

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Tokio Marine & Nichido Fire Insurance Co., Ltd.

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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, you set the maximum level of cover and your payout is limited to that amount (the 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	Excludes loss or damage caused by scorching, arcing or heat damage that happens without any flame. Excludes malicious or deliberate damage by tenants.
Flood	No	Excludes Flood (see the PDS for the definition of Flood).
Storm	Yes	Excludes storm surge, Flood, subsidence, erosion, Rainwater entering through an open window, and loss or damage to swimming pool or spa covers, or to detachable liners.
Accidental breakage	Yes	Excludes glass in a glasshouse or greenhouse, and breakage caused by the application of direct heat. Excludes cracks that do not extend the full thickness of the damaged item.
Earthquake or Tsunami	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 theft or burglary, or resultant damage, by your family or anyone who normally resides at the Home Building, or by your visitors, or your tenant or their visitors.
Actions of the sea	No	Excludes loss or damage caused by high tide, king tide, tidal wave, storm surge or any other action of the sea.
Malicious Damage	Yes	Excludes loss or damage caused by you, your family, or tenants, or anyone who normally resides at the Home Address, or any of their visitors.
Impact	Yes	Excludes damage caused by the deliberate felling or lopping of trees at your Address.
Escape of liquid	Yes	Excludes the repair or replacement of the item from which the water or liquid escaped.

Cover for valuables, collections and items away from insured address

High value items and collections	Optional	We refer to high value items and collections as 'specified items'. We will pay up to the Sum Insured for each specified item.
Items away from the insured address	Optional	We refer to items away from the insured address as 'specified portable valuables'. We will pay up to the Sum Insured for each specified portable valuable.

*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 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, loss or damage to any part of the home specifically used for any business, trade or profession (except a home office) is excluded from cover. 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 your basic excess would be payable on a fire claim. 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 \$20,000,000 in total for all claims arising from any one accident/event, source or cause. 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. 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 (02) 9232 2833.

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:

- Provided/Distributed by: Tokio Marine & Nichido Fire Insurance Co., Ltd. AFSL 246548
- Underwritten by: Tokio Marine & Nichido Fire Insurance Co., Ltd. AFSL 246548