

KEY FACTS ABOUT THIS HOLIDAY HOME CONTENTS POLICY

Holiday Property Protection
Prepared on: 04 July 2023 (effective 1 August 2023)



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	Not covered if Flood happens within 72 hours from insurance commencement unless exceptions apply.
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 Contents 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	Not covered for theft by tenants who ordinarily lives with you at the time of theft or for theft by any tenant or sub-tenant or any person working for the tenant or sub-tenant. Theft by Tenant is an Optional cover.
Actions of the sea	No	You are not covered for the action of the sea, other than tsunami resulting from earthquake.
Malicious damage	Yes	You are not covered for intentional acts by you or anyone acting for you. Deliberate 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 Risk Address	Yes	We cover your Contents while they are being moved to a new address in Australia from loss or damage caused by fire, collision or overturning of the vehicle carrying them.

* 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 incident. 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 Contents including where:

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

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all 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, you can contact us by **calling 1300 697 482** or in writing to:

St George Underwriting Agency,
PO Box 5663,
St Georges Terrace,
Perth WA 6831.

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

The policy this KFS relates to is:

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