

<b>Cover</b> NB Policy Sections need to be selected for the cover to apply.	<b>Holiday Home Insurance Value</b>	<b>Holiday Home Insurance Value PLUS</b>	<b>Minimum Excess</b>
<b>Building</b> for loss or damage to property insured at the risk address for a range of defined events including Flood Cover	Up to nominated Sum insured	Up to nominated Sum insured	\$300
<b>Owners Contents</b> Cover for damage to the Contents including Fixtures & Fittings caused by a range of Defined Events	Up to nominated Sum insured	Up to nominated Sum insured	\$300
<b>Loss of Rent</b> For your loss if the premises becomes untenable due to a Defined event claim under Section 1: Building & Contents or Section 4: Damage by Tenants	Up to nominated Sum insured	Up to nominated Sum insured	\$0
<b>Legal Liability</b> Covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property	\$20 million	\$20 million	\$0
<b>Earthquake / Tsunami</b> Protection for damage to Building & Contents resulting from an Earthquake & Tsunami	Up to Building Sum insured	Up to Building Sum insured	\$200
<b>Fusion</b> Cover for damage to most insured household electrical machines or electronic equipment	Reduced by 8% for each full year since manufacture	Reduced by 7% for each full year since manufacture if over 5 years old	\$300
<b>Deliberate/Intentional/Deliberate Damage</b> Covers all Malicious acts causing damage by tenants or their guests as well as acts deemed Deliberate/Intentional which cause damage	Up to Building Sum insured or \$50,000 if no Building Sum Insured	Up to Building Sum insured or \$60,000 if no Building Sum Insured	\$100
<b>Prevention of Access</b> by a Government Authority	52 weeks	52 weeks	\$0
<b>Lock Changing</b> following Theft of keys	\$1000	\$1000	\$0
<b>Accidental Loss or Damage</b> to your contents caused by Tenants or their guests - Sublimits Apply	X	Up to Building Sum insured or \$60,000 if no Building Sum Insured	\$250*

**Quote / Apply Here** 

The information contained in this comparison chart is a limited summary only and not a full description of the covers. Please see the Product Disclosure Statement for the full terms and conditions (including any exclusions and limitations that apply).

<https://www.sgua.com.au/product-disclosure-statements>

\*Accidental/Pet Damage has a combined sum insured and is subject to an Excess per Event with a maximum of 2 per Claim.