

# KEY FACTS ABOUT THIS HOME BUILDING POLICY

Household Protection Policy  
Prepared on: 24/11/2022



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THIS IS NOT AN INSURANCE CONTRACT

## STEP 1 Understanding the Facts Sheet

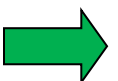
This Key Facts Sheet sets out some of the risks covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product 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 (TMNF Household Protection – Building) the insurer will provide the costs (up to the Sum Insured) to rebuild your home when there is a total loss or your property as a result of a significant insurance event such as bushfire. Any amounts you claim include GST less any input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999.

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	Excludes damage caused by scorching, arching or heat damage that happens without any flame.
Flood	No	Flood is not covered and is not an Insured Event.
Storm	Yes	Excludes Storm surge, Flood, subsidence or erosion; Rainwater entering through an open window and Loss or damage to swimming pool or spa covers, or to detachable liners.
Accidental breakage	Yes	We cover accidental glass breakage, ceramics, glass forming part of furniture where breakage is to the entire thickness but no cover for glass in glass house, in TV sets and computers.
Earthquake	Yes	Excludes damage caused by tidal wave, subsidence, erosion or landslip.
Lightning	Yes	Excludes damage caused by scorching, arching or heat damage that happens without any flame.
Theft and Burglary	Yes	Excludes loss or damage caused by you, your family or tenants.
Actions of the sea	No	Excludes the sea, high water or tidal wave
Malicious Damage	Yes	Excludes loss or damage caused by you, your family or tenants.
Impacts	Yes	But no cover where the impact is caused by felling or lopping a tree at your Address.
Escape of liquid	Yes	But no cover for the item from which the water or liquid escaped or for retiling of bathroom floor/walls if liquid escaped from shower base or walls.
Removal of debris	Yes	We will pay reasonable costs of demolition, removal of debris and temporary work, provided the Home Building Sum Insured shown on Your Policy Schedule has not been fully paid to You.

\*This Key Facts Sheet is a guide only. The examples are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation or 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 this policy limits the amount payable for cash. 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 the Earthquake excess. For more detail, please read the PDS and other policy documentation.

### Legal liability

This section of the 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 \$20,000,000. 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 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.
- 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 (02) 9232 2833 Mon – Fri 9am -5pm (AEST)

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:

- Provided/Distributed by: Tokio Marine & Nichido Fire Insurance Co., Ltd  
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