Registered vehicle means any motorised land vehicle not described in unregistered vehicle.

Unregistered vehicle means:

- any motorised land vehicle not designed for or required to be registered for use on public roads;
- any motorised land vehicle which is decommissioned at Your Residence;
- any motorised land vehicle used primarily on and to service a Residence premises shown in the Coverage Summary;
- any motorised land vehicle used to assist the disabled that is not designed for or required to be registered for use on public roads; or
- golf carts not registered for use on public roads.

How We Will Pay Your Claim

Limit of Liability

The Sum insured for liability is shown in the Coverage Summary.

Limit of liability shown in the Coverage Summary is the maximum amount We will pay on Your behalf from any one Occurrence during the Policy Period irrespective of how many claims, homes, watercraft or claimants are involved in any one Occurrence.

Any costs We pay for legal expenses (see defence coverages) are in addition to the Sum insured for liability.

Defence coverages

We will defend a Covered person against any suit seeking covered compensation for Personal injury or Property damage. We provide this defence at Our own expense, with counsel of Our choice, even if the suit is groundless, false or fraudulent. We may investigate, negotiate and settle any such claim or suit at Our discretion.

As part of Our investigation, defence, negotiation or settlement We will pay:

- all premiums on appeal bonds required in any suit We defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but We are not obligated to apply for or furnish any bond);
- all expenses incurred by Us;
- all costs taxed against a Covered person;
- all interest accruing after a judgment is entered in a suit We defend on only that part of the judgment We are responsible for paying. We will not pay interest accruing after We have paid the judgment up to the Sum insured;
- all prejudgment interest awarded against a Covered person on that part of the judgment We pay or offer to pay. We will not pay any prejudgment interest based on the period of time after We make an offer to pay the Sum insured;

- all earnings lost by each Covered person at Our request, up to \$250 a day, to a total of \$10,000;
- other reasonable expenses incurred by a Covered person at Our request; and
- the cost of bail bonds required of a Covered person because of a Covered Loss.

In jurisdictions where We may be prevented by local law from providing these defence coverages, We will pay only those defence expenses that We agree in writing to pay and that are incurred by You.

Extra Coverages

These coverages are included in Your Personal Liability Coverage and are in addition to the Sum insured for Compensation and defence costs unless stated otherwise.

Workers' Compensation

Where a domestic worker You employ is injured while working for You, We will indemnify You for the amount You are liable to pay under the Western Australia Workers' Compensation and Rehabilitation Act 1981 or under Common Law (Common Law limit of \$50,000,000). We will not pay for domestic workers who are employed or subcontracted by a company that provides domestic services or workers who are working for You in Your own Business, trade, or profession. This coverage is provided under the wording of Allianz Australia Insurance Ltd's current Employers' Indemnity Policy Wording under the Western Australia Workers' Compensation and Rehabilitation Act 1981 as advised by Allianz Australia Insurance Ltd ABN 15 000 122 850 AFLS 234708 to Us from time to time. We are not an authorised workers compensation insurer and do not provide workers compensation insurance.

Damage to the property of others

We cover the Replacement Cost of other people's property, up to \$25,000 for each Occurrence, if the property is damaged or destroyed by a Covered person, irrespective of legal liability.

Replacement Cost is the amount required to repair or replace other people's property, whichever is less.

Credit cards, forgery and counterfeiting

We cover up to a total of \$50,000:

- a Covered person's legal obligation resulting from loss or theft of a credit card, bank card, debit card or their account numbers issued to You or a Family Member, provided that all the terms for using the card are complied with;
- a Covered person's legal obligation resulting from loss caused by theft or unauthorised use of a credit card, bank card, debit card or their account numbers issued to You or a Family Member when used electronically, including use on the internet, provided that all the terms for using the card are complied with;
- loss to a Covered person caused by forgery or alteration of any cheque or negotiable instrument; or
- loss caused by a Covered person's acceptance in good faith of any counterfeit paper currency.

Unauthorised use means use of a credit card, bank card, debit card or their account numbers without permission from You or a Family Member.

Unauthorised use does not mean use of a credit card, bank card, debit card or their account numbers:

- in excess of the amount authorised by You or a Family Member; or
- by a person or entity with unlimited use of a credit card, bank card, debit card or their account numbers issued to You or a Family Member.

We provide defence coverages for any claim or suit seeking covered damages against a Covered person for loss, theft, or unauthorised use of a credit card, bank card, debit card or their account numbers. We have the option to defend a claim or suit against a Covered person (or against a bank, with respect to this coverage) for forgery or counterfeiting. Our obligation to defend any suit seeking covered damages ends when Our payment under this coverage equals \$50,000 and has been paid.

If You have a loss under the Credit cards, forgery and counterfeiting coverage of this Policy, You must:

- notify Us or Your broker of Your loss;
- in case of theft You must notify the police or similar competent authority;
- notify the credit card service company or the issuing bank;
- include evidence or an affidavit supporting Your claim, including the amount of and cause of the loss in any statement You prepare at Our request;
- submit to an examination under oath, as often as We may reasonably require You, Family Members and other members of Your household to do so;
- upon Our request submit a signed description of the circumstances surrounding a loss and Your interest in it; and
- produce all records and documents We request and permit Us to make copies.

This Personal Liability Extra Coverage for Credit cards, forgery and counterfeiting does not apply to losses covered under the Extra Coverage for Identity fraud.

Identity fraud

We cover Your or a Family Member's Identity fraud expenses, up to a maximum of \$150,000 for each Identity fraud Occurrence. A \$500 Deductible applies to each and every claim.

Identity fraud means the act of knowingly transferring or using, without lawful authority, Your or a Family Member's means of identity which constitutes a violation of law or a crime under any government's law or local law.

Identity fraud Occurrence means any act or series of acts of Identity fraud by a person or group commencing in the Policy Period.

Identity fraud expenses means:

- costs for notarising affidavits or similar documents for law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
- costs of sending certified mail to law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
- loan application fees for re-applying for loan(s) due to the rejection of the original application because the lender received incorrect credit information;
- telephone expenses for calls for Businesses, law enforcement agencies, financial institutions or similar credit grantors and credit agencies;
- earnings lost by You or a Family Member as a result of time off work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants or legal counsel, up to \$250 a day, to a total of \$10,000;
- reasonable attorney expenses incurred with prior notice to Us for:
 - the defence of You or a Family Member against any suit(s) by businesses or their collection agencies;
 - the removal of any criminal or civil judgements wrongly entered against You or a Family Member; and
 - any challenge to the information in Your or a Family Member's consumer credit report.

Identity fraud expenses does not include expenses incurred due to any fraudulent, dishonest or criminal act by You or a Family Member or any person acting with You or a Family Member, or by any authorised representative of You or a Family Member, whether acting alone or in collusion with others.

In addition to the duties described in Policy Conditions You or a Family Member shall notify an applicable law enforcement agency and provide supporting documentation to Us.

This Personal Liability Extra Coverage for Identity fraud does not apply to losses covered under Personal Liability Extra Coverage for Credit cards, forgery, and counterfeiting.

Kidnap expenses

We will pay up to a maximum of \$200,000 for kidnap expenses a Covered person incurs solely and directly as a result of a kidnap and ransom Occurrence. In addition, We will also pay up to \$25,000 to any person for information not otherwise available leading to the arrest and conviction of any person(s) who kidnaps You, a Family Member or a covered relative. You or a Family Member or a Covered relative who witnesses the Occurrence are not eligible to receive this reward payment.

Kidnap and ransom Occurrence means the actual or alleged wrongful taking of:

- You;
- one or more Family Members; or
- one or more covered relatives while visiting or legally travelling with You or a Family Member;

from anywhere in the world, except those places listed by the Australian Government Department of Foreign Affairs and Trade as places to which you are advised not to travel or to reconsider your need to travel. These destinations can be found online at www.smarttraveller.gov.au

The Occurrence must include a demand for ransom payment which would be paid by You or a Family Member in exchange for the release of the kidnapped person(s).

Kidnap expenses means the reasonable costs for:

- a professional negotiator;
- a professional security consultant;
- a professional security guard service;
- a professional public relations consultant;
- travel, meals, lodging and phone expenses incurred by You or a Family Member;
- advertising, communications and recording equipment;
- related medical, cosmetic, psychiatric and dental expenses incurred outside Australia by the kidnapped person within 12 months from that person's release;
- legal advisers' expenses;
- a professional forensic analyst;
- earnings lost by You or a Family Member, up to \$250 a day, to a maximum of \$10,000.

Kidnap expenses do not include expenses incurred due to any kidnap and ransom Occurrence caused by:

- You or a Family Member;
- a covered relative;
- any guardian, or former guardian of You or a Family Member;
- any domestic partner, estranged domestic partner, or former domestic partner of You or a Family Member;
- any person unrelated to You or a Family Member who lives with You or has ever lived with You for 6 or more months, other than a domestic employee or a person employed by You for farm work; or
- a civil authority;

or any person acting on behalf of any of the above, whether acting alone or in collusion with others.

Covered relative means the following relatives of the insured person named in Your Coverage Summary, or a spouse who lives with that person, or any Family Member:

- children, their children or other descendants of theirs;
- parents, grandparents or other ancestors of theirs (including adoptive parents, step-parents and step-grandparents); or
- siblings, their children or other descendants of theirs;

who do not live with You, including spouses or domestic partners of all the above.

Golfers' Cover

We cover You or a Family Member for the following expenses whilst playing golf or participating in any activity at a golf club, anywhere in the world, unless stated otherwise or an exclusion applies:

Third party damage

We cover all Property damage to another person's property caused by a Covered person, irrespective of legal liability; and

Personal accident

In the event that You or a Family Member suffers Bodily injury whilst playing golf which results in their:

- death;
- loss of limb(s); or
- loss of eye(s).

We will pay You or a Family Member, or in the event of death their estate, \$25,000 (or less for a minor if limited by law).

We will not pay more than \$25,000 for any one Occurrence. Death, loss of limb(s), or loss of eye(s) must occur within 12 months of the date of the Occurrence.

Loss of limb(s) means:

- in the case of a lower limb, permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot; or
- in the case of an upper limb, permanent physical severance at or above the wrist or permanent total loss of use of an entire arm or hand.

Loss of eye(s) means total and irrevocable loss of sight in one or both eyes.

Hole in one

We cover up to \$1,000 in the event of a hole in one achieved by You or a Family Member during an official competition round. Your scorecard and certification from Your club or match secretary must be submitted. No Deductible applies to this coverage.

Tax audit expenses

We will pay for the reasonable cost of accountant fees which You incur as a result of Your personal taxation affairs being audited by the Australian Taxation Office. Any such audit must be first notified to You during the period of insurance and You must advise Us of any such audit. The maximum We will pay is \$10,000 in any one Policy Period regardless of the number of claims.

We will not pay for:

- any audit conducted in relation to criminal activity;
- any fines, penalties or shortfall in the amount of tax payable;
- fees where the final assessment of Your taxable income for the period being audited is 20% higher than Your original declaration;
- any fees incurred outside any statutory time limit;
- any fees incurred as a result of any fraudulent act or fraudulent admission or any statement made by You or on Your behalf to a taxation officer which is false or misleading or can be attributed to deliberate evasion or recklessness;
- any audit conducted in relation to any facts or circumstances of which You were aware or ought to have been aware prior to the commencement of this Policy which were likely to lead to Your making a claim under this Policy;
- any fees incurred in relation to any enquiries from the Australian Taxation Office which are not related to an identified intention to conduct an audit.

Fungi and Mould

We cover damages a Covered person is legally obligated to pay, up to \$100,000 for each Occurrence, for Bodily injury or Property damage arising out of Mould.

Mould means fungi, mould, mould spores, mycotoxins, and the scents and other by-products of any of these.

These payments do not increase the amount of Personal Liability Coverage.

Sponsorship Cover

We will pay up to \$1,000 to Your or a Family Member's chosen charitable organisation or non-profit organisation if You or a Family Member were sponsored and scheduled to participate in an event benefiting Your or a Family Member's chosen charitable organisation or non-profit organisation, but You or a Family Member were unable to participate due to illness or injury of You or a Family Member and as a direct consequence, the sponsors would not pay their registered sponsorship donation.

Exclusions

These exclusions apply to Your Personal Liability Coverage, including the Extra Coverages, unless stated otherwise.

Motorised land vehicles.

We do not cover any damages arising out of the ownership, possession or use of any motorised land vehicle. This includes any trailers or watercraft being towed by or carried on any registered vehicle.

This exclusion does not apply to

- decommissioned motorised land vehicles in storage at Your Residence,
- unregistered motorised land vehicles used solely on and to service the Residence listed in Your Coverage Summary,
- unregistered motorised land vehicles used to assist the disabled,
- battery powered bicycles which comply with Australian legislation and which do not require registration for use on public roads,
- unregistered golf carts or
- quad bikes and motorcycles with an engine capacity of less than 51cc used within the grounds of a Residence listed in the Coverage Summary and not registered for road use.

Aircraft

We do not cover any damages arising out of the ownership, possession or use of any aircraft. We do cover damages arising out of the use of an aircraft charter by You with paid crew, not owned by You or any entity in which You have an ownership interest or leasehold interest. We do not cover any Property damages to aircraft rented to, owned by, or in the care, custody or control of a Covered person. Aircraft includes remote piloted aircraft (RPAs) as defined by Civil Aviation Safety Regulations (CASR) 1998 and associated legislation, as amended from time to time.

Large watercraft

We do not cover any damages arising out of the ownership, possession, use or towing of any watercraft 8 metres or longer or with more than 50 horsepower owned or controlled, directly or indirectly, by a Covered person, or any watercraft furnished or rented to a Covered person for longer than 30 days. We do cover watercraft being stored, unless another exclusion applies.

Racing

We do not cover any damages arising out of the participation in or practice for competitive racing of any motorised land vehicle, watercraft or aircraft. This exclusion does not apply to sailboat racing even if the sailboat is equipped with an auxiliary motor.

Non-permitted use

We do not cover any person who uses a motorised land vehicle, watercraft or aircraft without permission from You or a Family Member.

Permitted use

We do not cover any damages arising from any Covered person permitting the use of a motorised land vehicle, watercraft or aircraft by any person.

Contamination

We do not cover any damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. We do not cover the cost to extract pollutants from land or water or the cost to remove, restore or replace polluted or contaminated land or water. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Domestic employees

We do not cover any damages or compensation a Covered person is legally obligated to provide under any workers compensation, disability benefits or other similar laws. This exclusion does not apply to Covered Losses under the Extra Coverage Workers' Compensation.

Director's liability

We do not cover any damages for any Covered person's actions or failure to act as an officer or member of a board of directors of any corporation or organisation. We do cover such damages if You or a Family Member is:

- an officer or member of a board of directors of a body corporate strata title association; or
- not compensated as an officer or member of a board of directors of a not-for-profit corporation or organisation; unless another exclusion applies.

Covered person's property

We do not cover any person for Property damage to property owned by any Covered person.

Property in Your care

We do not cover any person for Property damage to property of others rented to, occupied by, used by or in the care of any Covered person, to the extent that the Covered person is required by contract to provide insurance. We do cover such damages for loss caused by fire, smoke or explosion unless another exclusion applies.

Discrimination

We do not cover any damages arising out of discrimination due to age, race, colour, sex, creed, national origin or any other discrimination.

Molestation, misconduct or abuse

We do not cover any damages arising out of any actual, alleged or threatened sexual molestation, sexual misconduct or harassment or abuse.

Intentional acts

We do not cover any damages arising out of an act intended by any Covered person to cause Personal injury or Property damage, even if the injury or damage is of a different degree or type than actually intended or expected. We do cover such damages if the act was reasonably intended to protect people or property unless another exclusion applies. An intentional act is one which is done deliberately with conscious design.

Business pursuits

We do not cover any damages arising out of a Covered person's Business pursuits, investment or other profit seeking activities. We do cover damages arising out of volunteer work for an organised and registered charitable, religious or community group, a residential investment property which is listed in Your Coverage Summary, an incidental Business away from home, an incidental Business at home, incidental farming, or Home Business premises liability, unless another exclusion applies.

Masterpiece Signature
Policy Wording - Personal Liability Coverage

Incidental Business away from home means a self-employed sales activity, or a self-employed Business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying and lawn care. Any of these activities must:

- not yield gross revenues in excess of \$10,000 in any year;
- have no employees subject to workers' compensation or other similar disability laws; and
- conform to local, state and federal laws.

Incidental Business at home means a Business activity other than farming, conducted in whole or in part on the Residence premises which must:

- not yield gross revenues in excess of \$25,000 in any year, except for the Business activity of managing one's own personal investment, regardless of where the revenues are produced;
- have no employees subject to workers' compensation or other similar disability laws; and
- conform to local, state and federal laws.

Incidental farming means a farming activity, which meets all of the following requirements:

- is incidental to Your use of the premises as Your Residence;
- does not involve employment of others for more than 1,500 hours of farm work during the Policy Period; and
- does not produce more than \$50,000 in gross annual revenue from agricultural operations;

and with respect to the raising or care of animals:

- does not produce more than \$50,000 in gross annual revenues;
- does not involve more than 50 sales transactions during the Policy Period; and
- does not involve the sale of more than 50 animals during the Policy Period.

Contamination

With respect to incidental farming described above We also do not cover any actual or alleged damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. We do not cover any cost or expense arising out of any request, demand or order to:

- extract pollutants from land or water;
- remove, restore or replace polluted or contaminated land or water; or
- test for, monitor, clean up, remove, contain, treat, detoxify or neutralise pollutants, or in any way respond to or assess the effects of pollutants.

This exclusion does not apply if the discharge, dispersal, seepage, migration or release or escape is sudden and accidental. A pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. A contaminant is an impurity resulting from the mixture of a substance with a foreign substance. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

Home Business premises liability means Business or professional activities when legally conducted by You or a Family Member at Your Residence shown in the Coverage Summary. We provide coverage only for Personal injury or Property damage arising out of the physical condition of that Residence if:

- You do not have any employees involved in Your Business or professional activities who are subject to workers' compensation or other similar disability laws; or, if You are a doctor or dentist, You do not have more than two employees subject to such laws;
- You are a home day care provider whose annual gross revenues from this activity do not exceed \$5,000; or
- there is no other valid and collectible insurance.

We do not cover damages or consequences resulting from Business or professional care or service performed or not performed.

Public office

We do not cover any damages arising out of a Covered person's pursuit or holding of an elected public office period. We do cover such damages for You or a Family Member if:

- the annual compensation of the office, whether accepted or not, does not exceed \$20,000; and
- the hours required to perform the duties of the office do not exceed an annual average of 20 hours work per week during the Policy Period.

Financial guarantees

We do not cover any damages for any Covered person's financial guarantee of the financial performance of any Covered person, other individual or organisation.

Professional services

We do not cover any damages for any Covered person's performing or failure to perform professional services or for professional services for which any Covered person is legally responsible or licensed.

Contractual liability

We do not cover any damages arising from contracts or agreements unless liability for such damages would have existed without the agreement.

Personal injury to a Covered person

We do not cover any damages for Personal injury for any Covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for Personal injury for which You or a Family Member can be held legally liable, in any way, to a spouse, a Family Member, a person who lives with You, or a person named in the Coverage Summary. We also do not cover any damages for Personal injury for which a spouse, a Family Member, a person who lives with You, or a person named in the Coverage Summary can be held legally liable, in any way, to You or a Family Member.

Illness

We do not cover damages resulting from any illness, sickness or disease transmitted intentionally or unintentionally by a Covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for Personal injury resulting from the fear of contracting any illness, sickness or disease, or any consequence resulting from the fear of contracting any illness, sickness or disease.

Fungi and Mould

We do not cover any actual or alleged damages arising from Mould, the fear of Mould or any consequences resulting from Mould or the fear of Mould, other than as provided under the Extra Coverage, fungi and Mould. Mould means fungi, mould, mould spores, mycotoxins and the scents and other by-products of any of these.

Failure to supervise

We do not cover any actual or alleged damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability,

which arises in or arises from a criminal act.

Liability for the acts of others

We do not cover any person for damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability.

This exclusion applies only to damages arising out of the ownership, maintenance or use of any motorised land vehicle, watercraft 8 metres or longer or with more than 50 engine rated horsepower or aircraft.

Pools and spas

We do not cover any damages arising out of a Covered person's pool or spa failing to comply with any minimum safety measures required by Building Regulation or Code applicable in the State or Territory where the pool or spa is located.

Acts of war

We do not cover any damages caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this acts of war exclusion supersedes the nuclear, biological, chemical or radiation hazard exclusion.

Nuclear, biological, chemical or radiation hazard

We do not cover any damages arising from nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused. We do insure subsequent Covered Loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Policy Conditions

This part of Your Policy Wording explains the conditions that apply to Your Policy.

These conditions apply to this Policy in general and to each coverage in it.

Renewals

We may offer to continue this Policy for renewal periods, at the premiums and under the Policy provisions in effect at the date of renewal. We can do this by mailing You a bill for the premium to the address shown in the Coverage Summary, along with any changes in the Policy provisions or amounts of coverage.

You may accept Our offer by paying the required premium on or before the starting date of each renewal period.

Subrogation

In the event of any payment under this Policy, We will be subrogated to all Your rights of recovery against any person or organisation and You shall execute and deliver any appropriate instruments and papers and do whatever else is necessary to secure such rights. Any amount so recovered shall be applied in accordance with the provisions of s.67 of the Insurance Contracts Act 1984 (Cth).

Application of coverage

Coverage applies separately to each Covered person. However, this provision does not increase the amount of coverage for any one Occurrence.

Compliance with laws and regulations

You must take reasonable measures to comply with all statutory obligations and regulations imposed by any statutory or governmental authority.

Assistance

You, a Family Member, or a Covered Person must provide Us with all available information and cooperate with Us fully. This includes providing any papers in the case or other documents which may help Us in the event that We provide a defence.

Duplicate coverage

If a loss is covered under more than one part of this Policy Wording, We will pay You under the part giving You the most coverage, but not under more than one part. However, when both Valuable Articles Coverage and Deluxe Contents Coverage are shown in the Coverage Summary, and a loss is covered under both parts, Your amount of coverage will equal the combined total of both Contents and Valuable Articles limits subject to the Contents Special Limits and Policy provisions. In no event will We make duplicate payments.

Assignment

You cannot transfer Your interest in this Policy to anyone else unless We agree in writing to the transfer.

Policy changes

This Policy can be changed only by a written amendment that only We can issue.

Bankruptcy or insolvency

We will meet all Our obligations under this Policy regardless of whether You, Your estate, or anyone else or his or her estate becomes bankrupt or insolvent.

In case of death

In the event of Your death, We cover Your legal representative or any person having proper temporary custody of Your property until a legal representative is appointed and qualified, but only with respect to Your premises and other property covered under this Policy at the time of death. We will also cover any member of Your household who is a Covered person at the time of death.

Liberalisation

We may extend or broaden the coverage provided by this Policy. If We do this during the Policy Period or within 60 days before it begins, without increasing the premium, then the extended or broadened coverage will apply to Occurrences after the effective date of the extended or broadened coverage.

Applicable Law

Should any dispute arise concerning this Policy, the dispute will be determined in accordance with the law of Australia and the States and Territories thereof. In relation to any such dispute the parties agree to submit to the exclusive jurisdiction of any competent court in a State or Territory of Australia.

Sanctions

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, or Our parent to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of Australia, the European Union, United Kingdom, or United States of America.

Examination under oath

We have the right to examine under oath or affirmation as often as We may reasonably require, any Covered person and any Family Members of a Covered person. We may also ask the Covered person or a Family Member of a Covered person to give Us a signed description of the circumstances surrounding a pecuniary and economic loss and to produce all records and documents we request and permit Us to make copies.

Liability Conditions

These conditions apply to all liability coverages in this Policy.

Other insurance

If at the time of an Occurrence under this Policy there is any other insurance covering the same loss, damage, accident or liability or any part thereof, You will give Us written notice as soon as practicable after the loss, damage, accident or liability occurs and provide Us with any assistance in respect to any recovery under that other insurance or insurances effected covering the loss, damage, accident or liability.

Your duties after a loss

In case of an accident or Occurrence, the Covered person shall perform the following duties that apply:

Notification

You must notify Us or Your agent or broker as soon as possible.

Assistance

You must provide Us with all available information. This includes any court papers or other documents which help Us in the event that We defend You.

Cooperation

You must cooperate with Us fully in any legal defence. This may include any association by Us with the Covered person in defence of a claim reasonably likely to involve Us.

Admission of liability

You must not make any admission of liability or any payments unless We agree or incur any expense other than for first aid.

Appeals

If a Covered person or any primary insurer, does not appeal a judgement for covered damages, We may choose to do so. We will then become responsible for all expenses, taxable costs and interest arising out of the appeal. However, the Sum insured for damages will not be increased.

Property Conditions

These conditions apply to all coverages for damage to property.

Other insurance

If at the time of an Occurrence under this Policy there is any other insurance covering the same loss, damage, accident or liability or any part thereof, You will give Us written notice as soon as practicable after the loss, damage, accident or liability occurs and provide Us with any assistance in respect to any recovery under that other insurance or insurances effected covering the loss, damage, accident or liability.

Your duties after a loss

If You have a loss this Policy may cover, You must perform these duties:

Notification

You must immediately notify Us or Your agent or broker of Your loss. In case of theft or accident, You must also notify the police or similar competent authority.

Protect property

You must protect Your property from further loss or damage, and make any repairs that are necessary to protect the property. Keep an accurate record of Your expenses. We will pay the reasonable costs of protecting the property from further damage. This will not increase the Sum insured that applies.

Prepare an inventory

At Our request You must prepare and submit to Us an inventory of damaged or lost personal property, describing the property in full. It should show in detail the amount insured under this Policy and actual amount of the loss. Attach bills, receipts and other documents to support Your inventory.

Display property

You must show Us the damaged property when We ask.

Proof of loss

You must submit to Us, within 60 days after We request, Your signed, sworn proof of loss providing all information and documentation We request such as the cause of loss, inventories, receipts, repair estimates and other similar records.

Pecuniary or Economic Loss

We will only pay for loss to covered property in which You or a Family Member has a pecuniary or economic loss. We will not pay more than the amount of coverage that applies to Your pecuniary or economic loss.

Abandoning property

You cannot abandon any property to Us unless We agree to accept it, or to a third party unless We agree.

Carrier and bailees

We will not make any payments under this Policy to the benefit of any carrier or other bailee of damaged or lost property.

Reward Benefit

We will pay up to \$5,000 in any one Policy Period for information leading to a conviction in connection with a Covered Loss under this Policy. The maximum amount We will pay in any Policy Period is \$5,000, regardless of the number of people providing information and the number of Covered Losses. This benefit is not payable to You or a Family Member.

Family Protection Conditions

The following conditions apply to the Family Protection Coverage.

Other insurance

If at the time of an Occurrence under this Policy there is any other insurance covering the same loss, damage, accident or liability or any part thereof, You will give Us written notice as soon as practicable after the loss, damage, accident or liability occurs and provide Us with any assistance in respect to any recovery under that other insurance or insurances effected covering the loss, damage, accident or liability.

Your duties after a loss

In case of a car-jacking, cyberbullying, hijacking, child abduction, stalking threat, aggravated assault, home invasion, air rage or road rage Occurrence, You or a Family Member shall perform the following duties for coverage to apply:

Notification

You must notify Us or Your broker as soon as possible. You or a Family Member shall also notify the police as soon as possible.

Assistance

You must provide Us or cause Us to be provided with all available information and cooperate with Us fully.

Proof of loss

At Our request You must submit to Us or cause to be submitted, within 60 days after We request an affirmative proof of loss with full particulars. Failure to give written proof of loss within this time frame will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Examination under oath

As often as We may reasonably require, We have the right to examine under oath, You, Family Members, covered relatives, Victims, Your chauffeur and Your guests, and have them subscribe the same. We may also ask You or the beneficiary to give Us a signed description of the circumstances surrounding a loss and to produce all records and documents We request and permit Us to make copies.

Physical examination and autopsy

A person making a claim under Family Protection Coverage must submit as often as We reasonably require to physical examinations by Physicians We select. We may also have an autopsy done by a Physician, unless prohibited by law. Any examinations or autopsies that We require will be done at Our expense.

Special Conditions

In the event of conflict with any other conditions of Your Policy, these conditions supersede.

Legal action against Us

You agree not to bring legal action against Us unless You have first complied with all conditions of this Policy. For property, You also agree to bring any action against Us within two years after a loss occurs, but not until 30 days after proof of loss has been submitted to Us and the amount of loss has been determined.

For liability, You also agree not to bring any action against Us until the amount of Compensation You are legally obligated to pay has been finally determined after an actual trial or appeal, if any, or by a written agreement between You, Us and the claimant. No person or organisation has any right under this Policy to bring Us into any action to determine the liability of a Covered person.

Alteration of risk: additions, alterations or renovations

It is a condition of this Policy that You inform Us of additions, alterations or renovations to Your House or other permanent structures at the beginning of and at the completion of the construction. On receiving that notification We may adjust the coverage for Your House or other permanent structure based on the construction cost information You provide. If You do not notify Us of the additions, alterations or renovations, or You provide Us with insufficient or incorrect information, We may be entitled to reduce Our liability under this Policy.

International relocation

It is a condition of this Policy that You inform Us in advance if You or a Family Member are relocating to a principal Residence outside Australia. On receiving that notification We may adjust the coverage based on the information You provide. If You do not notify Us of the international relocation or You provide Us with insufficient or incorrect information We may be entitled to reduce Our liability under this Policy.

Appraisals

If You or We fail to agree on the amount of loss, You and We may agree on the selection of an independent appraiser in order to reach a mutual agreement. You and We will share the expenses incurred equally and every effort will be made to reach an agreement within a reasonable time. However, We do not waive Our rights under this Policy by agreeing to an appraisal.

Mortgagee or loss payee

If a mortgagee or loss payee is named in this Policy, any loss payable will be paid to the mortgagee or loss payee and You, as interests appear. If more than one mortgagee or loss payee is named, the order of payment will be the same as the order of precedence of the mortgagees.

If We deny Your claim, that denial will not apply to a valid claim of the mortgagee or loss payee, if the mortgagee or loss payee:

- pays any premium due under this Policy on demand if You have neglected to pay the premium;
- submits a signed, sworn statement of loss within 60 days after receiving notice from Us of Your failure to do so.

Policy conditions relating to appraisals and payment of property claims apply to the mortgagee and loss payee.

If this Policy is cancelled or not renewed by Us the mortgagee or loss payee will be notified, in writing, at least 3 days before the date cancellation takes effect. If We pay the mortgagee or loss payee for any loss and deny payment to You then:

- We are subrogated to all the rights of the mortgagee or loss payee granted under the mortgage on the property; or
- at Our option, We may pay to the mortgagee or loss payee the whole principal on the mortgage plus any accrued interest. In this event We will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation will not impair the right of the mortgagee or loss payee to recover the full amount under the mortgagee's or loss payee's claim.

A close-up photograph of a wooden structure, possibly a door or window frame, with a metal fastener or knob. The wood is dark and polished, and the metal is a dark, possibly black or dark blue, color. The lighting is dramatic, highlighting the textures of the wood and metal.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

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