

KEY FACTS ABOUT THIS HOME BUILDING POLICY

St George Holiday Unit Insurance Policy

Prepared on: 20th April 2017

THIS IS NOT AN INSURANCE CONTRACT



Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events 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. This table is only applicable in relation to any buildings cover in the policy.

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	Optional	Only covered under Section 3 - Deliberate Damage by Tenants for defined deliberate damage by tenants or their invitees, to a maximum of \$50,000 - Value Policy or \$60,000 - Value Plus Policy, for any one event.
Flood	Yes	Subject to availability.
Storm	No	
Accidental breakage	No	
Earthquake	No	
Lightning	No	
Theft and Burglary	No	
Actions of the sea	No	
Malicious Damage	Optional	Only covered under Section 3 - Deliberate Damage by Tenants for defined deliberate damage by tenants or their invitees, to a maximum of \$50,000 - Value Policy or \$60,000 - Value Plus Policy, for any one event.
Impacts	No	
Escape of liquid	No	
Removal of debris	No	
Alternative accommodation	No	

* This Key Facts Sheet is a guide only. The examples provided 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 contents in a locked garage or locked garden shed are covered up to a maximum limit of \$2,500 for any one claim. 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. You may be able to increase this excess 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. 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 30 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 your home 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 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 08 9417 8501.

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 St. George Underwriting Agency ABN 59 009 357 582 AFSL 236663.
- Underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241 436.