

KEY FACTS ABOUT THIS CONTENTS POLICY

Policy Name: RealtyProtect Landlord Insurance

Prepared On: 10 May 2019



THIS IS NOT AN INSURANCE CONTRACT

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, the maximum level of cover is \$65,000 and your payment 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	Damage caused by scorching, melting, or charring where there is no flame is not covered unless as a result of lighting, however there is cover for kitchen bench tops caused by scorching.
Flood	Yes	Excludes cover for Action of Sea including any ocean, harbour, bay or tidal water and subject to underwriting individual risks.
Storm	Yes	Excludes loss or damage that results from rain or hail entering through an opening made to carry out construction, demolition, alteration, or repair.
Accidental breakage	Yes	Excludes cover for breakage of glass used in picture frames, glassware, crystal, crockery, china, ornaments, vases, lamps, clocks, or radios.
Earthquake	Yes	Excludes cover for other forms of earth movement like erosion, landslide or subsidence unless the loss or damage occurs within 72 hours of the earthquake. A \$500 excess per claim applies.
Lightning	Yes	No specific condition, exclusion or limit applies.
Theft and Burglary	Yes	Excludes any theft of property in the open air
Actions of the Sea	No	Excludes cover for any action of the sea including any ocean, harbour, bay or tidal water.
Malicious Damage	Yes	Excludes damage caused by a Tenant's neglect, carelessness, poor housekeeping or unhygienic living habits.
Impacts	Yes	No specific condition, exclusion or limit applies.
Escape of liquid	Yes	Excludes the cost of repairing or replacing any damaged or defective fixed tanks, guttering or pipes, or other fixed apparatus to hold or carry any liquid.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Yes	Excludes furs, gold or silver articles, jewellery, watches, documents or money.

Items away from insured address No Contents are insured at the insured address only.

* 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, the cover provided by the policy may cease if the Building remains unoccupied for a period exceeding 90 consecutive days unless you have obtained our written agreement for the policy to remain in force beyond that period. 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 if the contents excess in your schedule is \$500 and your contents are damaged by Storm, you will pay the first \$500 of the cost to repair the damage to the Contents. 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 \$30,000,000. 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 the 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 home 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 1300 850 299.

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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