



Home Insurance  
Product Disclosure Statement  
and Policy document  
1 April 2009





## one direct's Home Insurance PDS and Policy Document

### The purpose of this PDS and Policy Document

This combined Product Disclosure Statement (PDS) and Policy document has been designed to help you understand Home Insurance so you can get the most out of your Policy.

This combined PDS and Policy document contains detailed information on Home Insurance, including when you are covered, when you are not covered, and maximum cover limits. We have also included a glossary on pages 56–58 to describe words with a special meaning. To the extent that the content of this PDS could be construed as general advice, it does not take into account your personal objectives, financial situation or needs (personal circumstances). You should consider the appropriateness of the information, having regard to your personal circumstances.

When you take out Home Insurance, we agree to provide the cover described in your current Schedule and this combined PDS and Policy document, as well as any Supplementary PDS we may issue. Together, they make up the terms and conditions of your Home Insurance contract with us. We recommend that you read them carefully and store them together in a safe place.

This Policy is underwritten and issued by ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) (ING GI) and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE).

Each insurer takes full responsibility for this combined PDS and Policy document.

## Contents

Why choose one direct's Home Insurance?	1
Choice of cover	2
Buildings cover	2
Contents cover	2
Optional cover	2
Buildings cover	3
What buildings we protect	3
How much we will pay	4
When your buildings are protected	4
Additional buildings benefits	10
Contents cover	15
What contents we protect and how much will be paid	15
Where we will cover you	20
When your contents are protected	21
Additional contents benefits	27
Liability cover	33
General	33
When your buildings are a total loss	35
For committee members	35
Optional cover you can add to your Policy	36
Cover away from home	36
Domestic Workers' Compensation	37
Exclusions	38
Buildings, contents, valuables and additional benefit exclusions	38
Liability exclusions	39
General exclusions	40

## Contents

<b>Your premium</b>	<b>41</b>
How we calculate your premium	41
How to pay your premium	41
Problems with paying your premium	41
<b>Your Policy</b>	<b>42</b>
How to renew your Policy	42
How to change your Policy	42
How to cancel your Policy	43
Cooling off period	43
<b>Claims</b>	<b>44</b>
How we settle a buildings claim	45
How we settle a contents or valuable items claim	47
<b>Customer complaints</b>	<b>49</b>
How to resolve a complaint or dispute	49
<b>Our commitment to you</b>	<b>50</b>
The General Insurance Code of Practice	50
Privacy	50
Updating our PDS	52
<b>Your responsibilities to us</b>	<b>53</b>
Your duty of disclosure	53
Other conditions when you are insured with us	54
Conditions you must comply with when making a claim	55
Sanctions	55
<b>Glossary</b>	<b>56</b>



## Why choose one direct's Home Insurance?

Home Insurance provides comprehensive protection for your home and belongings, offering a unique range of benefits including:

- **cover against natural events** (excluding flood)
- **accidental glass breakage and impact damage**
- **electrical motor burn out and power surge**
- **new for old replacement regardless of age**
- **theft of cash and belongings for you and your visitors**
- **optional cover away from home for your personal effects and specified valuables**
- **choice of excess to suit your needs**
- **pay by the month at no extra cost**
- **24 hours a day, 7 days a week claims assistance service.**

Discover these benefits and more within this combined PDS and Policy.

## Choice of cover

With Home Insurance you can tailor your insurance and take out either a buildings cover, a contents cover, or a combined buildings and contents cover.

### Buildings cover

Buildings cover provides cover for loss or damage to buildings resulting from the insurable events listed on pages 4-9. For example, your building will be covered for storm damage.

### Contents cover

Contents cover provides cover for loss or damage to contents resulting from the insurable events listed on pages 21-26. For example, your contents will be covered for damage as a result of fire or rain water.

Contents cover also provides cover for your valuables up to a specific value per item. Refer to page 19 for valuables we will cover and what cover limits apply.

### Optional cover

Home Insurance covers you for legal liability and also provides a range of optional covers that you can add to your Policy, such as:

- cover away from home for your personal effects and specified valuables
- Domestic Workers' Compensation.

Your choice of buildings and/or contents cover, and any optional covers you select, will be listed on your current Schedule.

Refer to page 36 for further details.

## Buildings cover

### What buildings we protect

We will cover residential buildings located at the insured property address listed on your Policy Schedule, their fixtures and fittings, and any structural improvements at your home.

Buildings cover includes	Buildings cover does not include
Residential buildings that you live in, including any professional offices or surgeries in those buildings.	<ul style="list-style-type: none"> <li>• A hotel, motel, nursing home, boarding house, display home, buildings of flats or strata titled units.</li> <li>• A building or structure in the course of construction, alteration or substantial repair, or being demolished.</li> </ul>
Domestic outbuildings, e.g. garden shed.	A caravan, trailer or their accessories.
Fixed coverings to walls, floors and ceilings.	Fixed carpets, curtains or internal blinds (refer to pages 15–32 for contents cover).
Infrastructure for the supply of services, including electricity, gas, water, internet and telephone.	
Items built in, fixed to, or on the buildings, e.g. an in-built air conditioner.	
Blinds or awnings on the outside of the buildings.	
Retaining walls, pathways or driveways.	Pathways or driveways made of earth or gravel.
Trees, plants or shrubs growing outdoors in the ground (refer to page 14 for benefits and conditions).	<ul style="list-style-type: none"> <li>• Lawn.</li> <li>• Plants or trees growing in pots and tubs.</li> <li>• Landscaping.</li> </ul>
Anything permanently built, constructed or installed on your property for domestic purposes, including in-ground swimming pools and spas.	

## How much we will pay

When you take out Buildings cover we will provide cover for any damage or loss to your buildings up to the nominated sum insured that is stated in Your Schedule. In the event of a total loss, the amount we will pay will be the total amount required to rebuild your home to the condition when new, but not better. The maximum amount we will pay will be limited to the sum insured you nominated.

The specific conditions of when your buildings will be covered are listed in the table below. Any cover we provide is subject to exclusions outlined on pages 38–40.

How we will settle a building claim is detailed on page 45.

If you make a claim, you must pay any excesses that apply. You will only need to pay this amount once for each event.

## When your buildings are protected

The specific events that your buildings will be covered for and the conditions that will apply are listed in the table below. Any cover we provide is subject to exclusions outlined on pages 38–40.

Cover	We will cover	We won't cover
<b>Accidental glass breakage</b>	<p>Fixed glass in your buildings, including any window tinting or shatter proofing material attached to the glass.</p> <hr/> <p>Fixed shower bases, basins, sinks, spas, baths and toilets.</p>	
<b>Burglary, break-in, theft or attempted theft</b>	<p>Any loss or damage as a result of a burglary or break-in, or an attempted burglary or break-in. The burglary or break-in, or attempted burglary or break-in, must be reported to the Police.</p>	<p>Loss or damage as a result of a burglary or break-in, or an attempted burglary or break-in by:</p> <ul style="list-style-type: none"><li>• a tenant</li><li>• somebody who resides in the home</li><li>• someone else acting on your behalf.</li></ul>

Cover	We will cover	We won't cover
<b>Burglary, break-in, theft or attempted theft – continued</b>	Loss or damage as a result of theft or attempted theft. The theft or attempted theft must be reported to the Police.	Loss or damage as a result of theft, or attempted theft: <ul style="list-style-type: none"> <li>• where you share your home with more than one other unrelated person who is not insured under this Policy</li> <li>• by a tenant</li> <li>• by somebody who resides at the home</li> <li>• by someone else acting on your behalf.</li> </ul>
<b>Burning out (fusion) of an electric motor</b>	Cost to repair or replace your electric motor that forms part of your building if it burns out or fuses.	Cost to repair or replace your electric motor if it is older than 15 years old.
<b>Deliberate or intentional acts</b>	Loss or damage as a result of a deliberate or intentional act.	Loss or damage as a result of a deliberate or intentional act by: <ul style="list-style-type: none"> <li>• you</li> <li>• a tenant</li> <li>• somebody who resides at your home</li> <li>• someone else acting on your behalf.</li> </ul>
<b>Earthquake or tsunami</b>	Loss or damage as a result of an earthquake or tsunami. You must pay an additional excess of \$250.	Loss or damage as a result of an earthquake or tsunami if the loss or damage occurs later than 72 hours after the earthquake or tsunami occurring.

Cover	We will cover	We won't cover
<b>Fire or explosion</b>	Loss or damage as a result of a fire or an explosion.	Loss or damage caused by a bushfire or grass fire that occurs within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after: <ul style="list-style-type: none"> <li>• another insurance Policy covering the same buildings expired, without a break in cover</li> <li>• the risk passed to you as purchaser of your buildings.</li> </ul>
<b>Impact damage</b>	Loss or damage as a result of an impact caused by: <ul style="list-style-type: none"> <li>• an aircraft, spacecraft or satellite, or anything dropped from them</li> <li>• a falling television or radio antenna mast or dish</li> <li>• vehicles or watercraft</li> <li>• an animal or bird that is not kept at your home</li> <li>• a falling tree or part of a tree.</li> </ul>	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.
	Cost of removing and disposing of a fallen tree or parts.	
	Damage caused when you, or someone else acting on your behalf, cuts down or removes branches from a tree.	

Cover	We will cover	We won't cover
<b>Landslide or subsidence</b>	<p>Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of:</p> <ul style="list-style-type: none"> <li>• an earthquake or explosion</li> <li>• a storm, including rainwater or wind</li> <li>• liquid escaping from a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain.</li> </ul>	<p>Any other erosion, subsidence, landslide or earth movement event.</p>
<b>Lightning or thunderbolt</b>	<p>Loss or damage as a result of a lightning strike or thunderbolt.</p>	
<b>Power surge</b>	<p>Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your home including a lightning strike, an object contacting power lines, the resumption of power following a blackout caused by a storm, or unexpected interference with a power company transformer by an animal.</p>	<ul style="list-style-type: none"> <li>• Domestic appliances or domestic equipment more than 15 years from the date of purchase when new.</li> <li>• Any power surges caused at the site.</li> </ul>
<b>Riots or civil commotion</b>	<p>Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.</p>	
<b>Storm, rainwater or wind</b>	<p>Loss or damage as a result of storm (including named cyclone), rainwater or wind.</p>	<p>Water entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.</li> </ul> <hr/> <p>Flood, action by the sea or high water (except tsunami).</p>

Cover	We will cover	We won't cover
<b>Storm, rainwater or wind – continued</b>		<p>Loss or damage caused by a named cyclone within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance Policy covering the same buildings expired, without a break in cover</li> <li>• the risk passed to you as purchaser of your buildings.</li> </ul> <p>Swimming pool covers, including solar covers and plastic liners.</p>
	<p>Free-standing fences, including those made of corrugated fibrous material that do not have a supporting frame, but only if they have been installed and constructed according to the manufacturer's specifications.</p>	<p>Free-standing gates, fences or walls that are made of timber and are more than 15 years old.</p>
		<p>Trees, plants and shrubs except for the cost of removal of storm damaged trees, plants and shrubs.</p>
<b>Vandalism or a malicious act</b>	<p>Loss or damage as a result of vandalism or a malicious act.</p>	<p>Loss or damage as a result of vandalism or a malicious act by a tenant or somebody who resides at the home, or someone else acting on your behalf.</p>

Cover	We will cover	We won't cover
<b>Water or liquid damage</b>	<p>Loss or damage caused by water or liquid escaping from:</p> <ul style="list-style-type: none"> <li>• a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li> <li>• a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes</li> <li>• a washing machine or dishwasher</li> <li>• an aquarium</li> <li>• a waterbed.</li> </ul>	<p>If the damage was caused by liquid that escaped from a bath, basin, sauna, spa, shower base or shower wall, we will not repair or replace the bath, basin, sauna, spa, shower base or shower wall.</p>
	<p>Loss or damage caused by water or liquid other than as specified above.</p>	<p>Your buildings for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• flood</li> <li>• action by the sea or high water (except tsunami)</li> <li>• landslide or subsidence unless we agree to cover the event as described under 'Landslide or subsidence'</li> <li>• water entering your buildings: <ul style="list-style-type: none"> <li>- through an opening made for any building, renovation or repair work</li> <li>- because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.</li> </ul> </li> </ul>
	<p>Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.</p>	<p>Cost of repairing the item that caused the escape of water or liquid.</p>

## Additional buildings benefits

one direct's Home Insurance includes a range of additional buildings benefits. The amount we will pay is in addition to the sum insured. Any cover we provide is subject to exclusions. If you make a claim for an additional benefit, you will not need to pay an excess.

The amounts we will pay and the limits that apply are listed in the table below.

Additional benefits	We will cover	We will pay	We won't cover
<b>Alternative accommodation (including pets)</b>	<p>Costs of alternative accommodation for up to 12 months if your buildings suffer loss or damage and you are unable to live in your home as a result.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>We will pay:</p> <ul style="list-style-type: none"> <li>• an amount that is equal to the weekly rental value of your buildings before the event occurred</li> <li>• the reasonable costs of alternative accommodation for your pets.</li> </ul> <p>Up to 10% of the buildings sum insured, as listed on your Schedule, paid in addition to your sum insured.</p>	<p>We will not cover this, or will reduce the amount we pay if:</p> <ul style="list-style-type: none"> <li>• we have paid you for rent following loss or damage to your buildings</li> <li>• you receive any payment for rent or accommodation from another source</li> <li>• you do not need to pay for alternative accommodation.</li> </ul>
<b>Debris removal and demolishing</b>	<p>Reasonable costs to demolish and remove any debris resulting from loss or damage to your buildings from an event that we have agreed to cover.</p>	<p>We will pay up to 10% of the buildings sum insured, paid in addition to the sum insured for demolishing and removing any buildings debris when damage or loss occurs.</p>	<p>Any costs if the debris occurs as a result of an event we have not agreed to cover.</p>

Additional benefits	We will cover	We will pay	We won't cover
<p><b>Fracture to limbs (if you are over 50 years of age)</b></p>	<p>If you fracture an arm or leg as a result of an accident that occurs at your home and you are admitted to a hospital as an inpatient.</p>	<p>Up to \$500.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	<p>Fractures that result directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• your participating in any professional sporting activity</li> <li>• a motor vehicle or motor bike accident</li> <li>• intentional self injury, suicide or attempted suicide</li> <li>• childbirth, pregnancy, or any complication arising from pregnancy</li> <li>• any illness or disease.</li> </ul> <p>If we pay for a fracture under your contents cover, we will not pay for the same fracture under your buildings cover.</p>
<p><b>Funeral expenses</b></p>	<p>The funeral costs if you, or any member of your family dies:</p> <ul style="list-style-type: none"> <li>• as a result of an event we have agreed to cover</li> <li>• within 12 months of the event, and</li> <li>• as a result of an event that occurred at your home.</li> </ul>	<p>Up to \$10,000.</p> <p>Up to \$20,000 if you are over 50 years of age.</p>	<p>If we pay for funeral expenses under your contents cover, we will not pay for this under your buildings cover</p>

Additional benefits	We will cover	We will pay	We won't cover
<b>Modifications to your buildings</b>	Costs of modifications to your buildings so you can live in them, if you are injured as a result of an event that we have agreed to cover for loss or damage to your buildings, and the injuries lead to permanent paraplegia or quadriplegia.	Up to \$10,000.  Up to \$20,000 if you are over 50 years of age.	
<b>Mortgagee discharge costs</b>	Any legal costs associated with the discharge of any mortgage you have left owing on your home if you make a claim for the total loss of your buildings as a result of an event we have agreed to cover.	We will pay the reasonable costs associated with the discharge of any mortgage you have left owing on your home if you make a claim for the total loss of your buildings.	
<b>Rebuilding fees</b>	Reasonable costs of employing an architect or surveyor, and also paying any legal fees that arise from the rebuilding, if your buildings suffer total loss or damage as a result of an event we have agreed to cover, and need to be rebuilt as a result.	We will pay up to 10% of the buildings sum insured, paid in addition to the sum insured for architects, surveyors and legal fees when damage or loss occurs.	

Additional benefits	We will cover	We will pay	We won't cover
<b>Replacing keys and repairs to, and recoding of, locks and barrels</b>	Reasonable costs to replace your keys and repair and recode your locks and barrels if a key to an external door or window lock of your building is stolen or lost. The theft must be reported to the Police.	We will pay the reasonable cost to replace your keys and repair and/or recode your locks and barrels. We will also pay if the key is lost.	Theft or loss as a result of an event we have not agreed to cover.
<b>Sale of your home</b>	<p>If you have entered into a contract to sell your home, we will extend your buildings cover to the purchaser until:</p> <ul style="list-style-type: none"> <li>• the contract settlement date</li> <li>• the purchaser insures the home</li> <li>• the purchaser becomes liable for damage to the home, whichever happens first.</li> </ul>	We will pay the sum insured in the event of a total loss.	<p>This cover will stop immediately if:</p> <ul style="list-style-type: none"> <li>• the sale contract is terminated</li> <li>• your buildings insurance comes to an end.</li> </ul>

Additional benefits	We will cover	We will pay	We won't cover
<b>Travel cancellation (if you are over 50 years of age)</b>	Costs you have paid in advance for domestic and/or international travel arrangements that you are unable to recover when you cancel your travel arrangements as a result of fire, storm or burglary damage occurring to your buildings within 14 days prior to your Scheduled departure date.	Up to \$1,000.  The most we will pay in any one period of insurance is \$1,000.	
<b>Trees, plants and shrubs replacement</b>	Cost to replace any trees, plants or shrubs that are stolen, burnt, maliciously damaged, or damaged by a vehicle.	Up to \$1,500.	Loss or damage to lawn.

## Contents cover

### What contents we protect and how much will be paid

We will cover the following household goods or personal effects that:

- are not fixed or fitted to buildings
- you own or are legally responsible for.

When you take out contents cover, you must nominate the replacement value of your contents at today's prices. This is called the sum insured and is listed on your Schedule.

Your contents Policy covers you for three categories of contents:

1. General contents
2. Contents with a specific limit
3. Valuables.

#### 1. General contents

Each general content item, pair, set, collection or system of content items is covered up to the sum insured. The general contents covered by your Policy are listed in the table below:

Contents include	Contents does not include
	Animals, including birds and fish.
Building materials to be installed.	
Carpets, curtains or internal blinds.	
Clothing and personal effects .	
Computer software	Cost of re-creating computer data.
Film, slides, prints, and equipment for developing and enlarging photographs.	Costs of recreating any event featured on films, slides or prints.
Fixtures and fittings that you have installed for your own use if you are a tenant, or the owner of a strata title unit.	Fixtures and fittings you have installed for your own use if you are a tenant, or the owner of a strata title unit, if the body corporate or similar body has insured them.
Furs	
Furniture and furnishings that are not built in.	
Hearing aids	

Contents include	Contents does not include
Household goods that are not used for earning an income.	
Internal ceiling, floors, walls, doors and windows if you own a strata title unit and the body corporate or similar body has not insured them.	Internal ceiling, floors, walls, doors and windows if you own a strata title unit and the body corporate or similar body has insured them.
Items thinly covered with gold or silver that are not jewellery or watches.	Unset precious/semi-precious stones.
Landlords' fixtures and fittings you are liable for under the terms of a rental agreement.	Landlords' fixtures and fittings you are liable for under the terms of a rental agreement if the body corporate or similar body has insured them.
Media purchased online, e.g. music, software, and videos.	
Model or toy aircraft.	
Paintings and prints, tapestries, Persian or similar rugs, antiques and any other works of art.	
Pedal cycles	Pedal cycles while they are being used for racing or pacemaking.
Plants or trees growing in pots or tubs.	Plants and trees growing outdoors in the ground.
Portable domestic appliances that are not built in.	
Surfboards, sailboards, surf skis, kayaks and canoes.	
Swimming pools, saunas and spas that are not built in and their accessories.	
Tapes, cassettes, cartridges and discs.	Costs of recording or recreating any event or information featured on the tapes, cassettes, cartridges and discs.

Contents include	Contents does not include
<p>Unregistered motorcycles or mini-bikes up to 125cc that do not require registration by law.</p>	<ul style="list-style-type: none"> <li>• Registered motorcycles or mini-bikes.</li> <li>• Unregistered motorcycles or mini-bikes up to 125cc (that do not require registration by law) when they are being used for racing or pacemaking.</li> <li>• Unregistered motorcycles or mini-bikes over 125cc.</li> </ul>
<p>Unregistered motorised golf buggies, ride-on mowers and wheelchairs.</p>	
<p>Valuable items (refer page 19 for what valuables are covered and how much we will pay).</p>	

## 2. Contents with a specific limit

Under this category of contents there are set maximum amounts that we will pay when you make a claim. All amounts are inclusive of GST and are included in your contents sum insured.

Contents include	Contents does not include
<p>Accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft that are not in or on them.</p> <p>The most we will pay is \$1,000 in total.</p>	<p>Motor vehicles, caravans, trailers or aircraft.</p>
<p>Goods used to earn an income at your home.</p> <p>The most we will pay is \$5,000 in total.</p>	
<p>Money and negotiable documents.</p> <p>The most we will pay is \$1,200 in total.</p>	
<p>Office and surgery equipment you use to earn an income.</p> <p>The most we will pay is \$10,000 in total.</p>	
<p>Watercraft less than four metres long and not powered by a motor or powered by a motor less than 10hp.</p> <p>The most we will pay is \$5,000 in total.</p>	<ul style="list-style-type: none"> <li>• Watercraft less than four metres long that are powered by a motor of more than 10hp.</li> <li>• Jet skis.</li> </ul>

### 3. Valuables

The valuable items we will protect under your contents cover are set out below. All other items are covered under general contents:

Valuable items include	Valuable items do not include
Jewellery and watches	
Items containing gold or silver	Items thinly covered with gold or silver
Collections of stamps, money, medals or other collectibles	
Sporting equipment	Sporting equipment while it is being used
Battery powered items as listed below: <ul style="list-style-type: none"> <li>• audio-visual equipment</li> <li>• camera equipment, including accessories and unprocessed film</li> <li>• electronic diaries or PDAs</li> <li>• GPS (Global Positioning System device)</li> <li>• CD or DVD players and media players, e.g. MP3s</li> <li>• mobile, satellite or portable phones</li> <li>• portable computers.</li> </ul>	Camera equipment, including accessories and unprocessed film, that is being used underwater or to earn your income.

Valuables are covered up to the total contents sum insured. There are set maximum amounts that we will pay per valuable item listed above when you make a claim. For any one item, pair, set, collection or system of valuable items, the most we will pay is \$3,000 (inclusive of GST).

#### Increasing the amount we will pay for valuable items

You can increase the maximum amount we will pay for an individual valuable item which is worth more than \$3,000 (inclusive of GST) by listing it on your Schedule as a specified valuable. Any valuables not listed on your Schedule will be classified as unspecified valuables and cover will be limited to \$3,000 per item, pair, set, collection or system of valuable items.

## Where we will cover you

We will cover	We won't cover
<p>Your contents at your home.</p>	
<p>Your contents at your home in the open air including, when they are not in a building that is fully enclosed up to a maximum of \$5,000 where they suffer loss or damage as a result of:</p> <ul style="list-style-type: none"> <li>• storm</li> <li>• rainwater</li> <li>• wind</li> <li>• theft</li> <li>• attempted theft.</li> </ul> <p>This limit does not apply to swimming pools, saunas or spas, or their accessories.</p>	<p>In the open air away from your home except where specifically covered by this Policy.</p>
<p>Your contents which are away from your home, anywhere in Australia for up to 90 consecutive days, for loss or damage as a result of an incident we have agreed to cover as listed on pages 21–26.</p>	<p>Your contents for theft while they are away from your home except if they are sporting equipment locked in a club room.</p>
<p>We will cover your contents for loss or damage as a result of storm, rainwater, wind or impact by a vehicle only if they are:</p> <ul style="list-style-type: none"> <li>• in a residential building, boarding house, motel, hotel, club room, nursing home, or hospital where you are staying</li> <li>• sporting equipment stored within a club room.</li> </ul>	<p>Your contents for loss or damage as a result of storm, rainwater, wind, or impact by a vehicle if they are in a tent, vehicle, caravan, trailer, aircraft, or watercraft.</p>
	<p>The following contents away from home:</p> <ul style="list-style-type: none"> <li>• accessories and spare parts for motor vehicles, motorcycles, mini-bikes, caravans, trailers and watercraft</li> <li>• goods you use for earning an income</li> <li>• office and surgery equipment you use for earning your income.</li> </ul>

## When your contents are protected

We will provide cover for any damage or loss to your contents up to the sum insured. The specific events that your contents will be covered for and the conditions that will apply are listed in the table below. The sum insured will be shown on your Schedule. Any cover we provide is subject to exclusions outlined on pages 38–40. If you make a claim, you must pay any excesses that apply. You will only need to pay this amount once for each event.

Cover	We will cover	We won't cover
<b>Accidental glass breakage</b>	Loss or damage to: <ul style="list-style-type: none"> <li>• mirrors</li> <li>• glassware</li> <li>• crystal</li> <li>• glass in furniture.</li> </ul>	Any mirrors, glassware, crystal, crockery that have been damaged while being used, cleaned or carried by hand.
	Accidental breakage of fixed shower bases, basins, sinks, spas, baths and toilets if you have insured your contents and live in a rented premises and you are responsible for these items.	
	An item when it is chipped or fractured through its entire thickness.	Glass that is part of the television, computer screen or monitor.
<b>Burglary, break-in, theft or attempted theft</b>	Loss or damage as a result of a burglary or break-in, or an attempted burglary or break-in. The burglary or break-in, or attempted burglary or break-in, must be reported to the Police.	Loss or damage as a result of burglary or break-in, or attempted burglary or break-in by a tenant, somebody who resides at the home or someone else acting on your behalf.

Cover	We will cover	We won't cover
<b>Burglary, break-in, theft or attempted theft – continued</b>	<p>Loss or damage as a result of theft or attempted theft. The theft or attempted theft must be reported to the Police.</p> <hr/> <p>Theft of money or negotiable documents when force is not used by someone to enter your buildings.</p>	<p>Your contents for loss or damage as a result of theft or attempted theft:</p> <ul style="list-style-type: none"> <li>• where you share your home with more than one other unrelated person who is not insured under this Policy</li> <li>• by a tenant</li> <li>• by somebody who resides at the home</li> <li>• by someone else acting on your behalf.</li> </ul>
<b>Burning out (fusion) of an electric motor</b>	<p>Cost to repair or replace your electric motor if it burns out or fuses.</p>	<p>Cost to repair or replace your electric motor if it is 15 years old or older.</p>
<b>Deliberate or intentional acts</b>	<p>Loss or damage as a result of a deliberate and intentional act.</p>	<p>Loss or damage as a result of a deliberate or intentional act by:</p> <ul style="list-style-type: none"> <li>• a tenant</li> <li>• somebody who resides at the home</li> <li>• someone else acting on your behalf.</li> </ul>
<b>Earthquake or tsunami</b>	<p>Loss or damage as a result of an earthquake or tsunami. You must pay an additional excess of \$250.</p>	<p>Loss or damage as a result of an earthquake or tsunami if the loss or damage occurs later than 72 hours after the earthquake or tsunami.</p>

Cover	We will cover	We won't cover
<b>Fire or explosion</b>	Loss or damage as a result of a fire or an explosion.	Loss or damage caused by a bushfire or grassfire that occurs within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after: <ul style="list-style-type: none"> <li>• another insurance Policy covering the same contents expired, without a break in cover</li> </ul>
<b>Impact damage</b>	Loss or damage as a result of an impact caused by: <ul style="list-style-type: none"> <li>• an aircraft, spacecraft or satellite, or anything dropped from them</li> <li>• a falling television or radio antenna mast or dish</li> <li>• vehicles or watercraft</li> <li>• an animal or bird that is not kept at your home</li> <li>• a falling tree or part of a tree.</li> </ul> <hr/> Cost of removing and disposing of a fallen tree or parts. <hr/> Damage when you, or someone else acting on your behalf, cuts down or removes branches from a tree.	Loss or damage that is caused by any animal or bird eating, chewing, clawing or pecking.
<b>Landslide or subsidence</b>	Loss or damage as a result of a landslide or subsidence if the loss or damage occurs within 72 hours of: <ul style="list-style-type: none"> <li>• an earthquake or explosion</li> <li>• a storm, including rainwater or wind</li> <li>• liquid escaping from a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li> </ul>	Any other erosion, subsidence, landslide or earth movement event.

Cover	We will cover	We won't cover
<b>Lightning or thunderbolt</b>	Loss or damage as a result of a lightning strike or thunderbolt.	
<b>Power surge</b>	Power surge to domestic equipment directly caused by an identifiable and verifiable source outside your home including a lightning strike, an object contacting power lines, the resumption of power, following a blackout caused by a storm, or unexpected interference with a power company transformer by an animal.	<ul style="list-style-type: none"> <li>• Domestic appliances or domestic equipment more than 15 years from the date of purchase when new.</li> <li>• Any power surges caused at the site.</li> </ul>
<b>Riots or civil commotion</b>	Loss or damage as a result of riots, civil commotion, or industrial or political disturbances.	
<b>Storm, rainwater or wind</b>	Loss or damage as a result of storm (including named cyclone), rainwater or wind.	<p>Water entering your buildings:</p> <ul style="list-style-type: none"> <li>• through an opening made for any building, renovation or repair work</li> <li>• because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.</li> </ul> <p>Flood, action by the sea or high water (except tsunami).</p>

Cover	We will cover	We won't cover
<b>Storm, rainwater or wind – continued</b>		<p>Loss or damage caused by a named cyclone within 48 hours of the start date of your Policy unless you took out your insurance with us immediately after:</p> <ul style="list-style-type: none"> <li>• another insurance Policy covering the same contents expired, without a break in cover</li> <li>• the risk passed to you as purchaser of your buildings</li> <li>• you signed a lease contract for your buildings.</li> </ul> <hr/> <p>Swimming pool covers, including solar covers and plastic liners.</p>
<b>Vandalism or a malicious act</b>	<p>Loss or damage as a result of vandalism or a malicious act.</p>	<p>Loss or damage as a result of vandalism or a malicious act by a tenant, somebody who resides at the home, or someone else acting on your behalf.</p>
<b>Water or liquid damage</b>	<p>Loss or damage caused by water or liquid escaping from:</p> <ul style="list-style-type: none"> <li>• a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain</li> <li>• a bath, basin, sauna, spa, shower base or shower wall, sink, toilet or tiled floor that has drainage holes</li> <li>• a washing machine or dishwasher</li> <li>• an aquarium</li> <li>• a waterbed.</li> </ul>	<p>If the damage was caused by liquid that escaped from a bath, basin, sauna, spa, shower base or shower wall, we will not repair or replace the bath, basin, sauna, spa, shower base or shower wall.</p>

Cover	We will cover	We won't cover
<p><b>Water or liquid damage – continued</b></p>	<p>Loss or damage caused by water or liquid other than as specified above.</p> <hr/> <p>Cost of finding where the water or liquid escaped from, including the cost of repairing any damage that occurs while looking for the cause.</p>	<p>Your contents for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• flood</li> <li>• action by the sea or high water (except tsunami)</li> <li>• landslide or subsidence unless we agree to cover the event as described under 'Landslide or subsidence'</li> <li>• water entering your buildings: <ul style="list-style-type: none"> <li>– through an opening made for any building, renovation or repair work</li> <li>– because of a structural defect, faulty design or faulty workmanship when your buildings were constructed.</li> </ul> </li> </ul> <hr/> <p>Cost of repairing the item that caused the escape of water or liquid.</p>

## Additional contents benefits

Home Insurance includes a range of additional contents benefits. The amount we will pay is in addition to the contents sum insured. Any cover we provide is subject to exclusions. If you make a claim for an additional benefit, you will not need to pay an excess.

The amounts we will pay and the limits that apply are listed in the table below.

Additional benefits	We will cover	We will pay	We won't cover
<p><b>Alternative accommodation (including pets)</b></p>	<p>Costs of alternative accommodation for up to 12 months if your contents suffer loss or damage and you are unable to live in your home as a result.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>We will pay:</p> <ul style="list-style-type: none"> <li>• an amount that is equal to the weekly rental value of your buildings before the event occurred</li> <li>• the reasonable costs of alternative accommodation for your pets.</li> </ul> <p>Up to 10% of the contents sum insured, as listed on your Schedule, paid in addition to your sum insured.</p>	<p>We will not cover this, or will reduce the amount we pay if:</p> <ul style="list-style-type: none"> <li>• we have paid you for rent following loss or damage to your buildings</li> <li>• you receive any payment for rent or accommodation from another source</li> <li>• you do not need to pay for alternative accommodation.</li> </ul>

Additional benefits	We will cover	We will pay	We won't cover
<p><b>Contents in a commercial storage facility</b></p>	<p>Your contents for loss or damage while they are in a commercial storage facility in Australia up to the total contents sum insured, as listed on your Schedule.</p> <p>However, you must tell us that your contents are in a commercial storage facility before they are put into storage and we must have agreed to cover them. This will then be listed on your Schedule.</p> <p>The loss or damage must occur as a result of an event we have agreed to cover.</p>	<p>Up to the sum insured.</p>	<p>Jewellery, money or negotiable documents.</p>
<p><b>Contents in transit</b></p>	<p>Your contents for loss or damage while they are being transported by a vehicle to your home, or to a commercial storage facility within Australia, during your period of insurance.</p> <p>Loss or damage must occur as a result of theft following violent or forceable entry, or as a result of fire, collision or overturning of the vehicle that is transporting your contents.</p>	<p>Up to \$10,000.</p>	<p>We will not cover loss or damage:</p> <ul style="list-style-type: none"> <li>• to glassware, crystal, crockery, mirrors or china</li> <li>• caused by denting, scratching, chipping or bruising.</li> </ul>

Additional benefits	We will cover	We will pay	We won't cover
<b>Cover when moving to a new home</b>	<p>Your contents if you tell us that you are permanently moving to a new home within Australia.</p> <p>We will cover your contents at both your original home and your new home for 14 days, starting from the date you start moving your contents to your new home.</p>	Up to the sum insured.	
<b>Debris removal and demolishing</b>	Reasonable costs to demolish and remove any debris resulting from loss or damage to your contents from an event that we have agreed to cover.	Up to 10% of the contents sum insured, paid in addition to the sum insured.	
<b>Document damage</b>	Costs to reproduce or restore them if the documents kept in your home or in a bank vault suffer damage, including costs to reproduce or restore the information contained on the documents.	Up to \$1,000.	

Additional benefits	We will cover	We will pay	We won't cover
<b>Employees' belongings</b>	<p>Costs to repair or replace them up to the limits specified if your employees' belongings suffer loss or damage:</p> <ul style="list-style-type: none"> <li>• as a result of an event we have agreed to cover</li> <li>• while your employees are working at your home and while your employees are doing domestic work for you.</li> </ul>	Up to \$7,500.	Contents that are already insured under another Policy by someone other than you.
<b>Fracture to limbs (if you are over 50 years of age)</b>	If you fracture an arm or leg as a result of an accident that occurs at your home and you are admitted to a hospital as an inpatient.	<p>Up to \$500.</p> <p>The most we will pay in any one period of insurance is \$1,000.</p>	<p>Fractures that result directly or indirectly from:</p> <ul style="list-style-type: none"> <li>• your participating in any professional sporting activity</li> <li>• a motor vehicle or motor bike accident</li> <li>• intentional self injury, suicide or attempted suicide</li> <li>• childbirth, pregnancy, or any complication arising from pregnancy</li> <li>• any illness or disease.</li> </ul>

Additional benefits	We will cover	We will pay	We won't cover
<b>Fracture to limbs (if you are over 50 years of age) – continued</b>			If we pay for a fracture under your buildings cover we will not pay for the same fracture under your contents cover.
<b>Frozen food</b>	Cost to replace the loss of frozen food to the limits specified, if your freezer breaks down as a result of an event we have agreed to cover.	The reasonable cost.	
<b>Funeral expenses</b>	<p>The funeral costs if you, or any member of your family dies:</p> <ul style="list-style-type: none"> <li>• as a result of an event we have agreed to cover</li> <li>• within 12 months of the event, and</li> <li>• as a result of an event that occurred at your home.</li> </ul>	<p>Up to \$10,000.</p> <p>Up to \$20,000 if you are over 50 years of age.</p>	If we pay for funeral expenses under your buildings cover, we will not pay for this under your contents cover.
<b>Guests' or visitors' belongings</b>	The cost to repair or replace if contents belonging to your guests or visitors suffer loss or damage as a result of an event we have agreed to cover.	Up to \$7,500.	Contents that are already insured under another Policy by someone other than you.
<b>Increase in sum insured</b>	If we agree to pay you for a loss of your contents for the total sum insured, we will increase your contents sum insured by the amount the Consumer Price Index (CPI) (all groups) has increased since you took out your Policy, up to the time of loss.	Increase by CPI.	

Additional benefits	We will cover	We will pay	We won't cover
<b>Increase in sum insured – continued</b>	<p>Where claims are made for less than the sum insured, you will be fully insured again for your contents for the amounts shown on your Schedule.</p> <p>Where a claim is for a total loss and we pay you the sum insured, then your Policy comes to an end, subject to any continuing liability cover and no refund of your premium is due.</p>		
<b>Replacing keys and repairs to, and recoding of, locks and barrels</b>	Reasonable costs to replace your keys and repair and recode your locks and barrels if a key to an external door or window lock of your building is stolen or lost. The theft must be reported to the Police.	We will pay the reasonable cost to replace your keys and repair and/or recode your locks and barrels. We will also pay if the key is lost.	Theft or loss as a result of an event we have not agreed to cover.
<b>Storage costs</b>	Reasonable costs to remove your contents and store them for up to 12 months if buildings you live in suffer loss or damage as a result of an event we have agreed to cover and you are unable to live in them as a result. We will also cover your contents while they are in storage.	Up to 12 months.	
<b>Veterinary expenses</b>	The veterinary expenses if your pet is injured as a result of a road accident in your period of insurance.	<p>Up to \$500.</p> <p>Up to \$1,000 if you are over 50 years of age.</p>	

## Liability cover

We will cover your legal liability as a result of an event that causes loss or damage to someone else's property, or death or bodily injury to other people, during your period of insurance. We will also cover claims in connection with your position as a committee member during your period of insurance.

Please note, any cover we provide is subject to exclusions outlined on pages 38–40.

### General

We will pay up to \$20 million, including any legal costs that must be paid to defend the claim and any costs awarded against you.

#### We will cover

- If you have insured your buildings, we will cover you for the amount you have to pay as owner or occupier of the buildings.
- If you have insured your contents, we will cover you for the amount you have to pay for any event that happens anywhere in:
  - Australia
  - Australia in connection with your position as a committee member of a sporting or social club
  - the world for 90 consecutive days, starting from the time you leave Australia.
- If you have insured your contents, we will cover you for any amounts you have to pay for any event that happens anywhere in Australia arising out of the use of:
  - watercraft that are less than four metres long and not powered by a motor, or powered by a motor less than 10hp

#### We won't cover

- Any ownership of land, buildings or structures other than the land and buildings insured by this Policy.
- If you have insured your contents, we will not cover you for the amount you have to pay for any event that happens anywhere in Australia in connection with your position as a committee member of a sporting or social club if you receive more than \$1,000 per year for holding that position.
- If you have only insured your contents, we will not cover you for any amount you have to pay as an owner of your buildings.

### We will cover

- unregistered motorcycles or mini-bikes up to 125cc, which do not require registration by law
- unregistered motorised golf buggies, ride-on mowers and wheelchairs
- model or toy aircraft
- surfboard, sail board, surf skis, kayaks and canoes.
- If you have insured your contents and live in rented premises, we will cover you for the amount you have to pay as owner of your contents, or occupier of the rented premises.
- If you have insured your contents and you own part of the building that has been subdivided, we will cover you for the amount you have to pay as owner of your contents, or occupier of your part of the building.

### We won't cover

- If you have insured your contents, we will not cover you for any amounts you have to pay for any event that happens anywhere in Australia arising out of the use of:
  - a jet ski
  - unregistered motorcycles or mini-bikes up to 125cc, which do not require registration by law, if they are being used for racing or pacemaking.

## When your buildings are a total loss

For buildings cover, we will continue to insure you for up to six months from date of total loss. Please note, this cover is not available for contents cover.

We will cover	We won't cover
If your buildings are a total loss, we will continue liability cover for any amount you have to pay as owner or occupier of the buildings for up to six months from the date your buildings were destroyed.	This cover will stop immediately if: <ul style="list-style-type: none"><li>• construction commences at the home</li><li>• you sell the land</li><li>• you take out a new buildings insurance Policy for your home.</li></ul>

## For committee members

For contents cover, we will pay up to \$10,000 (inclusive of GST) for the liability claims listed in the table below. This cover is not available for buildings cover.

We will cover	We won't cover
<ul style="list-style-type: none"><li>• For claims made against you for an alleged or actual act or omission during any one period of insurance.</li><li>• For your liability in connection with your position as a committee member of a sporting or social club.</li><li>• Only cover one claim during any one period of insurance.</li></ul>	<ul style="list-style-type: none"><li>• If you receive more than \$1,000 per year for holding this position.</li><li>• For liability claims for loss or damage to someone else's property, or death or bodily injury to other people.</li></ul>

## Optional cover you can add to your Policy

You can broaden the scope of your cover by adding any of the following options.

### Cover away from home

For an additional premium, you can elect to extend accidental damage or loss cover to your personal effects and specified valuables. Personal effects include:

- clothing and apparel
- binoculars and telescopes
- spectacles and sunglasses
- handbags, briefcases, purses, wallets, suitcases and other travel bags
- wheelchairs, walking sticks, crutches
- prams, strollers, baby capsules and other baby carriers
- musical instruments
- unspecified valuables: these are valuables that you have not listed on your Schedule. Please refer to page 19 for items that are classified as valuables.

This option will insure you for loss or damage away from your home worldwide for up to 90 consecutive days. When you select this option, cover is automatically extended for accidental loss or damage to your personal effects and specified valuables at your home.

By accidental loss or damage, we mean loss or damage that is caused by an unintended or unexpected event not specifically excluded under this Policy.

If you have chosen this option it will be shown on your Policy Schedule.

Your personal effects as defined above, will be covered up to \$3,000 per item and up to the total limit stated on your schedule for any one event. Specified valuables are covered up to the sum insured you have nominated, as listed on your Schedule.

The excess applying to this option will be shown on your Schedule.

## **Domestic Workers' Compensation**

If this Policy insures your contents or buildings, this option is available to you for an additional premium.

If you have chosen this option it will be shown on your Schedule.

### **We will cover**

If you employ a person to do domestic work around your home, such as cleaning or gardening, you are covered for the amount you are liable for if they are injured while working for you, subject to the relevant legislation in your State or Territory. An excess may apply to this option in your State or Territory. For exclusions to this cover, see pages 38–40.

By law, this option is only available to you if you reside in Australian Capital Territory, Northern Territory, Tasmania and Western Australia.

### **We will pay**

The cover only applies to employees, as defined by the respective state legislation, doing domestic work for your household insured by this Policy.

### **We won't pay**

We will not cover any person that is working for you in your business, profession, trade or occupation, or if you are a landlord.

## Exclusions

Any cover we provide is subject to the following exclusions:

- buildings, contents and valuables, and additional benefit exclusions
- liability exclusions
- general exclusions (these apply to all covers).

### **Buildings, contents, valuables and additional benefit exclusions**

We will not pay for any loss or damage which is caused directly or indirectly by:

- settling, shrinkage or any movement of earth
- settling, shrinkage or expansion in buildings, foundations, walls or pavements
- erosion, rust, corrosion, gradual deterioration, depreciation, wear or tear
- vermin, birds or insects
- roots from trees, plants, shrubs or grass
- any process of cleaning involving the use of chemicals other than domestic household chemicals
- a defect in an item, structural defects, faulty, or poor workmanship or design
- mechanical or electrical breakdown other than an electric motor burning out, unless the breakdown results in damage to your buildings or contents.

## Liability exclusions

We will not pay for:

- personal injury to:
  - you, or any member of your family who normally lives with you, or anyone else who normally lives with you
  - any person you employ where that injury arises from their employment with you
- loss or damage to property that belongs to:
  - you, or is under your control, or any member of your family who normally lives with you, or anyone else that normally lives with you
  - any person you employ where that loss or damage arises from their employment with you
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you
- loss that can be reimbursed by your sporting or social club.

We will not pay for any liability caused directly or indirectly by:

- any alterations, repairs, renovations or additions to your buildings that cost more than \$75,000 (inclusive of GST)
- any personal profit or advantage that is illegal
- any disease that is transmitted by you, or any member of your family who normally lives with you
- any business, profession, trade or occupation carried out by you
- any agreement or contract you enter into, however, if you would have been liable without the agreement or contract, we will pay for that liability
- the use, removal of, or exposure to any asbestos product or products containing asbestos
- a conflict of duty or interest
- any act or omission that is dishonest, fraudulent, criminal, wilful or malicious
- any alleged or actual act or omission committed, or alleged to have been committed, prior to the commencement of the Policy
- the use of a caravan or trailer when the caravan or trailer is attached to a motor vehicle or motorcycle
- the use of a car, motorcycle, mini-bike, aircraft or watercraft.

## General exclusions

We will not pay for any loss or damage, or liability caused directly by or indirectly by:

- any event that does not occur within your period of insurance
- landslide or subsidence, unless we agree to cover the event as described under 'Landslide or subsidence'
- war or warlike activity, however war does not need to be declared
- hostilities, rebellion, insurrection or revolution
- contamination or pollution by chemical and/or biological, radioactive and/or nuclear agents, which results from an act of terrorism
- lawful destruction or confiscation of your property
- anything nuclear or radioactive
- mildew, atmospheric or climatic conditions
- damage to a heating element, however, we will pay for any loss or damage resulting from damage to a heating element
- deliberate or intentional acts by you, or anyone acting for you, to cause loss, damage or injury
- flood or storm surge
- erosion, the action of the sea, tidal wave or high water, unless the loss or damage is the result of a tsunami.

## Your premium

### How we calculate your premium

Your premium, including any taxes and charges, will be featured on your Schedule. We will base your premium on:

- the type and frequency of claims that you have made
- your insurance history
- your sum(s) insured
- the excess
- the type, location, construction and age of your buildings or contents.

Premiums are also subject to Commonwealth and State taxes and/or charges, including GST and stamp duty, which will be listed on your Schedule.

### How to pay your premium

We offer a range of convenient payments options. You can pay your premium in:

- one lump sum by credit card or direct debit
- monthly instalments by credit card or direct debit, at no extra cost.

### Problems with paying your premium

If you cannot pay your premium, please contact one direct's Insurance Centre immediately on 1300 663 239, weekdays from 8am to 8pm AEST.

We may cancel your Policy if:

- you do not pay your premium
- you pay your premium by instalments and you are more than one month behind.

If you pay by instalments, we may refuse to pay a claim if at least one instalment of the premium is overdue for one month or more.

## Your Policy

### How to renew your Policy

Before your current Policy expires, we may send you an offer to renew your insurance. This offer will include an updated Schedule and provide a premium based on the information contained in your current Policy. You will then need to review the proposed Policy and premium.

If you have any questions or would like to change your cover, you will need to call 1300 663 239, weekdays from 8am to 8pm AEST. If you accept the conditions of the new Policy, you then need to pay your premium. If you paid your last premium by instalments, we will continue to deduct payments from your nominated account. If you paid your last premium in one lump sum, we must receive your payment by the due date, otherwise your buildings or contents will not be insured.

### How to change your Policy

It's important that all the details in your Policy are current and correct so we have tried to make it as easy as possible for you.

#### **Step 1 – Contact us to change your Policy or update your details**

Call one direct's Insurance Centre on 1300 663 239, weekdays from 8am to 8pm AEST.

#### **Step 2 – Check the changes**

After we update your details, you will be then be sent an Endorsement Schedule. This Schedule includes any changes or variations you have requested and we have agreed to, and any conditions we may have applied to that agreement including any change in premium.

#### **Step 3 – Pay your premium if it has increased**

We will tell you if your premium has increased. If you pay your premium by instalments, we will adjust your instalments and continue to deduct the new amount from your nominated account. If you pay your premium in one lump sum, we must receive your additional payment within one month.

## **How to cancel your Policy**

If you want to cancel your Policy, call one direct's Insurance Centre on 1300 663 239, weekdays from 8am to 8pm AEST. We may need your cancellation request in writing. If you cancel your Policy before it ends, we will refund an amount for the unused premium.

## **Cooling off period**

You have the right to cancel your Policy during the 21 day cooling off period after its commencement, provided no claim has been made within this period. If you cancel your Policy within this period, we will return to you any premiums you have paid us.

## Claims

### How to make a claim

To help us make the claims process as easy as possible for you, please follow these simple steps for buildings or contents claims.

### Make sure you have all the relevant information to support your claim

We will need:

- contact details of any other people involved in the event, including their name, current residential address and who they are insured with
- any letters, notices or court documents about the event within 72 hours of receiving them
- the Event Report Number for any claims in relation to theft, attempted theft, vandalism or a malicious act. The Police will provide you with this number when you report the event to them.

### Call us on 1300 663 239 (24 hours a day, 7 days a week) to make a claim

Our Claims Assistance Service is open 24 hours a day, 7 days a week so we can give you immediate advice and assistance with your claim. You will need to make your claim as soon as possible, as any delays may reduce the amount that we can pay, or prevent us from paying a claim.

To help us assess your claim when you call, we will ask you a range of questions and you may need to provide:

- proof of ownership
- an inspection of your buildings or contents
- quotes from a repairer.

At the time of making a claim under the Policy, you must provide us with certain GST information relevant to both your Policy and your claim. If you do not provide us with this information, we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.

### If you need emergency repairs

If you need to make emergency repairs, we will arrange assistance through our preferred repairers and suppliers.

## How we settle a buildings claim

### We will decide how we will settle your claim

If your buildings suffer damage, we will decide whether to:

- repair;
- rebuild; or
- pay you the cost to repair or rebuild that part of your building(s) that suffered damage.

### What happens if we decide to repair your buildings

If we decide to repair your building(s), we will:

- only repair the part or parts of your building(s) that actually sustained damage, including damaged portions of fixed coverings to walls, floors and ceilings, in the rooms, halls or passages where the damage occurred to a condition as close as possible to when new, but not better
- try to match any material used to repair your building(s) with the original materials or nearest equivalent available to the original materials
- ensure your building(s) comply with government and local authority bylaws
- allow you to choose your own repairer or tradesman, or we can help you to find one. We may decide not to accept your chosen repairer if the quote and credentials are not acceptable
- deal directly with the repairer or tradesperson concerning payment.

**Note:** If repairs do not start within six months of the acceptance of your claim, you may have to pay any increase in costs caused by your delay.

### What happens if we decide to rebuild your buildings in the event of a total loss

If we decide to rebuild your building(s) in the event of a total loss, we will:

- rebuild your buildings to a condition as close as possible to when new, but not better
- ensure your buildings comply with government and local authority bylaws
- allow you to choose your own repairer or tradesman, or we can help you to find one; we may decide not to accept your chosen repairer if the quote and credentials are not acceptable
- deal directly with the repairer or tradesperson concerning payment.

The most we will pay is the buildings sum insured shown on the Schedule plus the additional benefits below:

- up to 10% of the buildings sum insured towards rebuilding fees
- up to 10% of the buildings sum insured towards demolition and removal of debris

You may choose to have the building replaced at another site, but we will not pay more than the nominated buildings sum insured.

If we rebuild your building(s), then your Policy comes to an end, subject to any continuing liability cover and no refund of your premium is due.

**Note:** If rebuilding does not start within six months of the acceptance of your claim, you may have to pay any increase in costs caused by your delay.

## **What happens if we decide to pay you the cost to repair or rebuild your buildings**

If we decide to pay you the cost to repair or rebuild your building(s) we will:

- pay you the cost of repairing your building(s) to a condition as close as possible to when new, but not better

The most we will pay is the buildings sum insured shown on the Schedule plus the additional benefits below:

- up to 10% of the buildings sum insured towards rebuilding fees
- up to 10% of the buildings sum insured towards demolition and removal of debris
- deduct any:
  - excess
  - unpaid premium
  - input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 if you had paid to repair or rebuild your buildings.

If we pay you the full sum insured of your buildings after a total loss, then your Policy comes to an end, subject to any continuing liability cover and no refund of your premium is due.

## **You must pay any excesses that apply**

If you make a claim, you will need to pay any excesses that apply. Please refer to your current Schedule to find out the excess that may apply.

You will need to pay only one excess for one event, even though you may have a claim under more than one section of this Policy. If you have buildings and contents cover and have selected different excesses then you will need to pay only the higher of the two excesses for claims on both buildings and contents which arise from the same insured event.

If you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. This loss or damage must occur within 72 hours of the earthquake or tsunami.

We will tell you if you need to pay any excess to us or to the builder. If we choose to pay you, we may deduct the amount of excess from the amount we settle your claim for.

See also 'Liability cover – When your buildings are a total loss' on page 35.

If we determine the building to be in poor condition at the time of a claim, we will deduct a reasonable allowance from the claim settlement, based on the condition of the building or that part of the building that is in poor condition.

## **How we settle a contents or valuable items claim**

### **We will decide how we will settle your claim**

If your contents or valuable items suffer loss or damage, we will decide whether to:

- repair an item;
- replace an item; or
- pay you the cost to repair or replace the item.

If we do any of the above, we will pay up to the:

- contents or valuables sum insured, as listed on your Schedule
- maximum amount per item, set, pair, collection or system.

If the item is part of a pair, set, collection or system, we will only cover the value of the item itself. However, the most we will pay is the value of the item as a proportion of the combined pair, set, collection or system. To find out what we will pay, see pages 15–19.

### **What happens if we decide to repair your contents or valuable items**

We will repair the damaged item to the condition it was when new. If the item we are repairing is part of a pair, set, collection or system, we will only cover the part of the pair, set, collection or system that was damaged.

### **What happens if we decide to replace your contents or valuable items**

We will replace the item with the nearest equivalent new item. However, we will:

- only replace wall, floor and ceiling coverings, including carpets, internal blinds and curtains, in the room, hall or passage where the loss or damage occurred
- not pay to re-carpet adjoining rooms, or your entire home.

Any salvage becomes our property.

## **What happens if we decide to pay you the cost to repair or replace your contents or valuable items**

We will pay you the fair and reasonable cost we would have incurred to repair or replace your contents or valuable items as outlined above after deducting any:

- excess
- unpaid premium
- input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 if you had paid to repair or replace your contents or valuable items.

We will only pay the cost of replacing an item that is part of a pair, set, collection or system, even though the pair, set, collection or system to which it belongs is less valuable because it is incomplete.

Any salvage becomes our property.

## **What happens if we decide to settle a specified valuables claim**

We will reduce any payment for damage to or loss of a specified valuables item by the amount we pay you for the same item under contents cover.

## **You must pay any excesses that apply**

If you make a claim, you will need to pay any excesses that apply. Please refer to your current Schedule to find out the excess that may apply.

You will need to pay only one excess for one event, even though you may have a claim under more than one section of this Policy. If you have buildings and contents cover and have selected different excesses then you will need to pay only the higher of the two excesses for claims on both buildings and contents which arise from the same insured event.

If you are claiming for any loss or damage that occurs as a result of an earthquake or tsunami, you will need to pay an additional excess of \$250. This loss or damage must occur within 72 hours of the earthquake or tsunami.

We will tell you if you need to pay any excess to us or to the supplier or repairer. If we choose to pay you, we may deduct the amount of excess from the amount we settle your claim for.

## Customer complaints

### How to resolve a complaint or dispute

#### Call us

If you have a complaint, the first thing you should do is speak to one direct's Insurance Centre on 1300 663 239, weekdays from 8am to 8pm AEST. If the Insurance Centre or claims officer are unable to resolve the matter for you, you can speak to a manager. If you are not satisfied with the decision, you can seek a review.

If your complaint relates specifically to a claim, you should speak with the claims officer managing your claim or call our 24 hours a day Claims Service on 1300 663 239.

#### Seek a review

If the matter is not resolved after speaking with a manager, your complaint will be referred to an internal dispute resolution team who will conduct a review of your dispute. We will advise you of the results of your review within 15 working days of your request. If you are still not satisfied with the decision, you can seek an external review.

#### Seek an external review

If you are dissatisfied with our decision or the way we handled your complaint, you can seek an external review of the decision. The dispute resolution area will provide you with information about the options available to you, such as referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service, which can be contacted at:

Address: GPO Box 3  
Melbourne Victoria 3001

Phone : 1300 780 808

Email: [info@fos.org.au](mailto:info@fos.org.au)

Website: [www.fos.org.au](http://www.fos.org.au)

For further information about the complaint or dispute resolution procedures, please contact us on 1300 663 239, weekdays from 8am to 8pm AEST.

## Our commitment to you

### The General Insurance Code of Practice

We support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers
- improve consumer confidence in the general insurance industry
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers
- commit insurers and the professionals they rely upon to higher standards of customer service.

You can get a copy of the Code from the Insurance Council of Australia website, [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)

### Cooling off period

There is a cooling off period which lets you cancel your Policy within 21 days, after its commencement, with a full refund of your premium, provided no claims are made during this time.

### Privacy

#### ING

For a copy of ING's Privacy Policy, please refer to [www.ing.com.au](http://www.ing.com.au)

#### QBE

The Privacy Act 1988 contains National Privacy Principles which requires us to tell you to provide us with certain personal information. We are committed to safeguarding this information in accordance with the Privacy Act 1988. We need to collect, use and disclose your personal information in order to consider your application, to provide the cover you have chosen and to handle any claims. You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

We, or our authorised agent(s), may disclose your personal information:

- to any person authorised by you
- to a mail house (for the purpose of printing and/or delivery of your mail or processing mail you have sent us)
- to an organisation who provides you with banking facilities (for the purpose of confirming the reasons for payment made by you to us)
- to an insurance agent who is arranging your insurance (for the purpose of confirming your personal and insurance details)

- to another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us)
- to another insurer (to assess insurance risks or to assist with an investigation) or re-insurer who may be located overseas (for the purpose of seeking recovery from them)
- to a records management company (for the purpose of recording or storing our records which may contain your personal information)
- to an external dispute resolution organisation (for the purpose of resolving a dispute between you and us or between ourselves and a third party)
- to a market research company (for the purposes of conducting marketing research on our behalf)
- to our related entities so that they can also offer you products and services.

In addition to the above, in the event of a claim we or our authorised agent(s) may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items)
- to an assessor or investigator (for the purpose of assessing your claim)
- to a lawyer or a recovery agent (for the purpose of defending an action by a third party against you or for recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim)
- to an insurance reference bureau (for the purpose of recording any claims you make on your Policy)
- to a witness to a claim (for the purpose of obtaining a witness statement)
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information may also be obtained about you from the above people or organisations. In addition we will:

- give you an opportunity to obtain access to your personal information and when necessary, correct any errors to this information. Generally we will do this without restriction or charge
- provide our dispute resolution procedures to you in respect of any complaint you may have regarding your personal information.

For further information about QBE's Privacy Policy or access to your personal information, please contact:

The Compliance Manager

QBE Insurance (Australia) Limited

Address: GPO Box 82

Sydney NSW 2001

Phone: 02 9375 4656

Fax: 02 8275 9022

Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

## **Updating our PDS**

We may update the information contained in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a Supplementary PDS, where the update is to rectify a misleading or deceptive statement or an omission which is materially adverse from the point of view of a reasonable person.

## Your responsibilities to us

### Your duty of disclosure

Before you enter into a contract of insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of insurance. Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of his/her business, ought to know
- as to which compliance with your duty is waived by the insurer.

### New business

#### What you must tell us

In addition to the duty set out above, you will be asked certain questions when applying for a Policy. When answering these questions, you must be honest and you have a duty under the law to tell us anything:

- known to you
- which a reasonable person in the circumstances would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this Policy, and on what terms.

#### Who needs to tell us

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the Policy.

#### If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never being in place.

## **Renewal, variation, reinstatement or extension**

When your Policy is renewed, varied, reinstated or extended you must comply with the duty as set out above.

### **If you do not comply**

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the Policy in respect of a claim, or we may cancel the Policy. If your non-disclosure is fraudulent, we also have the option of avoiding the contract from its beginning.

## **Other conditions when you are insured with us**

In addition to your duty of disclosure, there are other conditions that you must meet when you are insured with us. It is important to advise us of any changes in the details of the information you have given us, otherwise your insurance may be affected.

You must advise us if:

- any changes have been made to:
  - the address or location where your buildings or contents are insured
  - the occupancy of your home or the people who are insured under this Policy
  - your buildings such as additions or renovations
  - the use of your buildings
  - the sums insured of your contents
- any people who are insured under the Policy have:
  - been convicted or been found guilty of any criminal offence
  - made a claim that is false under this Policy or another insurance Policy
- there are any changes in circumstances during the period of insurance.

If you tell us about any of these things, we may charge an additional premium, change the cover of your Policy, or cancel your Policy as allowed by law.

In addition, you must also:

- be honest in any statement you make in connection with your Policy
- pay your premium, including paying instalments regularly and on time
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- comply with the conditions of this Policy
- not make a fraudulent claim under this Policy or any other Policy.

## Conditions you must comply with when making a claim

Where allowed by law, we have a right to recover from any person, the amount of any monies payable to you under the Policy and we have sole discretion in the way we handle these matters. We will only pay a claim where you have complied with the following conditions:

- you have to be honest and you must give us any information or assistance we require to investigate and process your claim including allowing us access to your home to inspect it where necessary
- you must not admit liability or responsibility for a claim
- you must take reasonable precautions to prevent and mitigate any further loss, damage or liability arising
- you must contact the Police immediately if your buildings or contents suffer loss or damage as a result of theft or burglary, attempted theft or burglary, vandalism, or a malicious act
- unless you are preventing further damage, keep all damaged buildings or contents so we can inspect them if required and do not repair or replace any damaged buildings or contents without our consent.

## Sanctions

You agree we may delay, block or refuse to process any transaction without incurring any liability if we suspect that:

- the transaction may breach any law in Australia or any other country
- the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of unlawful conduct.

## Glossary

Words with a special meaning:

**Accidental loss or damage:** Damage or loss caused by an unintended or unexpected event not specifically excluded under this Policy.

**Action by the sea:** Includes rises in the level of the sea, sea waves, high or king tides or any other movement of the sea other than tsunamis.

**Buildings:** Buildings that you own or are legally responsible for as defined under 'What buildings we protect' on page 3.

**Collectibles:** An object of real or intrinsic value that is collected as an investment, hobby or for general interest purposes which is not a household good or personal effect.

**Contents:** Contents that you own or are legally responsible for as defined under 'What contents we protect' on pages 15–19.

**Endorsement Schedule:** A document including any information from the existing Schedule that has not changed or varied, and confirms any premium change and alteration to the coverage, terms and conditions of your Policy.

**Event/Incident:** A single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

**Excess:** The amount you pay when you make a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Schedule.

**Fixtures and fittings:** Any household equipment or household items that are permanently attached to your buildings.

**Flood:** The covering of normally dry land by water escaping, overflowing or released from the normal confines of any naturally occurring, manufactured or modified inland watercourse including rivers, creeks, channels, canals, lakes, lagoons, ponds, dams, reservoirs, wetlands or marshes.

**Home:** Your buildings or contents are located at the address as shown on your current Schedule. This includes any land or other area that touches your home and for which any statutory authority has made you responsible, but it does not include the nature strip outside your home.

**Malicious act:** An act done with intent and without your consent.

**Period of insurance:** The length of time between the start date and end date of your Policy, as listed on your current Schedule.

**Personal effects:** Personal effects are :

- clothing and apparel
- binoculars and telescopes
- spectacles and sunglasses
- handbags, briefcases, purses, wallets, suitcases and other travel bags
- wheelchairs, walking sticks, crutches
- prams, strollers, baby capsules and other baby carriers
- musical instruments
- unspecified valuables.

These items are covered up to \$3,000 per item, pair, set, collection or system.

**Pet:** A domestic animal that you keep at or inside your home.

**Policy:** The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of these two documents:

- this Product Disclosure Statement and Policy (PDS) and any Supplementary PDS
- your current Schedule.

**Premium:** The total amount you pay for your insurance, including applicable government taxes, such as GST, and any duties or charges payable by you. It is shown on your current Schedule. You can pay your premium annually in one lump sum or by instalments.

**Schedule:** Your current Schedule is a document outlining the details of your insurance cover. Alternatively, your Schedule may also be called a Policy, Renewal or Endorsement Schedule.

**Special conditions:** Exclusions, restrictions or extensions to insurance cover that may be imposed on specific matters or people.

**Specified valuables:** Those valuables as defined on page 19 with an item value greater than \$3,000 (inclusive of GST) which you have listed on your Schedule.

**Sporting equipment:** Tools designed to be used in a leisure activity involving some element of physical activity or competition, excluding pedal cycles.

**Strata title:** Title under a strata title or similar community title scheme where separate parts of the scheme building(s) have a separate legal title. Strata title usually applies to high rise apartments, townhouses, villas or duplexes.

**Sum insured:** The replacement value at today's prices for your buildings or contents. This will be listed on your Schedule. For buildings, contents and specified valuables, this will be the value nominated by you and agreed by us.

**Supplementary Product Disclosure Statement (Supplementary PDS):** A separate document that updates, corrects or adds to the information contained in this PDS.

**Terrorism:** Any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of or threat of force or violence, where the purpose, by its nature or context, is to put the public or section of the public in fear, to resist or influence a government, or to further an ideological, religious, ethnic or similar aim.

**Today's prices:** The price at the time of purchasing the Policy.

**Total loss:** When we decide that it is uneconomical to repair or rebuild your buildings or where your claim for contents reaches your sum insured.

**Unspecified valuables:** Valuables as defined on page 19 that are not listed on your Schedule will be classified as unspecified valuables and cover will be limited to \$3,000 per item, pair, set, collection or system of items.

**Us, we and our:** Refers to ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) for 50% Co-Insurance share and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) for 50% Co-Insurance share.

**You and your:** The person or people named as the insured on your current Schedule. If you are making a claim, 'you' also includes any member of your family, including your siblings, your domestic partner, you or your partner's unmarried children, your parents or your partner's parents, who live permanently with you. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by them all.

## **The insurer – Domestic Workers' Compensation**

If your home is in Western Australia, the Australian Capital Territory, Tasmania or the Northern Territory, the insurer providing the Domestic Workers' Compensation cover is QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE). Cover is provided under a statutory Policy issued by QBE. Claims are managed by QBE.

## Distribution arrangement

one direct is owned by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527 (ANZ).

one direct sources one direct home insurance from ING General Insurance Pty Limited ABN 56 072 892 365 AFSL 288160 (ING GI). ING GI is a wholly owned subsidiary of ING Australia Limited ABN 60 000 000 779 (INGA). INGA is 49% owned by ANZ and 51% by ING Group.

The issuers of this PDS and Policy are ING GI and QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.

one direct receives a commission of up to 15% within 3 months from the issuers but is not acting as your agent.

one direct, ANZ, INGA and their related companies, including ING Bank (Australia) Limited ABN 24 000 893 292 other than ING GI, do not accept any liability in respect of this insurance and do not guarantee the payment of any claim or benefit.

This information in this document is current as at the date of preparation. Information about one direct's products and services and any up-to-date information is available by calling 1800 286 533 or visiting [www.onedirect.com.au](http://www.onedirect.com.au)



## Customer Services

### Phone

1300 663 239

### Postal address

Customer Service  
one direct  
GPO Box 4028  
Sydney NSW 2001

### Website

[www.onedirect.com.au](http://www.onedirect.com.au)

## Co-insurers and Underwriters:

ING General Insurance Pty Limited  
ABN 56 072 892 365  
AFSL 288160

347 Kent Street Sydney

QBE Insurance (Australia) Limited  
ABN 78 003 191 035  
AFSL 239545

82 Pitt Street Sydney

