

KEYFACTS ABOUT THIS HOME CONTENTS POLICY

Policy Name [insert policy specific information]

As at: [insert date]

[Insert Insurance provider's logo]

THIS IS NOT AN INSURANCE CONTRACT

AFSL No. [insert licensee number]

STEP 1 Understanding the fact sheet

This Key Facts Sheet sets out a summary of **some** of the main risks covered and not covered by this policy and other information you should consider. For all of the exclusions, conditions and limitations that apply in relation to the risks covered by this policy, you should read the **Product Disclosure Statement** (PDS) and all relevant policy documentation.

STEP 2 Check the type of cover and the risks covered

Under this policy [insert policy type]. Any amounts you claim [include or exclude]GST.

Risk	Covered?	Some examples of the main conditions or exclusions (see PDS and other relevant policy documentation for details)*
Fire and Explosion	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Flood	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Storm	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Accidental breakage	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Earthquake	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Lightning	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Theft and Burglary	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Actions of the sea	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Malicious Damage	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Impacts	Yes/No Optional/Partial	[insert policy specific condition/exclusion]
Escape of liquid	Yes/No Optional/Partial	[insert policy specific condition/exclusion]

Cover for valuables, collections and items away from the insured address

High value items and collections	Yes/No Optional/Partial	[insert policy specific information]
Items away from insured address	Yes/No Optional/Partial	[insert policy specific information]

* The examples provided may only be some of many conditions /exclusions contained in this policy. These examples are considered to be the main conditions /exclusions to which most consumers would generally consider to be the main conditions/exclusions.



STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items. **[insert policy specific example]**. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

Excesses **[apply/do not apply]** to this policy. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other relevant 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 **[insert policy specific information]**. 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 **[insert policy specific information]** days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Limits and Exclusions in this policy

This policy contains a number of specific terms and conditions, exclusions and limitations that may limit or exclude cover. This policy also contains other general conditions and exclusions that limit or exclude cover.

For more detail, please read the Product Disclosure Statement and other relevant policy documentation.

STEP 4 Seek more information

Types of Insurance cover offered by insurers

There are many different types of insurance cover available 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 margin).

You should consider which type of cover is best for you.

Failure to adequately insure your contents for its replacement value may result in underinsurance.

If you want more information on this policy contact us on **[insert insurer specific details]**

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au