

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Landlord Insurance

Prepared on: 8 February 2024

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

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 cover is limited to your sum insured. Additional benefits are payable in addition to your sum insured.

| Event/Cover | Yes/No Optional | Some examples of main conditions and exclusions WITH specific conditions, exclusions or limits that apply to events/covers. (see PDS and other policy documentation for details of others)* |
|---------------------------|-----------------|---|
| Fire and Explosion | Yes | Excludes damage by bushfire or grassfire within 48 hours of commencement of policy unless certain conditions are met. |
| Flood | Optional | Option availability may be subject to eligibility criteria. Not covered for damage to landscaping, trees, plants and shrubs. |
| Storm | Yes | Not covered for damage to paved or concrete driveways, paths and outdoor surfaces (including tennis courts) and retaining walls. |
| Accidental breakage | Yes | Some exclusions apply, for example scratching, denting, chewing, scuffing and chafing by tenant's, tenant's children, tenant's visitor's or visitor's pets. |
| Earthquake | Yes | Excludes earth movement, erosion, landslip, subsidence, mudslide, landslide, hydrostatic pressure, settling, shrinkage or expansion, occurring after 72 hours from an earthquake. |
| Lightning | Yes | |
| Theft and Burglary | Yes | Theft by tenants is covered as an additional benefit up to 10% of the sum insured for your home. |
| Actions of the sea | No | Not covered other than damage caused by a tsunami resulting from earthquake. |
| Malicious Damage | Yes | Excludes acts committed by you or any member of your family who lives with you permanently, causing deliberate damage or anyone acting with your consent. |
| Impacts | Yes | Excludes impact by a tree lopped by you or on your behalf. |
| Escape of liquid | Yes | |
| Removal of debris | Yes | Additional benefit limited to 10% of the sum insured for your home. Excludes removal of fallen trees where no damage to your home has occurred. |
| Alternative accommodation | No | |

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

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example electric motors must be less than 10 years old to be covered under electric motor burn out and are only covered up to \$2,000 per claim. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

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

Legal liability

If you have selected this cover, this policy covers your legal liability, for 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. 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 21 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 will cover all the reasonable costs to rebuild your home (*Total replacement*).

*the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home 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 1300 223 782 or visit acerta.com.au

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

The policy this KFS relates to is:

- > Provided/Distributed by Guild Insurance Limited ABN 55 004 538 863 and AFS Licence No. 233791.
- > Underwritten by Guild Insurance Limited ABN 55 004 538 863 and AFS Licence No. 233791.

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Landlord Insurance

Prepared on: 8 February 2024

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the fact sheet

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 cover is limited to your sum insured. Additional benefits are payable in addition to your sum insured.

| Event/Cover | Yes/No Optional | Some examples of main conditions and exclusions WITH specific conditions, exclusions or limits that apply to events/covers. (see PDS and other policy documentation for details of others)* |
|---------------------|-----------------|---|
| Fire and Explosion | Yes | Excludes damage by bushfire or grassfire within 48 hours of commencement of policy unless certain conditions are met. |
| Flood | Optional | Option availability may be subject to eligibility criteria. Not covered for damage to landscaping, trees, plants and shrubs. |
| Storm | Yes | Excludes damage by a named cyclone or storm within 48 hours of the commencement of this Policy, unless certain conditions are met. |
| Accidental breakage | Yes | Some exclusions apply, for example scratching, denting, chewing, scuffing and chafing by tenant's, tenant's children, tenant's visitor's or visitor's pets. |
| Earthquake | Yes | Excludes earth movement, erosion, landslip, subsidence, mudslide, landslide, hydrostatic pressure, settling, shrinkage or expansion, occurring after 72 hours from an earthquake. |
| Lightning | Yes | |
| Theft and Burglary | Yes | Theft by tenants is covered as an additional benefit unless the theft of contents is in the open air. |
| Actions of the sea | No | Not covered other than damage caused by a tsunami resulting from earthquake. |
| Malicious Damage | Yes | Excludes acts committed by you or any member of your family who lives with you permanently, causing deliberate damage or anyone acting with your consent. |
| Impacts | Yes | Excludes impact by a tree lopped by you or on your behalf. |
| Escape of liquid | Yes | |

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

| | | |
|----------------------------------|----|--|
| High value items and collections | No | |
| Items away from insured address | No | |

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STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example electric motors must be less than 10 years old to be covered under electric motor burn out and are only covered up to \$2,000 per claim. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

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

Legal liability

If you have selected this cover, this policy covers your legal liability, for 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. 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 21 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.

Failure to adequately insure your contents 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

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