

## CONTENTS INSURANCE

This table summarises the benefits available on the policy and the cover limit which is the maximum payable in the event of a claim. Conditions apply to each benefit so please refer to the policy document for full details.

CONTENTS INSURANCE		
Benefit	Summary Of What It Covers	Cover Limit
Main benefit		
Alternative accommodation		
Business tools		
Fatal injury		
Hidden gradual damage		
Overseas travel		
Excess-free spectacle and contact lens cover		
Property loss		
<b>SPECIFIED COVER LIMITS:</b> Unless specified on the policy document, there is a maximum amount payable in the event of a claim that varies depending on what type of item it is. These item types and maximum amount payable are listed below:		
TYPE OF ITEM		MAX PER EVENT
<b>Art &amp; Ornaments</b>		
For a single ornament, painting, picture or work of art		\$10,000
For all ornaments, paintings, pictures or works of art (not including those noted on the schedule)		\$150,000
<b>Jewellery</b>		
For a single item of jewellery or watch		\$5,000
For all items of unspecified jewellery and watches (not including those noted on the schedule)		\$15,000
<b>Other Items</b>		
Bicycles: for a single bicycle excluding accessories		\$5,000
Cameras: for a single camera (film, video or digital) including lenses but excluding accessories		\$5,000
Collections for a single collection of any type including coin, stamp, card or medal collections		\$3,000
Money and vouchers: for all money, vouchers that can be redeemed for cash, bullion, unset precious stones, credit cards or stamps that are not part of a collection combined		\$1,000
Parts and accessories: combined limit for all parts and accessories of: <ul style="list-style-type: none"> <li>• watercraft</li> <li>• motor vehicles, motor cycles, motor scooters, trailers and caravans</li> <li>• aircraft and other aerial devices that are covered under this policy</li> </ul>		\$1,000
Watercraft: for a single watercraft item		\$3,000

## HOME COVER BENEFITS AND SUBLIMITS

This table summarises the benefits available on the policy and the cover limit which is the maximum payable in the event of a claim. Conditions apply to each benefit so please refer to the policy document for full details.

HOUSE INSURANCE		
Benefit	Summary Of What It Covers	Cover Limit
Non-Natural disaster damage	Covers repairs or rebuilding in the event of damage unrelated to a natural disaster.	Will rebuild the house based on square meters, listed on the schedule - regardless of the cost
Natural disaster damage	Covers repairs or rebuilding after a natural disaster event.	Up to the sum insured
Hidden gradual damage	Covers gradual damage to an owner-occupied house where the damage is caused by a water pipe, waste disposal pipe or water storage tank that is hidden from view. Does not cover the replacement or reparation the pipe or tank.	\$5,000 per event
Loss of rent / alternative accommodation	Covers the reasonable cost of temporary accommodation or loss of rent if the house becomes uninhabitable due to an event or has become inaccessible due to government or local authority direction.	\$50,000 per period of insurance
Methamphetamine contamination	Covers residential rental properties for loss caused by contamination of the house through consumption, manufacture, storage or distribution of any controlled drug during the period of insurance.	\$50,000 per period of insurance
Retaining walls	Covers the loss to retaining walls during the period of insurance provided they are complete and comply with building consent requirements.	Up to \$100,000
Excess-Free glass breakage (optional)	No excess needs to be paid for claims solely for accidental breakage of glass. Approximately \$50 per year	Excess-free glass breakage cover
Intentional damage cover (optional)	Covers loss due to intentional or deliberate acts by family, tenants or house guests.	Up to \$25,000 per event
Landlord chattels cover (optional)	Covers any loss for residential rental properties due to damage or theft of chattels. Approximately \$50 per year	Up to \$20,000

## VEHICLE COVER BENEFITS AND SUBLIMITS

This table summarises the benefits available on the policy and the cover limit which is the maximum payable in the event of a claim. Conditions apply to each benefit so please refer to the policy document for full details.

CAR INSURANCE		
Benefit	Summary Of What It Covers	Cover Limit
Agreed value	Covers loss to your vehicle for fire or theft	Replacement value up to the sum insured
30 days replacement car cover	Automatic cover when a car is purchased for up to 30 days.	Up to \$100,000 automatic cover
Keys and locks cover	Covers the replacement of any keys and locks in the event they need replacing due to theft	Up to \$3,000 per event with \$100 excess
Excess-free windscreen and window cover (optional)	Allows for the replacement of any windscreen, sunroof or window without any excess payment. Approximately \$50 per year	Excess-free replacement of windscreen, sunroof or windows
Roadside Assistance (optional)	Roadside help, regardless of who is driving the vehicle. Approximately \$42 per year	Up to 6 callouts per year