

# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Landlords Property Protection Plus policy  
Prepared on: 23 August 2022 (effective 2 September 2022)

THIS IS NOT AN INSURANCE CONTRACT



## STEP 1 Understanding the Facts

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

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

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No Optional	Some examples of specific conditions, exclusions or limits that apply to events/ covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for destruction, loss or damage for bushfire for 72 hours from insurance commencement, unless exceptions apply.
Flood	Yes	You are covered for flood
Storm	Yes	Not covered for destruction, loss or damage for named cyclone for 72 hours from insurance commencement, unless exceptions apply.
Accidental Damage	Yes	We will pay for Accidental loss or damage to your Contents
Earthquake	Yes	We cover your building if it suffers loss or damage as a result of an earthquake. You are not covered for any loss or damage if it is caused more than 72 hours after an earthquake.
Lightning	Yes	Not applicable
Theft and Burglary	Yes	For theft by tenants, which is an Optional cover, and theft by third party, you are covered for up to 10% of the Sum Insured for your Building sum insured. You must immediately advise the police of any malicious damage or act, theft, attempted theft or burglary and give them a list of items damaged, stolen or lost.
Actions of the sea	No	You are not covered for the action of the sea, other than tsunami resulting from earthquake.
Deliberate damage	Yes	You are not covered for acts by you or anyone acting for you. Damage by Tenant is an Optional cover
Impacts	Yes	Not applicable
Escape of liquid	Yes	Some limits apply. You are not covered for gradual deterioration, wear or tear.
High value items and collections	No	Not applicable
Items away from the insured address	No	Not applicable

\* 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. 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 your basic excess would be payable on a claim for the insured event of Storm. 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 million for each accident. 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 14 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

### Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home 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 of your contents and working out how much it would cost to replace them.

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

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

## STEP 4 Seek more information

If you want more information on this policy contact us on (02) 9743 1800 or in writing to TICA Insurances Pty Ltd, PO Box 120 Concord NSW 2137.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

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