

A photograph of a man and a woman lying on their stomachs on a bed, eating breakfast. The man is on the left, wearing a white t-shirt, and the woman is on the right, wearing a purple top. They are both looking at each other and smiling. In front of them is a tray with a glass of red juice, a white cup of coffee, a small bowl of cereal, and a plate with a sandwich. The background shows a yellow patterned pillow and the woman's legs raised in the air.

home
insurance
information



Choice, choice, choice

An easy to read, plain language policy from the experts in Home Insurance.

At CGU Insurance, we believe our Home Insurance policy offers the most favourable and practical home insurance cover available in Australia today. Our product offers the option to select Accidental Damage or Listed Events cover and has been designed to meet the needs of everyone: retirees, families, working couples and young people starting off in their first home or flat.

Insurance is about security, and nowhere is security more important than in your home. This brochure outlines some of the features and benefits which we believe make our Home Insurance policies stand out above the competition. If you want to rest easily at night, secure in the knowledge that your property and possessions are safely insured, then this is the policy for you.

Different people need different covers

Selecting the right insurance is not simply a matter of choosing a contract to suit the value of the items insured. You need to consider the type of cover you require.

For some people a standard cover will be fine; others will feel more secure with a broader cover. Our Home Insurance policies allow you the freedom to select the type of cover you require.

Listed Events or Accidental Damage?

Listed Events cover is one of the covers available with CGU. Most buildings and contents policies offer this form of protection. This policy provides protection against events such as fire or explosion, lightning, earthquake, theft or attempted theft, storm, rainwater or wind damage and even a vehicle running into your home. The alternative cover which is a CGU speciality is Accidental Damage cover. This cover provides even greater cover protecting your property against a vastly broader range of incidents for any accidental loss or damage and can give you a higher degree of peace of mind.



The choice is yours

For example, suppose your house keys are stolen from your home. If you have insured your contents under the Listed Events cover, CGU will cover the reasonable costs to replace your keys and repair and re-code your locks and barrels up to \$1,000. If you choose Accidental Damage cover, you will be covered if your keys are stolen or lost, no matter what it costs.

Covering your valuable items

Items such as jewellery, furs, collections of medals, sport equipment unless it is being used, and some items that are able to be powered by battery are defined as 'Valuable Items', and you need to be particularly careful about insuring them. With our contents insurance, under the Listed Events cover you get an automatic cover for valuable items up to \$2,500 per item, up to a total maximum of \$5,000, or up to 20 per cent of the contents sum insured, whichever is the higher. Under the Accidental Damage cover up to \$2,500 per item, up to a total maximum of \$7,500, or up to 20 per cent of the contents sum insured, whichever is the higher.

Cover is also available for items over \$2,500 if they are specified. Your valuable items are insured for any accidental loss or damage within Australia or New Zealand all year round, with the additional benefit of worldwide cover for up to 90 consecutive days.

Generous new for old replacement

With our Home Insurance your contents will not be depreciated, regardless of age, when you make a claim. For example, if your lounge suite is damaged by fire, CGU will either replace it or pay you the value of a new one. When you think of the market value of your sewing machine, garden tools or furniture and compare it with the replacement cost, at today's prices, you realise how important this cover is. If a household electric motor burns out or fuses, we will repair or replace it or pay to repair or replace it. We will do this if the electric motor is 15 years old or less.

Some special benefits

- ◆ Alternative accommodation following a loss, for up to 12 months, up to 10 per cent of the building or contents sum insured.
- ◆ Valuable items covered under contents (\$2,500 per item, \$5,000 in total or up to 20 per cent of the contents sum insured, whichever is the higher for Listed Events, and \$2,500 per item, \$7,500 in total or up to 20 per cent of the contents sum insured, whichever is the higher for Accidental Damage).
- ◆ Painting, tapestries and other works of art are covered up to \$20,000 per item.
- ◆ Electronic equipment such as computers that are not battery powered are covered up to \$20,000 per item.
- ◆ Up to \$1,000 to cover reasonable costs to replace your keys and repair and re-code your

locks and barrels under Listed Events cover and is unlimited under Accidental Damage cover.

- ◆ Office and surgery equipment is covered at the situation for up to \$10,000.
- ◆ Cover if a motor burns out or fuses in domestic appliances less than 15 years old when contents are insured.
- ◆ Cover for your contents for loss or damage whilst they are in a commercial storage facility
- ◆ Goods used to earn an income are covered up to \$5,000 at your situation.
- ◆ Up to \$5,000 cover for credit cards or financial transaction cards which are stolen and misused under Listed Events cover. Under Accidental Damage cover we will also provide cover if your credit cards or financial transaction cards are lost.



- ◆ Food spoilage from a freezer breaking down is covered up to \$500 under Listed Events and is unlimited under Accidental Damage.
- ◆ Guests or visitors contents that suffer loss or damage whilst in your home are covered up to \$5,000.
- ◆ Money and negotiable documents are covered up to \$750 under Listed Events cover and \$1,200 under Accidental Damage cover.
- ◆ If your buildings are a total loss we will continue liability cover for up to six months from the date your buildings were destroyed.
- ◆ Payment of fees when audited by the Federal Commissioner of Taxation, cover up to \$5,000.
- ◆ Replacement of trees, plants, shrubs that are stolen, burnt, maliciously damaged or damaged by a vehicle. The most we will pay is \$750 under Listed Events cover and \$1,500 under Accidental Damage cover.
- ◆ Cover for storm or wind damage to gates and fences which are made of timber and are 15 years old or less.
- ◆ Veterinary expenses, if your pet is injured in a road accident, are covered up to \$500.

- ◆ Accessories for motor vehicles, boats, etc, are covered up to \$750.
- ◆ Cover for watercraft less than four metres long that is not powered by a motor, or is powered by a motor less than 10hp. The most we will pay is \$5,000.
- ◆ We will pay for your liability as a result of an alleged or actual omission in connection with your position as a committee member of a sporting or social club. The most we will pay is \$1,000.

Worldwide Liability Cover

Under our Liability section when contents are insured, you are covered if you are found to be legally responsible for loss or damage to someone else's property or death or bodily injury to other people. This cover is provided throughout Australia for 365 days a year and anywhere in the world for up to 90 consecutive days.

CGU's (24-hrs/7days) claims assistance service

As part of CGU's service initiative, you can contact us on **1300 306 497** (24hrs/7 days) to lodge a claim.

We can also provide assistance in emergency situations. If needed, we can organise emergency repairs, temporary accommodation and arrange for trades people to attend your home.



Code of Practice

CGU proudly supports the General Insurance Code of Practice. The purpose of the Code is to raise the standards of practice and service in the general insurance industry. Our support of the Code symbolises our commitment to giving you better service. Brochures outlining its operation are available from any of our offices.

CGU's Triple Guarantee

We will:

- ◆ Provide you with the highest standards of service.
- ◆ Meet all claims covered by your policy fairly and promptly.
- ◆ Refund you with your full premium if you change your mind and you cancel your policy within 21 days.

Need more information?

For professional advice or further information about CGU's Home Insurance, please contact your intermediary or your nearest CGU office.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase any of these insurance policies, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the relevant insurance policy.

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Listed Events Home Insurance and Accidental Damage Home Insurance are issued by CGU Insurance Limited ABN 27 004 478 371. An IAG Company. You can get a Product Disclosure Statement (PDS) for the products from any office of CGU or its intermediary. You should consider the PDS in deciding whether to buy or hold the products.



Insurer

CGU Insurance Limited

ABN 27 004 478 371

An IAG Company

your insurance adviser is

*This brochure is a general description of cover only.
Full details are set out in the policy wording.*