

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

St George Holiday Home Insurance Policy

Prepared on: 20th April 2017

THIS IS NOT AN INSURANCE CONTRACT



Step 1 Understanding the Facts Sheet

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

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

Under this policy you set the maximum level of cover and your payout is limited to that amount. This table is only applicable in relation to any contents cover in the policy.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for damage to any property as a result of its undergoing a process necessarily involving the application of heat.
Flood	Yes	Subject to availability.
Storm	Yes	Not covered for loss or damage caused by water seeping or percolating through walls, roofs or floors.
Accidental breakage	Yes	We only cover fixed glass, fixed showerbase, fixed basin, fixed sink, fixed bath, fixed lavatory pan or fixed cistern.
Earthquake	Yes	A special excess of \$200 applies to damage or loss arising from an earthquake – all destruction or damage occurring within a period of 72 hours of the earthquake is regarded as the same event and only one excess applies.
Lightning	Yes	Not covered for damage to any property as a result of scorching and/or melting.
Theft and Burglary	Yes	Not covered for theft by any person who ordinarily lives with you at the time of the theft or for theft or misappropriation by any tenant or sub-tenant or any person working for the tenant or sub-tenant.
Actions of the sea	No	
Malicious Damage	Yes	You must immediately inform the police of any actual or attempted malicious damage.
Impacts	Yes	Not covered for loss or damage caused by tree lopping or felling by You or a person acting with Your consent.
Escape of liquid	Yes	Not covered for the cost of repair or replacement of the defective part(s) of the guttering, tanks, pipes or other equipment from which the loss or damage arose.
Cover for valuables, collections and items away from the insured address		
High value items and collections	No	
Items away from insured address	Yes	Only covered within Australia to an amount not exceeding 20% of the sum insured for contents.

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



Step 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example contents in a locked garage or locked garden shed are covered up to a maximum limit of \$2,500 for any one claim. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example a basic excess and an earthquake excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

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

Maximum level of cover offered by insurers

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

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

* the insurer may provide some cover above this amount.

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

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

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

Step 4 Seek more information

If you want more information on this policy contact us on 08 9417 8501.

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

The policy this KFS relates to is:

- Provided/Distributed by St. George Underwriting Agency ABN 59 009 357 582 AFSL 236663.
- Underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241 436.