

# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Policy Name: Rent.com.au Contents Insurance

Prepared On: 26 June 2018

THIS IS NOT AN INSURANCE CONTRACT



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## STEP 1 : Understanding the Facts Sheet

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

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

Under this policy you set the maximum level of cover and your payout is limited to that amount (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	Fire and explosion damage are covered.
Flood	No	Flood is not covered.
Storm	Yes	Storm damage is covered.
Accidental breakage	Yes	Accidental breakage and accidental damage are covered. There are exclusions which apply including during cleaning, restoring, repairing, retouching or maintenance or damage caused by scratching, denting, chipping, rubbing or scuffing of any surface.
Earthquake	Yes	Earthquake damage is covered.
Lightning	Yes	Lightning damage is covered.
Theft and Burglary	Yes	Theft and Burglary is covered with evidence of forcible and violent entry into the Location.
Actions of the sea	No	Actions of the sea are not covered.
Malicious Damage	Yes	Malicious damage caused by someone else is covered. Cover is excluded where malicious damage is caused by you, your guests or anyone else permanently residing at the Location.
Impacts	Yes	Impact damage is covered. There are exclusions which apply during Moving Transit.
Escape of liquid	Yes	Escape of liquid is covered.



### Cover for valuables, collections and items away from the insured address

High value items and collections	Yes	Art, jewellery, including set or unset stones, gold and silver are covered. Limits per item and in aggregate apply. For an item which is part of a set, replacement or repair is limited to that item lost, stolen or damaged. We will not cover any special value the item may have as part of a set, or the entire set.
Items away from insured address	Optional	If cover is purchased and is noted on Your Certificate of Insurance, We cover items Temporarily Removed from the Location for a period of no more than fourteen (14) days and still in Australia. We do not cover items kept in an unattended trailer, boat, caravan, mobile home, motor vehicle, train, aircraft or tent.

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

## STEP 3: Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example Personal Possessions are limited to the amount per item shown on Your Certificate of Insurance and cash is limited to \$250 for each Event. 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. There is an excess of \$500 for each incident. 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 bodily injury to a third party or their property. The most we will pay is \$1,000,000 for any one claim or series of claims arising from any one incident inclusive of all reasonable legal costs, charges and expenses. 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 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 contact us on 1800 958 123.

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)

### **The policy this KFS relates to is:**

- Distributed by: Rent.com.au (Operations) Pty Ltd (ABN 87 091 233 680).
- Underwritten by: Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687)