Huddle

Home & Contents Insurance

Combined Product Disclosure Statement
& Financial Services Guide

Underwritten by Hollard
Prepared 6 December 2023

Get the most from your insurance

Review your policy to make sure it's right for your needs

This combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) sets out how this insurance works, what your responsibilities are and what happens if you need to make a claim.

We know it's a lot to take in, but taking the time to read it now will help you get the most from your insurance.

Manage your policy online

You can make changes to your policy, update your payment methods and make claims online 24/7.

Visit **huddle.com.au**

We're here to help

Visit huddle.com.au/help to speak to one of our friendly team members

This Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) tells you about this Huddle Home and Contents Insurance. Any advice provided is general only and does not take into account your individual circumstances. You should carefully read this document and any other documentation we send you and keep them in a safe place for future reference. Huddle insurance, a business name of Open Insurance Pty Ltd ABN 23 166 949 444 AFSL 451712. Huddle Insurance issues this insurance on behalf of the insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL No. 241436.

Welcome & thanks for choosing Huddle

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It's very important that you comply with:

- 'Your duty to answer honestly' (**see page 58**); and
- the terms and conditions of your policy.

If you don't, we may refuse to pay your claim or reduce the amount we pay you. By law, we may also in some circumstances cancel your policy.

Product Disclosure Statement (PDS)

This PDS

This PDS is issued by The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, AFSL No. 241436. Hollard is responsible for this PDS.

Huddle Insurance is a business name of Open Insurance Pty Ltd (Open), ABN 23 166 949 444, AFSL 451712. Huddle Insurance has binding authority from the insurer to issue, vary or dispose of this insurance and administer and settle claims of this insurance. This means that Huddle Insurance acts as an agent of the insurer and not you.

Open may charge you fees (such as a policy arrangement fee) for services it provides to you. These fees and the applicable terms will be set out in your Certificate of Insurance.

This document contains details of your cover (your policy), your responsibilities, the claims process and how and when to get in touch with us.

This PDS uses words that have special meaning. For the definitions of these words, refer to **pages 70-72**.

When we agree to enter into your policy we will issue you with a Certificate of Insurance.

Your Certificate of Insurance gives you specific, detailed information about your policy cover and may vary the standard terms and conditions of this PDS depending on your specific circumstances.

Carefully read this PDS and your Certificate of Insurance together to understand the cover, your obligations, and to compare and consider whether this product is right for you.

By entering into your policy, you confirm that you have read this PDS and your Certificate of Insurance when provided to you.

Keep these documents in a safe place for future reference.

You also agree that by entering into your policy that confirmation of a transaction in relation to your policy or a claim made under it will be provided to you upon your request by calling us on **1300 777 200** or emailing us at **help@huddle.com.au**.

14 day cooling-off period

If you decide that this policy isn't for you and you haven't made a claim, you can cancel this policy within 14 days of it starting (this also applies to each renewal).

If you cancel within the 14 day cooling-off period, we'll refund any premiums you have paid for the policy, less any government levies, taxes or duties that we cannot recover. Even after this cooling-off period ends, you can still cancel your policy by contacting us – see **page 16**.

Welcome & thanks for choosing Huddle

Part

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Who is this product for?

Huddle Home & Contents Insurance is made up of Huddle Home Insurance and Huddle Contents Insurance.

Huddle Home Insurance is for people who own their home and live in it as their primary residence. It's designed to cover loss or damage to the home building you own and live in. It isn't suitable if your home is a strata property.

Huddle Contents Insurance is designed for people who own or rent their home and live in it as their primary residence. It's designed to cover loss or damage to the contents of the home.

These products aren't suitable if your home:

- isn't your primary residence;
- isn't kept in good repair;
- doesn't comply with local government and statutory building requirements; or
- is currently under construction or major renovation; or
- is likely to be kept unoccupied for more than 100 days.

Cover for loss or damage to your home or contents is limited to the relevant sum insured. It's important that you accurately estimate the cost of replacing your home and/or its contents, to make sure you have adequate insurance.

Full details of the cover available and applicable exclusions and limitations are set out in this PDS. You can also view full details of our Target Market Determination by visiting **huddle.com.au**.

This information doesn't take your personal circumstances into account. Even if you are in the target market and we offer the product to you, that doesn't mean that this product is appropriate for you in your particular circumstances.

No one knows your situation better than you, so before you make a decision on whether or not to buy this product, you should read this PDS to decide if it's right for you.

Huddle Home & Contents Insurance at a glance

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In this Product Disclosure Statement and Policy Booklet (PDS), we set out the full details about your cover and any limits, exclusions and conditions that may apply.

Some words in this PDS have special meaning – see 'Definitions' on **page 69**.

Who we cover	
Under your policy, we cover	You. In this case. 'You' includes the person or people named on the Certificate of Insurance and their respective spouses (legal or defacto), and family members living at the insured address.
Type of insurance	
You can choose from these 3 types of insurance	• Home and Contents Insurance (covers both your home and contents) • Home Insurance (covers your home) • Contents Insurance (covers your contents)
Level of cover you can choose	
You can choose from these 2 levels of cover	• Basic Cover (our standard level of cover) • Comprehensive Cover (our highest level of cover) – you get our Basic Cover plus higher limits and cover for accidental damage

Huddle Home & Contents Insurance at a glance

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What we insure	
Your home (page 21)	• Domestic residential buildings at your site • Home improvements and fixtures • Secured outbuildings
Your contents (page 22)	• Items that you own or are responsible for and that you keep in or around your home
What we pay	
For your home	• Cost to repair or rebuild your home up to the sum • insured noted on your Certificate of Insurance • Costs covered under the relevant ‘additional benefits’
For your contents	• Cost to repair or replace your contents up to the sum insured noted on your Certificate of Insurance • Costs covered under the relevant ‘additional benefits’

Huddle Home & Contents Insurance at a glance

Part

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What you're covered for	
Insured events (page 27)	• We cover loss or damage to your home and/or contents caused by certain events – for example, fire, theft, storm and earthquake
Additional benefits (page 35)	• We cover other costs you may incur in certain situations – for example, the removal of debris and fire brigade charges
Liability cover (page 47)	• We cover claims made against you for death or injury to another person and for loss or damage to someone else's property
Optional cover you can add	
Options you pay extra for (page 50)	• Portable valuables cover

Key features and benefits

Part

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What is covered

What is not covered

What you're covered for		Home	Contents
Insured events	Fire (including bushfire)	✓	✓
	Explosion	✓	✓
	Lightning	✓	✓
	Malicious damage	✓	✓
	Theft	✓	✓
	Flood	✓	✓
	Storm and rainwater	✓	✓
	Accidental glass breakage	✓	✓

Key features and benefits

Part

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What you're covered for (continued)		Home	Contents
Insured events	Earthquake	✓	✓
	Tsunami	✓	✓
	Volcanic eruption	✓	✓
	Riot, civil commotion or industrial unrest	✓	✓
	Impact	✓	✓
	Escape of liquid	✓	✓
	Accidental damage	Included with Comprehensive Cover only	Included with Comprehensive Cover only

Key features and benefits

Part

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What you're covered for (continued)		Home	Contents
Additional benefits	Removal of debris	✓	✓
	Fire brigade charges	✓	✓
	Emergency storage of your contents	✓	✗
	Emergency accommodation	✓	✗
	Replacement locks	✓	✗
	Damage to landscaping	✓	✗
	Paraplegia or quadriplegia assistance	✓	✗
	Funeral expenses	✓	✗
	Environmental benefits	✓	✗

Key features and benefits

Part

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What you're covered for (continued)		Home	Contents
Additional benefits	Visitor contents	✗	✓
	Cover for strata title property owners	✗	✓
	Contents in your home office	✗	✓
	Reproduction of documents	✗	✓
	Credit cards	✗	✓
	Food spoilage	✗	✓
	Contents in the open air at home	✗	✓
	Contents temporarily removed from the home	✗	✓
	Contents while in transit	✗	✓
	Contents in your new and old address	✗	✓

Key features and benefits

Part

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What you're covered for (continued)		Home	Contents
Liability cover		✓	✓
Optional cover you can add	Portable valuables cover	✗	✓

What's in this PDS?

I'm interactive! Click the section you'd like to view in the Table of Contents below and go directly there.

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2 Home and contents we insure Page 20

3 Limits to your contents and valuables Page 24

4 Insured events Page 27

5 Additional benefits Page 35

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What's in this PDS? (Continued)

I'm interactive! Click the section you'd like to view in the Table of Contents below and go directly there.

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10 How to make a claim Page 63

11 Definitions Page 69

12 Financial Services Guide Page 73

1 Important information

Your insurance contract

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General advice warning

It is important to note that any advice that we may provide is general only and does not take into account your individual circumstances.

Before you make any decision to buy your policy, we recommend that you read this combined PDS and FSG and policy wording to determine if this insurance is right for you.

Updating this PDS

We may change this PDS at any time. Changes will apply to quotes and renewal notices issued after the date of the change. For the latest changes, visit **huddle.com.au**.

If the change is relatively minor and wouldn't affect a decision to buy or renew the policy, we'll set out the details at **huddle.com.au**. For other changes, we'll issue a Supplementary PDS or a new PDS, and if they will apply to your policy, we'll let you know about them before you purchase and/or renew

Cancelling your policy

You may cancel your policy by visiting **huddle.com.au**, contacting us on **1300 777 200**, or via email at **help@huddle.com.au**.

When we may cancel your policy

We may cancel your policy where permitted by and in accordance with the law.

For example, if you:

- do not comply with the policy terms and conditions; or
- do not pay your premium as agreed; or
- make a fraudulent claim; or
- did not comply with 'Your duty to answer honestly'; or
- misrepresented information when you entered into your policy.

If your policy is cancelled for any reason, we will refund the amount you have paid, less:

- the amount covering the period you were insured for; and
- government or statutory charges we are unable to recover.

Open may retain fees (such as a policy arrangement fee) it charged you, subject to the terms set out in your Certificate of Insurance. If a policy arrangement fee is charged, it is not refundable if the policy is cancelled outside of the cooling-off period.

Your insurance contract

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How to make a complaint

If you have a complaint or dispute, we're committed to working with you to resolve it as quickly as possible. These steps below are a part of our complaint resolution procedure. If you chose to pay your premiums by direct debit, this section of the policy is also part of our 'Direct Debit Service Agreement' with you.

We'll do our best to help you with your concerns

Get in touch with us on **1300 777 200** or email **help@huddle.com.au** about your concerns, and we'll do our best to resolve them as quickly as possible. Please make sure to give us as much information as you can, so that we can best help you.

If we aren't able to resolve your concerns, we'll escalate your complaint to our Customer Resolution Team. They'll review your complaint and provide you with a response.

We'll give you the contact details of the person looking after your complaint, and we'll make sure to give you regular progress updates.

If we can't resolve your complaint:

If you aren't happy with our decision, or we've taken more than 30 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

Phone: **1800 931 678**
Post: GPO Box 3 Melbourne VIC 3001
Website: **afca.org.au**
Email: **info@afca.org.au**

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek legal assistance.

Financial Claims Scheme

Should Hollard become no longer able to meet its obligations to you under the policy, you may be entitled to a payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained from **fcs.gov.au** or their hotline **1300 55 88 49**.

Please refer to the Financial Services Guide for Compensation Arrangements of our Authorised Representatives.

General Insurance Code of Practice

Hollard and Huddle are both signatories to the General Insurance Code of Practice. The objectives of this Code are to:

- commit insurers to high standards of service;
- promote better, more informed relations between customers and us;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for resolving customer complaints; and
- promote continuous improvement of the general insurance industry through education and training.

Your insurance contract

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The Code Governance Committee (CGC) is the independent body that monitors and enforces our compliance with the Code. It also aims to drive better Code compliance, helping the insurance industry to improve its service to consumers.

For more information about the CGC, or to obtain a copy of the Code please visit **insurancecode.org.au** or phone **1800 931 678**.

Supporting customers experiencing vulnerability

We recognise that our customers may find themselves in difficult circumstances, particularly when a claim event occurs. We have developed an internal process to provide additional support to our customers who may be experiencing vulnerability due to their circumstances, including personal circumstances that are not directly related to insurance. The Code provides the following examples that may contribute to someone needing extra care:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barriers
- cultural background
- Aboriginal or Torres Strait Islander status
- remote location, or
- financial distress.

More information about the extra care we can offer and how we support customers is available on our website at **huddle.com.au**.

Your excess

The excess is the amount you are required to pay or bear when you make a claim under your policy. The basic excess(es) you chose will be shown on your Certificate of Insurance. Other policy excess(es) that may apply are also explained below and under relevant sections in this PDS.

Where you have chosen two different excesses under your Home & Contents policy

If you have a claim for loss or damage to both your home and contents during the same insured event, you only need to pay one basic excess (the higher of the two).

Earthquake or flood

In the event of an earthquake or flood, the higher of your chosen basic excess or a fixed excess of $500 will apply to each event.

Portable valuables cover

An excess of $100 applies to any claim made under the optional portable valuables cover.

Your insurance contract

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The cost of this insurance

We consider various factors to calculate your premium, such as:

- your sum insured;
- the location of the insured property; and
- your claims experience.

The premiums payable by you are subject to applicable Commonwealth and State taxes and charges such as the Goods and Services Tax, Stamp Duty, Emergency Services Levy (where applicable). The amount of these taxes, duties and/or fees will be shown on your Certificate of Insurance.

Renewing your policy

To ensure continuing protection we will normally send you a renewal offer at least 14 days prior to the renewal date of your policy. It will set out information like the new premium and excess for the new period, information you have previously told us, and it may also include notice of any proposed changes to the terms of the policy to be renewed. In some cases, we may offer to renew your policy with a different level of cover.

Where you receive a renewal offer, you must tell us if the information contained in it is incorrect or incomplete and you must comply with 'Your duty to answer honestly' (see **page 58**). If you do not, we may reduce or refuse to pay a claim or cancel the renewed policy.

If you don't want to proceed with a renewal, or if you need to disclose any further information to us, please just call us at least 2 business days before the renewal date.

Unless you tell us that you don't want to proceed with renewal, we will automatically deduct/charge the renewal premium from your nominated account, debit or credit card.

You also have a 14 day cooling off period following the renewal of your policy that allows you to cancel your policy and receive a refund of the premium paid (see 'Cancelling your policy' on **page 16**). You can also still cancel after the 14 day cooling off period (see '14 day cooling off period' on **page 3**).

If we do not offer to renew your policy, we will send you a notice telling you this.

Alternatively, if you have opted out of automatic renewal, we will send you a notice advising you whether we will offer renewal, and if so, asking you to contact us if you would like to continue your cover. If you do not contact us, your policy will lapse. You can opt-out by calling us on **1300 777 200**.

Governing law

Any disputes arising out of or under this policy will be determined by the courts of, and subject to the laws of, the State or Territory where the insured site is located.

2

Home and contents we insure

Your Huddle Home and Contents Insurance policy covers your home and/or contents for loss or damage caused by an insured event during the period of insurance.

This section describes:

- what's included in your home
- the types of contents we insure

→ **What is your home?** Page 21

→ **What are your contents?** Page 22

What is your home?

Your home is defined as a fully enclosed building with walls and a roof, used primarily for domestic purposes and that can be locked up.

It includes any fixtures or home improvements at the site, secured outbuildings (such as your garage) and other domestic structural improvements on your site that comply with local government or other statutory requirements. It does not cover a new home being built.

Wherever 'building' is used in this document it has the same meaning as 'home'.

Your home includes		Your home does not include	
✓	Residential buildings;	✗	Carpets, carpet tiles, floating floors, floor rugs, internal blinds or curtains (these are contents);
✓	Domestic outbuildings;	✗	Temporary or mobile structures, including caravans and trailers;
✓	Fixed coverings to walls, floors and ceilings, however not including fixed carpets, carpet tiles, curtains or internal blinds;	✗	Above-ground swimming pools or portable spas (these are contents);
✓	Services, which include the supply of electricity, water and gas;	✗	Items within the home that are not fixed;
✓	Items built in, fixed to or on the buildings;	✗	Any wharf, jetty or pontoon;
✓	Blinds or awnings on the outside of the buildings;	✗	Trees, shrubs, hedges or other plant life including lawns, artificial grass and landscaping (except for limited cover for some of these items under the additional benefit 'Damage to landscaping' (**see page 38** for further details).
✓	Paved terraces, driveways, retaining walls, fences and gates;		
✓	Swimming pools, saunas and spas that are permanently installed;		
✓	Anything permanently built, permanently constructed or permanently installed on your property for domestic purposes that complies with all relevant building laws and rules.		

What are your contents?

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Contents means any household goods or personal belongings, usually kept in your home, that you own or are legally responsible for.

If your home is also insured by your policy, we consider building materials on site and due to be installed within the insured home (including items such as cupboards or sinks) as contents.

Your contents includes

✓	Carpets, carpet tiles, floating floors, floor rugs, internal blinds or curtains;	✓	Documents and cash;
✓	Furniture;	✓	Antiques, works of art, collections of any kind;
✓	Electronic equipment not fixed in the building;	✓	Property within the site contained in the open carports, outhouses, lean-tos or in the open air in the home.
✓	Model aircraft including Remotely Piloted Aircraft (RPA) up to 2.5kg gross weight, with a replacement value of less than $1,500;		
✓	Contents in a locked garage or locked garden shed;		
✓	Bicycles;		
✓	Portable musical instruments;		
✓	Above-ground swimming pools and spas;		
✓	Fur coats, jewellery and gold/silver articles;		

What are your contents?

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Your contents do not include

✕	The home;	✕	Tools of trade, stock in trade or items used in connection with a business other than the additional benefit for contents in your home office;
✕	Gas and electrical appliances, light fittings and alarm systems that are permanently connected to the gas or electricity supply, or under bench dishwashers;	✕	Firearms;
✕	Trees, shrubs, hedges or other plant life including lawns and landscaping or artificial grass, other than plants kept in pots and tubs;	✕	Gold and/or silver bullion;
✕	Unset precious and semi-precious stones;	✕	Negotiable instruments and other documents that can be cashed (including coupons and gift cards).
✕	Animals, birds or fish;		
✕	Motorised vehicles (other than lawnmowers, wheelchairs, skateboards, electric supported bikes), go-karts, motorcycles, mini-bikes, caravans and trailers, or any of the parts or accessories for these vehicles including GPS units designed for use in vehicles;		
✕	Non-motorised watercraft greater than 3 metres, motorised watercraft, aircraft and hang gliders or their parts and accessories;		

3

Limits to your contents and valuables

Fixed and flexible contents limits

Part
1 2

Some types of contents have limits that will apply in the event of a claim.

Fixed contents limits

Some types of contents have fixed limits which represent the maximum we provide cover up to.

Cash

Basic Cover limit: $250 per insured event
Comprehensive Cover limit: $500 per insured event

Bicycles

Basic Cover limit: $1,000 per item
Comprehensive Cover limit: $2,000 per item

Portable musical instruments

Basic Cover limit: $1,000 per item
Comprehensive Cover limit: $2,000 per item

Alcohol (including wine)

Basic Cover limit: $500 per insured event
Comprehensive Cover limit: $1,000 per insured event

Fixed and flexible contents limits

Part
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Flexible contents limits

Some types of contents have flexible limits.

Cover for items in each of these three groups have limits per group for each insured event and $1,000 per item/collection.

You can increase these limits by advising us and having items individually listed, with their value, on your Certificate of Insurance.

You do not pay any extra to have these items individually listed where they are already included in your total contents sum insured.

If you have an item or collection that is valued at more than $1,000 or a number of items together worth more than the limits specified, that fall within one of the three groups you must tell us about them and ensure that they are correctly listed on your Certificate of Insurance or you will not have full cover.

Note: There is no cover for jewellery and watches that are insured for more than $20,000 while they are not being worn unless they are kept in a locked and fixed safe in the home.



Valuables

Items such as jewellery, watches, silver and gold items. There's no cover for gold or silver bullion and unset precious or semi-precious stones.

Basic Cover limit: $1000 per item, up to $2,500 per collection per insured event
Comprehensive Cover limit: $1,000 per item, up to $5,000 per collection per insured event



Collectables

Items such as loose carpets and rugs, artwork including paintings, pictures, sculptures, art objects, curios and collections of coins, stamps and other memorabilia.

Basic Cover limit: $1000 per item, up to $2,500 per collection per insured event
Comprehensive Cover limit: $1,000 per item, up to $5,000 per collection per insured event



Media

Items such as a collection of CDs, DVDs, records, tapes, computer games and software.

Basic Cover limit: $1000 per item, up to $2,500 per collection per insured event
Comprehensive Cover limit: $1,000 per item, up to $5,000 per collection per insured event

4 Insured events

Insured events

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We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Fire (including bushfire), explosion or lightning	
✓	Damage caused by fire (where there is a flame), explosion or lightning.
✗	Loss or damage: • to a heat-resistant item such as a cooking appliance, dryer, heater or iron, if it ignites; • caused by any process involving the application of heat where there is no flame, including cigarette burn marks and scorch marks caused by an iron or radiator (unless you have taken comprehensive cover); • caused by the ignition of any mineral spirit or dangerously flammable substance brought on to or kept at your site in quantities which are in breach of any statutory regulations.
Malicious damage	
✓	• Malicious damage; and • vandalism.
✗	Loss or damage caused by someone who lives in the home, or is at the site with your consent or the consent of someone who lives in the home.

Insured events

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5 6 7

We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Theft

✓	Loss or damage caused by theft or attempted theft.
✗	Theft: • by someone who lives in the home, or is at the site with your consent or the consent of someone who lives in the home; • that occurred when the home was unoccupied (See the definition of unoccupied on **page 71**); • that occurs in any common property or from any similar common or public area in a building.

Storm and rainwater

✓	Loss or damage caused by storm or rainwater.
✗	Loss or damage: • to swimming pool covers, spa covers or plastic or vinyl swimming pool liners; • to retaining and/or freestanding outdoor walls; • to fences and gates that are not structurally sound or well maintained; • to loose surfaces of paths and driveways; • involving cracks to paths, driveways or any outdoor surfaces; • to external shade cloth and/or shade sails, unless professionally installed and less than 5 years old; • caused by water entering your home due to building alterations, renovations or additions; • caused by water that has seeped or percolated into the home; • caused by gradual deterioration from rainwater; • caused to external paintwork if that is the only damage to that part of your home; • to plants, trees, artificial grass and lawns; • from any earth movement or vibration including erosion, subsidence, landslide, mudslide, settling, collapse, earth shrinkage and expansion which does not occur within 168 hours of the storm or rainwater. This does not prevent a claim being made for loss or damage from earth movement or vibration which occurs after the first 168 hours, if the policy covers that as a separate insured event. We also do not pay the cost of cleaning or removing debris out of swimming pools or spas and/or replacing the water.

Insured events

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We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Flood

	Loss or damage caused by flood.
	• Loss or damage to swimming pool covers, spa covers or plastic or vinyl swimming pool liners; • the cost of cleaning or removing debris out of swimming pools or spas and/or replacing the water; • loss or damage: ° to retaining and/or freestanding outdoor walls; ° to fences and gates that are not structurally sound or well maintained; ° to loose surfaces of paths and driveways; ° involving cracks to paths, driveways or any outdoor surfaces; ° caused by water entering your home due to building alterations, renovations or additions; ° to plants, trees, artificial grass and lawns; ° from any earth movement or vibration including erosion, subsidence, landslide, mudslide, settling, collapse, earth shrinkage and expansion which does not occur within 168 hours of the flood. This does not prevent a claim being made for loss or damage from earth movement or vibration which occurs after the first 168 hours, if the policy covers that as a separate insured event.

Insured events

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We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Accidental glass breakage

When your home is insured, we will cover the cost of replacing the following building-related items:

- window glass and other fixed glass;
- shower screens;
- basins;
- baths;
- toilets.

We will also cover the cost of repairing or replacing the frame of the applicable window, door or shower screen if this is necessary to enable the glass to be replaced.

When your contents are insured, we will cover the cost of replacing contents-related items such as mirrors and fixed glass in furniture.

Breakage of:

- any glass unless the break extends through the entire thickness of the glass;
- the screen of a computer, television or other type of visual display unit;
- glass vases, ornaments or hand-held mirrors;
- glass in a picture frame or clock;
- glass in a glasshouse, greenhouse or conservatory.

Replacement of the entire appliance if the glass top is no longer available.

Insured events

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We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Earthquake, tsunami or volcanic eruption	
✓	Loss or damage caused by earthquake, tsunami or volcanic eruption.
✗	Subsequent damage sustained after the first 168 hours of the initial earthquake. This does not prevent a claim being made for loss or damage sustained after the first 168 hours, if the policy covers that as a separate insured event.
Riot, civil commotion or industrial unrest	
✓	Loss or damage caused by riot, civil commotion or industrial unrest.
✗	Subsequent damage sustained after the first 168 hours of any riot, civil commotion or industrial unrest. This does not prevent a claim being made for loss or damage sustained after the first 168 hours, if the policy covers that as a separate insured event.
Impact	
✓	Impact damage caused by a falling tree, branch, power or communication pole, motor vehicle or trailer, aircraft or watercraft, debris falling from space, or a satellite dish, television or radio aerial which breaks or collapses.
✗	• Loss or damage caused by tree roots, tree felling or tree lopping on the site; • damage to driveways, paths, paving or underground services caused by a road vehicle, crane or earthmoving equipment; • the cost of removing any tree stump from the ground or trees which have fallen but not damaged your home.

Insured events

Part

1 2 3 4
5 6 7

We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Escape of liquid

Loss or damage caused by escape of liquid that is sudden, unexpected, accidental and without warning that occurs at the site from any fixed pipe, fixed tank, waterbed, aquarium, household appliances or fixed item used to hold liquid;

If you do suffer loss or damage to your home or contents, you must take immediate action to prevent any further loss or damage, including by reporting the event as soon as you become aware of it. Any damage caused by your failure to do so will not be covered.

The cost of searching for the unknown source of a leaking pipe, up to $500, but only if the water or liquid from the leaking pipe is causing permanent damage to your:

- contents if you have Contents Insurance
- home if you have Home Insurance; or
- home and/or contents if you have Home and Contents Insurance.

- Any repair or maintenance of the item from which the liquid escaped;
- the cost to replace any liquid that has escaped;
- loss or damage to retaining and freestanding outdoor walls;
- loss or damage caused by:
  - the gradual seepage of water or other liquids;
  - a leaking or faulty shower recess or base;
  - an inadequate drainage system;
  - wear and tear;
  - gradual deterioration;
  - the escape of liquid caused by a gradual process of leaking, splashing, dripping or overflowing;
  - the escape of liquid from any fixed item used to hold liquid due to overflowing as a result of a tap being left on;
  - pipes designed to leak (such as an irrigation system);
  - water or other liquids entering through an opening made for any building, renovation or repair work;
  - any area of your home being repaired or renovated before we can inspect and find the cause of damage;
  - a lack of routine maintenance as defined in the section 'Always protect your home and contents' (see also **page 61**);
  - the escape of any liquids from a plant pot, vase, terrarium, beverage container, cooking pots, bucket, swimming pool, watering can or watering systems.

Insured events

Part

1 2 3 4

5 6 7

We cover you for loss or damage to your home and/or contents caused by the following insured events if they occur during your period of insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance, and to all other terms and conditions of your policy including the exclusions shown on the following pages and the general exclusions on **page 54**.

What is covered

What is not covered

Accidental damage – applies to Comprehensive Cover only	
	• When your home is insured, we'll cover you for damage caused unintentionally to your home; • when your contents are insured, we'll cover you for damage caused unintentionally to your contents

	• Damage specifically insured by or excluded by any other part of your policy;
	• the breakage of glass:
	  ° in a glasshouse or conservatory;
	  ° forming part of a stove top, cooking surface, heater or oven door.
	• scratching, chipping or denting caused by normal use;
	• damage to swimming pools caused or contributed by you lowering the level of water in the swimming pool.

5 Additional benefits

The following additional benefits are included in your policy subject to us agreeing to pay a claim under Section 4 – Insured events (unless stated otherwise).

Cover is provided subject to the limits and exclusions on the following pages, and to all other terms and conditions of your policy including the general exclusions on **page 54**.

The following additional benefits are applicable if you have your home and/or contents insured

Key

- What is covered
- What is not covered
- Limits that apply

Removal of debris	
✓	• The reasonable and necessary costs of removing any home debris when your home is insured; • the reasonable and necessary costs of removing any contents debris when your contents are insured.
✗	The cost of cleaning or removing debris out of swimming pools.
L	10% of your home and/or contents sum insured.

Fire brigade charges A claim under Section 4 - Insured Event does not need to be accepted for this additional benefit to apply.	
✓	We will pay the reasonable cost you have to pay the fire brigade to protect your property against an actual fire or other emergency.
L	• Basic Cover: $500 • Comprehensive Cover: $750

Key

- What is covered
- What is not covered
- Limits that apply

Emergency storage of your contents	
✓	If we insure your home and your contents, we will pay the reasonable cost of moving and storing your contents while your home is being repaired or rebuilt as a result of a claim that is covered under your policy.
✗	• Storage costs exceeding 12 months; • storage costs outside Australia.
L	• Basic Cover: 10% of your contents sum insured. • Comprehensive Cover: 15% of your contents sum insured.

Emergency accommodation	
✓	If you cannot safely reside in your home because of loss or damage caused and the claim for loss or damage is covered under the policy, we will pay for reasonable temporary accommodation costs for you and any family member living at your home at the time of the insured event, for the time it will take to repair or rebuild the building to a liveable condition. This additional benefit only applies if we insure your home. Contact us if you expect to need temporary accommodation before incurring any costs, so that we can let you know whether we agree that this cover applies and the costs are reasonable.
✗	The cost of any temporary accommodation costs: • beyond the period it should have reasonably taken to repair or rebuild your home. We won't take into account any delays in the repair or rebuild that were outside your control when deciding what constitutes a reasonable claim period; • if you do not intend to repair or rebuild your home; • if you do not actually pay for temporary accommodation; • if you were not permanently living at the home at the time of the loss or damage.
L	The lesser of: • 12 months' rent; or • 10% of your home sum insured.

Main contents

The following additional benefits are applicable if you have your home insured

Key

- What is covered
- What is not covered
- Limits that apply

Replacement locks	
✓	If a claim for theft is covered under the policy and, as part of that theft, the key(s) to an external door(s) are stolen, we will pay the reasonable cost of replacing the related lock(s).
L	• Basic Cover: $750. • Comprehensive Cover: $1,500.
Damage to landscaping	
✓	We will pay to replace any landscaping features such as trees, plants or shrubs, rock features, fountains, and ponds, which are stolen, burnt, maliciously damaged or damaged by a vehicle.
✗	• Removal of debris from any pond or water feature; • replacement of water.
L	• Basic Cover: $750. • Comprehensive Cover: $1,500.

The following additional benefits are applicable if you have your home insured

Key

- What is covered
- What is not covered
- Limits that apply

Paraplegia or quadriplegia assistance	
✓	If a claim for loss or damage is due to a covered insured event under the policy and as a direct result of that loss or damage you sustain an injury resulting in permanent paraplegia or quadriplegia, we will pay the reasonable cost of: • modifications to your home so you can continue to live there; or • assisting your relocation to a new residence if this is required.
L	• Basic Cover: $2,500. • Comprehensive Cover: $5,000.
Funeral expenses	
✓	We will contribute towards the funeral expenses of any person who dies while they were living at your home provided the death occurred accidentally as a result of a covered claim for loss or damage at the site.
✗	Funeral expenses if the death occurred 90 days or more after the insured event.
L	• Basic Cover: $7,500. • Comprehensive Cover: $10,000.

The following additional benefits are applicable if you have your home insured

Key

- What is covered
- What is not covered
- Limits that apply

Environmental benefits	
✓	If a claim for loss or damage is covered under the policy, and your home is a total loss, we will pay the reasonable costs to purchase and install environmental improvements at the site such as: • a rainwater tank; • a solar power system; • a grey water recycling system. Reasonable costs are calculated after deducting any government subsidy you are entitled to at the date of loss, whether you claim this subsidy or not.
L	• Basic Cover: $2,500. • Comprehensive Cover: $5,000.

The following additional benefits are applicable if you have your contents insured

Key

- What is covered
- What is not covered
- Limits that apply

Visitor contents	
✓	The reasonable cost to repair or replace lost or damaged contents belonging to your visitors that has been caused by an insured event at the site.
✗	Property which is insured under another policy.
L	• Basic Cover: $2,500. • Comprehensive Cover: $5,000.
Contents in your home office	
✓	Loss or damage to contents in your home office caused by an insured event. Contents in your home office include items used for generating income or reward and can include items such as office furniture (e.g. desk and filing cabinets) and personal computers.
✗	Any items not owned by you or for which you are not responsible, including items owned by a company of which you are a director or employee. E.g. computer provided to you by your employer.
L	• Basic Cover: $2,500. • Comprehensive Cover: $5,000

The following additional benefits are applicable if you have your contents insured

Key

- What is covered
- What is not covered
- Limits that apply

Cover for strata title property owners	
✓	When your contents are insured, and you are the owner and occupier of a strata title property we will also cover the following items, usually covered under a home policy: • fixtures that are owned by you and are not insurable by the body corporate; • replacement of locks (see page 38); • emergency accommodation to a standard equivalent to your current home (see page 37).
✗	Any claims for damage to property insured by someone other than you irrespective of the extent of such insurance.
L	• Basic Cover: - replacement of locks limited to $750; - emergency accommodation limited to the lesser of 12 months rent or 20% of your contents sum insured. • Comprehensive Cover: - replacement of locks limited to $1,500; - emergency accommodation limited to the lesser of 12 months rent or 20% of your contents sum insured.
Reproduction of documents	
✓	The cost to reinstate, reproduce or restore your documents if they are damaged by an insured event while contained in the home at the insured location. This includes the information contained in the documents.
✗	Consequential loss as a result of the loss or damage to documents.
L	• Basic Cover: $500. • Comprehensive Cover: $1,000

The following additional benefits are applicable if you have your contents insured

Key

- What is covered
- What is not covered
- Limits that apply

Credit card	
✓	If your credit or financial transaction card is lost or stolen from your home, then we will pay for loss or theft of your funds if your card is used fraudulently.
✗	• Any amount that your credit provider or financial institution reimburses or agrees to reimburse you; • loss or theft as a result of your failure to comply with the conditions of use relating to your card; • loss or theft if you did not notify your credit provider or financial institution within 24 hours from the time you found out that your card was lost or stolen; • loss or theft where the card was used by a member of your family or a household member.
L	• Basic Cover: $2,500. • Comprehensive Cover: $5,000.

The following additional benefits are applicable if you have your contents insured. They are included in your contents sum insured shown on your Certificate of Insurance.

Key

- What is covered
- What is not covered
- Limits that apply

Food spoilage	
✓	• Loss of or spoilage of frozen or refrigerated food caused by an unforeseeable failure of the public electricity supply to your home. An excess of $100 will apply for a claim under this additional benefit.
✗	Spoilage of food in a refrigerator or freezer as a result of you leaving a door ajar or where you have accidentally disconnected the power supply to the appliance or the home.
L	• Basic Cover: $500. • Comprehensive Cover: $1,000.
Contents temporarily removed from the home	
✓	Your contents for loss or damage caused by theft, storm, flood, rainwater or impact while they are temporarily removed from the home to another building within Australia, e.g. another home, hotel, motel, nursing home or hospital. The cover provided by this benefit only applies if you are temporarily residing in the building in which your contents are contained, and the contents are in your possession and under your direct control.
✗	• Loss or damage caused by theft or attempted theft unless the part of the building in which you were residing was damaged as a result of violent forceful entry; • loss or damage caused by storm, flood or rainwater unless your contents were within a building at the time that the loss or damage occurred.
L	20% of your contents sum insured.

The following additional benefits are applicable if you have your contents insured. They are included in your contents sum insured shown on your Certificate of Insurance.

Key

- What is covered
- What is not covered
- Limits that apply

Contents while in transit	
✓	If you are moving to a new address in Australia we will cover your contents while they are being moved from the old address to the new address for loss or damage caused by fire, collision or overturning of the vehicle carrying them.
L	• Basic Cover: 20% of your contents sum insured. • Comprehensive Cover: Up to your contents sum insured.

Contents in your new and old address	
✓	Your contents in the home at both your new and old addresses for up to 14 days from the day you start moving.
✗	• Loss or damage caused to contents at your new address after 14 days from the day you start moving. To make sure your building and/or contents are covered at your new address, you'll need to take out a new policy (visit huddle.com.au to get a quote online); • loss or damage caused while being moved from the old to the new address (other than under the additional benefit 'Contents while in transit').
L	Up to your contents sum insured.

The following additional benefits are applicable if you have your contents insured. They are included in your contents sum insured shown on your Certificate of Insurance.

Key

- What is covered
- What is not covered
- Limits that apply

Contents in the open air at the home	
✓	Loss or damage to contents items left outside the home, such as garden furniture and BBQs. Outside the home means any place at the site that is not fully enclosed by walls and a roof and is not able to be secured, such as a carport, a pergola or similar. It does not mean any common property or from any similar common or public area in a building.
✗	Theft of: • photographic equipment, mobile phones, computers and any accessories for these items; • cash, travel or other tickets, coupons or gift vouchers; • tools of trade, instruments and equipment.
L	• Basic Cover: $1,000 per item other than garden furniture and BBQs. The maximum amount payable per claim is $4,000 • Comprehensive Cover: $2,000 per item other than garden furniture and BBQs. The maximum amount payable per claim is $8,000

6

Legal liability

We provide cover for claims made against you for death or injury to another person and for loss or damage to someone else's property.

Liability Cover

We will cover you for your legal liability to pay compensation as a result of an accident caused by your negligence, that occurs during the period of insurance, and results in death or bodily injury to another person or loss or damage to another person's property.

If your home is insured we will cover your legal liability which arises from your occupancy and ownership of your home and it's land and occurs within the home and the site on which it stands.

If your contents are insured we will cover your legal liability anywhere within Australia. Liability cover under your contents insurance does not extend to liability arising out of your ownership or occupancy of any residence, land or home unless you rent your home or your home is a Strata Title property.

If your legal liability claim is covered, we will pay the costs of compensation awarded against you by an Australian court or a settlement agreed to by us. We will also pay the costs for reasonable legal fees and expenses incurred. Let us know if you expect to incur legal fees and expenses before doing so, so that we can inform you whether we agree they are reasonable.

The most we will pay for any event(s) arising directly or indirectly from the one original accident/ event, source or cause, is $20 million in total under this and all other policies issued by us which cover you, including a separate home or contents insurance policy. This amount includes all legal costs and expenses incurred with our consent or which you have a legal liability to pay.

We will not pay for legal liability that arises

- from the death or illness of, or bodily injury to, you or your family, or to your employees arising out of their employment by you;
- from loss or damage to any property that is owned or controlled by you, your family or your employees;
- from any alterations, repairs, renovation or additions to your home that cost more than $50,000;
- because of vibration or interference with any land, building or property;
- due to any erosion, subsidence or landslide;
- from any animal other than a domestic dog or cat that is kept at the site, unless the dog has been declared a dangerous breed by a competent Australian authority;
- from or that concerns asbestos (including any materials containing asbestos in any form or quantity);
- from tree roots;

Liability Cover

- as a result of any actual, alleged or threatened contamination or pollution of any property, land, the atmosphere or any watercourse or body of water (including ground water) other than arising from an occurrence which is neither reasonably expected or intended by you and is a consequence of a sudden cause which takes place at a clearly identifiable time and place during the period of insurance;
- from the transmission of any disease;
- from the supply of any alcohol or drugs;
- from any claim where you or a third party with your knowledge has misled us;
- from participation in any professional sport;
- because you own or occupy any land or buildings other than the site listed on your Certificate of Insurance;
- because you own or are legally responsible for any wharf, jetty or pontoon;
- out of or in connection with, any business, profession or occupation carried on by you;
- out of your employment of any workers;
- in connection with the common property where the home is a strata title property;
- from negligent misstatement, advice or treatment;
- out of your ownership or use of motorised vehicles (except wheelchairs, golf buggies and lawn mowers), go-karts, motorised scooters, mini bikes, caravans or trailers;
- out of your ownership or use of jet skis of any type or motorised watercraft or other watercraft more than 3 metres in length, or aircraft including hang gliders and drones/RPAs, aircraft landing areas or hovercraft;
- in respect of any penalties, fines, punitive, exemplary or aggravated damages for which you are liable;
- for actions brought against you in a court outside Australia or a court that applies law that is not Australian law;
- any liability for which you or your family are required by law to hold an insurance policy;
- for claims made against you because your body corporate failed to insure (or adequately insure) against property damage as required by relevant State or Territory Strata Title or unit legislation.

7 Optional cover you can add

You can add optional Portable Valuables Cover to your policy.

Portable valuables cover

Part

1 2 3

Key

What is covered

What is not covered

Limits that apply

This optional extra is only available if your contents are insured under your policy.

The optional Portable Valuables Cover covers specified items anywhere in Australia for an additional premium.

To cover an item under the Portable Valuable Cover, you can advise us and have it individually listed, along with its value, on your Certificate of Insurance.

The cover provided is subject to the limits shown on your Certificate of Insurance and to all other terms and conditions of this policy including the exclusions outlined below and the general exclusions on **page 54**.

Excess

A $100 excess applies to this optional cover.

- Clothing and personal effects usually worn or carried, including jewellery and watches (please note there is no cover for jewellery and watches that are insured for more than $20,000 while they are not being worn unless they are kept in a locked and fixed safe);
- prescription spectacles, contact lenses and sunglasses;
- sporting equipment and portable musical instruments (but not while in use);
- portable electronic devices including laptops and tablet computers, however, excluding mobile and smart phones;
- portable radios, or portable music players;
- cameras, photographic equipment, video cameras and portable video players (but not while being used under water);
- wheelchairs and mobility devices such as motorised mobility scooters or gophers;
- hearing aids.

Portable valuables cover

Part

1 2 3

Key

What is covered

What is not covered

Limits that apply

You are not covered for loss or damage caused by or arising out of:

- any process of cleaning, repairing, altering, restoring or renovating;
- over-winding, electrical or mechanical breakdown, failure or derangement;
- scratching or denting, if that is the only damage sustained.

You are not covered for loss or damage to or of:

- sporting equipment or musical instruments while in use;
- model aircraft including Remotely Piloted Aircraft (RPA) while in use;
- photographic equipment while in use under water;
- items for sale, on display, exhibition or on consignment;
- cash, credit or debit cards, negotiable instruments or documents;
- CDs, DVDs, films, audio or video tapes;
- mobile phones or smart phones;
- bicycles, skateboards, scooters, surfboards or other watercraft;
- tents or camping equipment or their accessories;
- hand-held computer games, toys or hobby equipment;
- portable fax machines or printers;
- musical instruments which are used professionally and musical accessories such as amplifiers;
- stamp or coin collections;
- tools of trade and professional instruments;
- personal items used in a business, trade or profession;
- artificial limbs, wigs, dentures or dental appliances;
- binoculars and telescopes;
- loss or damage from the following events:
  - the disappearance of an item when the cause cannot be established;
  - the breakage of any item of a brittle nature, except jewellery.

Portable valuables cover

Part

1 2 3

Key

What is covered

What is not covered

Limits that apply

L	The limit that applies for each listed item will be specified on your Certificate of Insurance.

8

General exclusions

There are certain situations when we don’t provide cover under your policy.

No insurance covers everything so it is important to understand the exclusions of your policy. The following exclusions apply to all covers under your policy.

You are not covered for any loss or damage caused by or resulting from, or the costs incurred from or of:

- bushfire, storm, rainwater or flood which occurs within the first 72 hours of the date and time you first purchase this policy, or subsequently purchase it after any gap in cover, unless you transferred a home and/or contents insurance policy with equivalent cover to us from another insurance company without an interruption in cover. We will not cover any increase in sums insured for these events in the first 72 hours;
- your home being unoccupied for longer than 100 consecutive days. This exclusion will not apply to loss or damage caused by thunderbolt, lightning or earthquake that occurs during the period of unoccupancy;
- actions of the sea, including where these are a result of wind or atmospheric changes associated with a storm or high tides;
- gradual deterioration, including wear and tear, rust, corrosion, depreciation, fading or deterioration from exposure to light;
- highly pathogenic avian influenza, rabies, cholera, human diseases listed under the Bio Security Act 2015 (Cth) (or any amendment, replacement, successor or delegated legislation), or any mutation of such disease, including any:
  - fear or threat of such disease (whether actual or perceived);
  - action taken by a competent public authority in controlling, preventing or suppressing such disease; or
  - cost or expense to clean-up, decontaminate, disinfect, remove, replace, monitor or test for any such diseases or any property insured under this policy that is affected by or suspected to be affected by such disease;
- mould or mildew, wet or dry rot, rising damp or dampness;
- inherent defects, structural faults, faulty workmanship or faulty design;
- poor maintenance and failure to maintain the property in good repair;
- insects (including termites), birds, wildlife or vermin;
- any earth movement or vibration not caused by earthquake;
- any earth movement including erosion, subsidence, landslide, mudslide, settling, collapse, earth shrinkage and expansion not directly caused by earthquake, storm, rainwater or flood;
- tree roots, tree felling or tree lopping on the site;
- loss of or damage to firearms;
- loss or damage to knives which have a blade longer than five centimetres (other than kitchen knives in your home);
- removing any tree stump from the ground or trees which have fallen but not damaged your home;
- any deliberate action by you, others living at the site, or other people who have entered your site with the consent of you or others living at the site, including visitors and tenants;
- any process of cleaning involving the application of heat or the use of chemicals other than domestic household cleaners;
- corruption (whether by virus or other means) to any electronic data, files or software damaged or lost including any photographs and visual images stored electronically on any medium including computers and any costs associated with the reinstalling or replacing of the data, files or software that are corrupted, damaged or lost;
- mechanical, electrical or electronic failure of an item, unless caused by one of the insured events;
- power surge, unless directly caused by one of the insured events;
- building work, including any extensions or renovations;
- damage to swimming pools, spas, septic tanks, water tanks (and other in ground structures or their surrounds) caused by hydrostatic pressure or hydrodynamic pressure;
- food spoilage other than the cover provided under the additional benefit for food spoilage;
- scratching, chewing, tearing or soiling by any animal;
- unlicensed or unregistered computer software and illegally downloaded media and files;
- scratching, chipping or denting caused by normal use.

You are also not covered for:

- any consequential loss or loss of profit;
- loss of inventory and/or cash out of or in connection with any business, profession or occupation;
- liability, business interruption, malicious acts, theft or attempted theft out of or in connection with any business, profession or occupation;
- any event or activity for which you or your family are required by law to hold an insurance policy;
- your liability under any contract, or if you have agreed to or accepted liability without our agreement first;
- acts or omissions by you or someone with your consent, if the acts are unlawful or are intended to be done with reckless disregard for the consequences;
- loss, damage, liability or costs or expenses arising from or in any way connected with non-conformance with any commonwealth, state, territory or local government law;
- loss, damage, liability or costs or expenses arising from or in any way connected with the lawful seizure, confiscation, nationalisation or requisition of, or damage to, the insured property by a government, public, local, or legal authority;
- war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or by contamination or pollution by chemical, biological or nuclear agents which results from an act of terrorism;
- direct or indirect exposure to radiation or contamination by radioactivity from any nuclear fuel, nuclear waste or nuclear material.

Other exclusions may be specified on your Certificate of Insurance.

9 Your responsibilities

Your responsibilities

Part 1 2 3 4 5

You must abide by the conditions of your policy such as the conditions detailed below and the conditions applicable to the making of a claim. If you do not, your policy may not operate and we may reduce or refuse to pay a claim and cancel your policy.

Reading your policy documentation

When entering into your policy, you confirm and warrant to us that you have read your policy documents provided to you and will contact us if you have any questions.

Remembering that there are limits, exclusions and conditions that apply to your policy.

They will be contained in this PDS as well as in any applicable Supplementary PDS(s), endorsements and on your Certificate of Insurance.

Your duty to answer honestly

Before you enter into, vary or renew this insurance policy with us, you have a duty to answer honestly and take reasonable care not to make any misrepresentations.

What does this mean?

This means you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. This includes:

- checking the information we give you when you apply for, renew or change this policy; and
- letting us know if anything's changed or is inaccurate or incomplete.

If you don't correct the information, we'll take it that you agree with the information and that your answers are current, accurate and complete.

Why is this important?

We rely on your answers and information to decide whether we can insure you, on what terms and for what premium.

It's also important to understand that when you answer our questions, you're answering for yourself and anyone else to whom the questions apply.

If you aren't sure about the answers or the accuracy or completeness of the information, you should take the time to find out before giving a response.

If you don't take reasonable care in answering our questions or correcting the information, you may breach your duty. If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

If any question or information isn't clear to you and you need help, you can visit **huddle.com.au/help** to arrange to speak to one of our friendly team members.

Your responsibilities

Underinsurance

It is your responsibility to ensure that the nominated sums insured are adequate, you should continue to reassess these sums insured during the currency of your policy and prior to renewal each year.

Interests of others in your home and contents

You must tell us of any other party that has an ownership or financial interest in your home and/or contents, as they may need to be noted on your policy for their interest. No party is covered for their interest unless we note them.

If there is a mortgage over your property

If a mortgagee (usually your bank or credit provider) is noted on your Certificate of Insurance and you have a claim which is covered and settled on a cash basis, we will, if legally obligated, make this payment to the mortgagee in full or part settlement of your claim. In this situation, we will pay the mortgagee the amount we pay to settle the claim, up to the amount outstanding under your mortgage. We only cover your interest in the insured property, unless we specifically include cover for the interest of a third party.

If there is more than one policyholder

If there is more than one policyholder on your Certificate of Insurance we will treat a statement, act, omission, claim or request to alter or cancel your policy made by one as coming from all of those named as policyholders.

Review the replacement value of your property regularly

Each year at your insurance renewal, we automatically adjust the amount you are insured for to help your cover keep pace with inflation. In addition to this adjustment, you may also need to consider the value of any new contents or recently completed improvements to your home.

If you do not review the replacement value of your home and/or contents annually, increasing your cover where appropriate, you may be under-insured.

Keep proof of ownership of your property

When you make a claim for loss or damage to an item, we will require proof that you owned the item and of its value or your claim may not be paid. The easiest way to do this is by keeping receipts issued in Australia, manuals and warranties for any items you purchase. If you do not have any of these documents you can get valuations from an Australian registered valuer for your jewellery, art and other valuables.

Your responsibilities

Part 1 2 3 4 5

When building work is carried out

Please note that if you carry out building alterations, renovations or additions up to $50,000 in value the cover in your policy is restricted.

Below we have highlighted the exclusions that apply when building works are underway. You are not covered for:

- loss or damage caused by water entering your home due to building alterations, renovations or additions;
- loss or damage as a result of theft or attempted theft by a person who is on the site with your consent or the consent of another person also residing at the property;
- loss or damage due to theft or attempted theft or where the building security has been compromised due to the works being carried out;
- legal liability in respect to any loss or damage caused by or as a consequence of the building renovations alterations and/or additions if the total value of the project is greater than $50,000; and
- accidental damage by or as a consequence of the building alterations, renovations or additions.

If you plan to carry out building alterations, renovations or additions to your home with a total value of $50,000 or more, you will need to contact us and let us know about the changes. We'll confirm whether cover, subject to the exclusions above, can be extended during your renovation period.

Your policy does not cover you for loss or damage caused by the works or damage to the works. If you need cover, you may need to take out a separate insurance product with another insurer. We don't provide this cover.

Leaving your home unoccupied

You must tell us if your home will be unoccupied for a period exceeding 100 consecutive days (See the definition of unoccupied on **page 71**).

If you let us know before your building becomes unoccupied for more than 100 consecutive days, we may be able to provide cover during this period.

If you do not let us know, cover under your policy is restricted to loss or damage caused by lightning, earthquake, tsunami or volcanic eruption only during the period of unoccupancy.

At any time when your building is unoccupied you need to ensure the home is maintained in a lived-in state by:

- keeping the lawns mowed and garden tidy;
- stopping regular mail and newspaper deliveries; and
- arranging for someone to check inside and outside your home at least once a week.

Your responsibilities

Part

1 2 3 4 5

Always protect your home and contents

You must take reasonable steps to maintain your home and/or contents in a good state of repair and condition.

This includes but is not limited to taking the following reasonable steps to:

- ensure that the home is watertight, structurally sound and secure;
- ensure that gutters, downpipes and roof valleys are not clogged with debris and are not rusted, loose, falling down or missing;
- ensure that floors, walls or ceilings are intact and secure and that any damage to these items and any other parts of the home that are not the subject of a claim under this policy are repaired; and
- comply with all statutory obligations, government or local authority regulations and by-laws; and
- ensure that all home maintenance or repairs to the home and/or contents are undertaken by an appropriately qualified person or licensed tradesmen.

Any loss or damage or liability or costs or expenses arising from your failure to take reasonable steps to maintain your home and/or contents in a good state of repair and condition will not be covered under the policy.

You must also make reasonable efforts to protect your home and/or contents from any loss or damage. If you make a claim and knew about something that could cause loss or damage to your property and you did not make reasonable efforts to avoid it before the loss or damage occurred, then your claim may not be paid.

If you do suffer loss or damage to your property, you must also make reasonable efforts to prevent any further loss or damage.

Ensure your premiums are always paid

This section of your policy includes terms that operate as our 'Direct Debit Service Agreement' with you, if you choose to pay your premiums by the type of direct debit we may offer you.

To receive the benefits of cover as set out in your policy documentation you must ensure your premiums are paid and are kept up to date. If your premiums are not up to date we have the right to cancel your policy.

You can pay your premiums annually or by instalments. If your annual premium payment or any instalment premium payment remains unpaid for more than 14 days, we may cancel your policy and/or refuse to pay a claim.

Confirm with your financial institution if your nominated account permits direct debits. It is important that you contact us if your financial institution, nominated account number, debit card or credit card details change and provide these new details immediately and in advance of any premiums being deducted.

By agreeing to pay your premiums by direct debit, you authorise us to debit your nominated account, debit card or credit card for those premiums. If the debit date of the month shown on your Certificate of Insurance is a national public holiday, Saturday or Sunday, we will debit your nominated account the next business day.

Always ensure you have enough available funds in your nominated account or payment method to pay your premiums. Should your financial institution dishonour any payment because of lack of funds in your account you will be responsible for any fee or interest charged by them. If we need to change how direct debits operate for this policy, we'll give you at least 14 days' notice.

Your responsibilities

Part

1 2 3 4 5

If you pay your premium by direct debit you can choose to stop those debits either by contacting us or by contacting your financial institution, however doing so and not replacing the payment source with another we accept will cause this policy's premium to be unpaid, which will affect this policy's validity, as explained earlier in this section. You can also contact your financial institution if you have a complaint about your direct debits, or you can let us know and we'll do our best to assist - see **page 16** for 'How to make a complaint'.

If you are experiencing financial hardship, please visit **huddle.com.au/help** to speak to one of our friendly team members.

If you choose to pay your premiums by direct debit we will keep any personal information (including your direct debit account details) in your direct debit request to us safe and secure. We, as well as our agents, will take reasonable efforts to ensure that no unauthorised use, modification, reproduction or disclosure of the personal information occurs. We will only collect, use, disclose and otherwise manage your personal information in accordance with our privacy policy. This includes disclosing personal information when specifically required by law or for the purposes of administering this policy, including its direct debit premium payment terms, or disclosing personal information to your financial institution in connection with any direct debit query or claim. See 'How we protect your privacy' on **page 75** for more information.

Paperless correspondence

At Huddle, we're all about using technology to make insurance better for our customers.

We also prefer to communicate with you by email or other electronic channels, to save paper and hassle for everyone. So it's really important you let us know when your email address or other contact details change.

By taking out this policy, you agree that we can communicate with you electronically, which can mean by e-mail or by letting you know that a particular communication can be accessed on a website or through other electronic means. Remember to save any documents or communications for future reference.

Any electronic communication will be considered to have been received by you 24 hours from when we sent them or when we let you know that they were available - unless we receive a failure-to-deliver notification.

Complying with terms and conditions

If you fail to comply with a term or condition or an exclusion that applies, we may refuse to pay, or reduce a claim, and/or we may cancel your policy subject to the operation of the Insurance Contracts Act 1984 (Cth) and relevant law.

10

How to make a claim

If an event occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to, so that your claim can be assessed quickly.

If an event occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to, so that your claim can be assessed quickly. Not all items may be applicable to your claim.

First you should

1. do what you can to prevent any further loss, damage, cost or liability;
2. tell the police if the event involves theft, attempted theft, malicious acts, civil unrest or impact by a vehicle;
3. go to **huddle.com.au/help** to lodge a claim.

What not to do

- admit guilt, fault or liability (except to the Police);
- offer or negotiate to pay a claim;
- approve any repairs or arrange replacements (other than emergency repairs necessary to minimise or prevent further loss or damage);
- dispose of any damaged property.

We will also require you to

- provide us with any reasonable information and assistance to help process your claim;
- help us manage the claim, which may include us inspecting your building or asking you questions either in writing or in a face to face interview, or you providing written statements to us under oath or affirmation;
- keep items that have been damaged and allow us to inspect them or assess repair costs;
- allow us to take possession of damaged property that is the subject of a claim;
- send us any communication you receive relating to the claim (including telling us of pending court proceedings or offers of settlement);
- help us as we work to negotiate, defend or settle any claim made under this insurance and to exercise for our benefit your legal right of recovery against any other party;
- tell us about any other insurance that may be relevant to the claim.

How to pay your excess

When you make a claim, you will be required to pay your excess. We will choose whether to deduct the applicable excess from any amount we pay you or direct you to pay the excess to us.

How we settle claims for your home

If your home is destroyed or damaged due to a covered insured event under this policy and occurs during the period of insurance, and if it is reasonably practicable, we will rebuild or repair your home as new. If this is not reasonably practicable, we will pay you a reasonable amount to cover the cost of rebuilding or repairing your home as new.

The most we will pay is your home sum insured, or any lesser limit that applies, less any applicable excess. The payment amount may also be adjusted in accordance with the GST provisions in this document.

If you decide not to proceed with the rebuild or repair of your home, we will pay you the reasonable amount to cover the cost of rebuilding or repairing your home as new, or the home sum insured, whichever is lesser. Excesses and other deductions may be applied to these settlements.

We will do our best to source materials that are the same type, standard and specification as the original materials that require replacing. Where the original materials used to build your home are not available in Australia, we'll source and/or pay for the costs of materials that are of a similar kind or quality. For more information see 'Matching' below.

If you're not satisfied with the materials we find to be of a similar kind or quality and we have not commenced the repairs to your home, you may:

- request to pay any extra costs of replacing the undamaged parts of your home with the original materials to achieve a uniform appearance; or
- request that we pay you what it would have reasonably cost us to repair or replace the damaged part and you can organise the repairs yourself.

How we settle claims for your contents

General

If your contents are insured and a contents claim is covered under your policy, we will settle up to the sum for which your contents are insured, or any lesser limit that applies to the item, group of items or event, less any applicable excess. The payment amount may also be adjusted in accordance with the GST provisions in this document.

If your contents are lost or damaged by an insured event which occurs during the period of insurance, we will repair or replace any lost or damaged item if it is reasonably practicable for us to do so. If this is not reasonably practicable, we will pay you the amount it would reasonably cost you to repair or replace the item or to replace it with its nearest equivalent.

If you would like to receive a cash settlement instead of us repairing or replacing your contents, then we will pay you the amount it will cost us to repair or replace the item, or to replace it with its nearest equivalent.

The nearest equivalent will be determined having regard to the content's make, model, specification, cost, capacity and functionality (see 'Matching' below).

If the lost or damaged item is part of a collection, we will only pay for the repair or replacement of the damaged or lost item. We will not pay for any resulting decrease in the value of the collection.

Repairs or replacement of your contents

Replacement is on a new for old basis, except for:

- computers more than 4 years old;
- clothing;
- shoes;
- household linen;
- items out of use (like those stored away in cupboards).

For these items, we'll pay the reasonable market value based on their age and condition at the time of the loss.

We'll repair or replace your contents with new items or materials that are available at the time of repair or replacement from Australian suppliers within Australia.

If we can't source the original items, we'll repair or replace to a similar type, standard and specification as if it were new or we will pay the reasonable replacement cost. We can replace with a different brand provided it is of similar kind or quality as the original.

We won't pay any extra cost of replacing or purchasing extended warranties on any item or provide items of a better standard, specification or quality than as if it were new.

Matching

When this section applies

This section applies if your claim is covered under the policy for loss or damage to your home and/or contents due to an insured event, and we are unable to source original materials that are the same type, standard or specification in order to repair or replace the certain damaged materials.

If this happens, we may also provide coverage to replace the following undamaged materials in the same functional area or room, hallway, stairs or passageway to help create a uniform appearance:

- wall coverings;
- wall tiles;
- floor coverings; and
- fixed cabinets.

We call this extra benefit ‘matching’.

We will only match undamaged parts to the damaged parts within a functional area or room if they are:

- continuously joined; and
- on the same level or floor of your building; and
- made of the same material.

We won’t cover the following under this matching benefit:

- loss or damage that occurs to any areas or items that is not defined or listed under this section ‘When this section applies’.
- costs to repair or replace undamaged materials in any adjoining functional areas or rooms.
- costs to repair or replace undamaged items on different levels or floors of your building.
- costs to repair or replace undamaged garage doors, roof tiles, roof sheeting and external walls. We will only replace the damaged items, even if the undamaged items are different and do not match the new ones used for repairs.

Where this extra benefit may apply, we may need to add a new separator, like a floor trim, between two or more functional areas or rooms if damage is sustained to one functional area alone.

What we mean by functional area or room

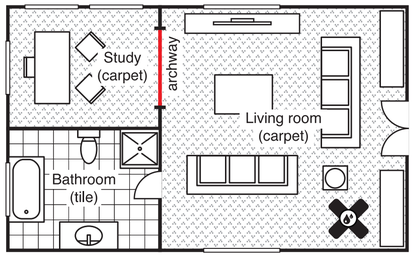
A functional area or room is an area inside your home separated by walls, floors and a ceiling or used for an isolated purpose. A functional area or room starts and finishes at the nearest functional area, wall, doorway, archway or similar opening and/or a change in the floor or wall covering.

A passageway, hallways, stairs or corridor are each their own functional area or room.

There may be circumstances where a room has multiple functional areas. For example, if your home has open-plan living and dining spaces that share the same floor and wall coverings and aren’t separated by a wall, doorway or archway, we will still count the living space and dining space as different ‘functional areas’.

Here are some examples of what we mean. Please note that any actual claim settlement will be based on the individual circumstances of your claim.

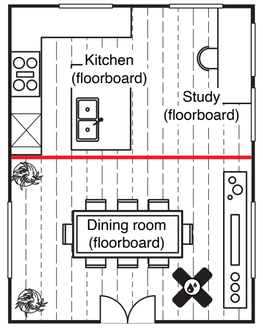
Example 1



In this example, the bathroom, study and living room will each be counted as separate functional areas or rooms.

If there was damage to the flooring at the spot marked ‘X’ in the living room, we would only repair or replace the flooring within this functional area. In this scenario, we may need to introduce a floor trim between the study and living room as per the red line, since the damage is contained within the living room alone.

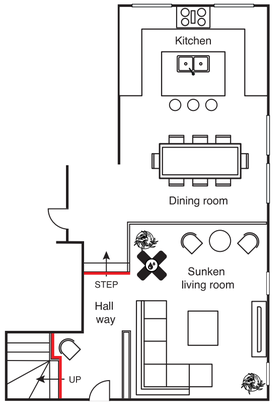
Example 2



In this example, even though the dining and living rooms are ‘open-plan’, share the same floor coverings, and aren’t separated by a wall, archway or doorway, they will still be considered separate functional areas.

If there was damage to the flooring at the spot marked ‘X’ in the dining room, we would only repair or replace the flooring within this functional area up to the red line. In this scenario, we may need to introduce a floor trim along the red line.

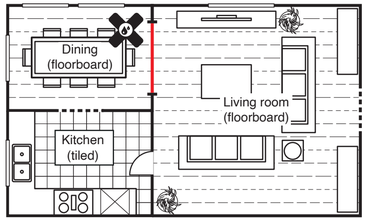
Example 3



In this example, there is a lounge room separated by a step from the hallway. These are two different functional areas.

If there was damage to the flooring at the spot marked ‘X’ in the sunken living room, we would only repair or replace the flooring within this functional area up to the red line. In this scenario, we may need to introduce floor trims at the base of the steps along the red lines.

Example 4



In this example, even though the dining and living rooms share the same floor and wall coverings, they will still be considered separate functional areas. The kitchen has a different floor covering so would be considered a separate room.

If there was damage to the flooring at the spot marked ‘X’ in the dining room, we would only repair or replace the flooring within this functional area up to the red line. In this scenario, we may need to introduce a floor trim between the dining room and living room along the red line.

Example 5



In this example, we would treat areas 1, 2, 3 and 4 as separate sections because they aren’t continuously joined or on the same level. If there was damage to section 1 alone, we would only pay to repair or replace this section of your kitchen. In sections 2 and 3, the oven breaks up the two areas of cabinetry. If there was damage to section 3 alone, we would not repair or replace section 2.

How claims impact your policy

After a home claim

After we pay a building claim under your policy, other than a claim for total loss, the sum insured is automatically reinstated at no extra cost.

If the claim is for the total loss of your building, cover for your building ceases as soon as a settlement amount has been formally agreed.

There is no refund of premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums from the amount we pay for the claim.

After a contents claim

After we pay a contents claim under your policy other than a total loss, the sum insured is automatically reinstated, and cover continues for the period of insurance at no extra cost.

If the claim is for the total loss of your contents, cover for your contents ceases as soon as a settlement amount has been formally agreed.

There is no refund of premium. If you have been paying premiums by monthly instalments, we will deduct the remaining instalment premiums from the amount we pay for the claim.

After a claim under the optional Portable Valuables Cover

After we pay you the sum insured of, or replace an item individually specified on your Certificate of Insurance, that item will be removed from your policy and cover for that item ceases immediately, and there is no refund of premium. If we have repaired the item, the item will remain listed on your policy. If you want to cover any new replacement item, you will need to notify us to add the replacement item again and pay any additional premium.

GST

Any claim payments made under your policy will be based on GST inclusive costs. However, if you are or would be entitled to claim any input tax credits for the repair or replacement of insured property or for other things covered, we will reduce any claim under your policy by the amount of such input tax credits.

You are required to tell us your entitlement to an input tax credit. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we pay.

11 Definitions

Some words and phrases used in this PDS and our other policy documents forming your policy have special meaning you need to be aware of.

Accident(al)

Sudden, unexpected and unintentional.

Certificate of Insurance

The relevant certificate we send you that contains your personalised home and/or contents insurance details and any variations to the standard terms and conditions of your policy. It forms part of your contract with us and should be read with your other policy documents.

Collection

Any pair, set or other group of objects (of common type, appearance or nature) that belong together or are displayed together.

Common property

An area within a multi-residency property which is used by many people, e.g. stairs, driveways, car parks, etc.

Contents

Any household goods or personal effects, usually kept in your home, that you own or are legally responsible for.

Endorsement

A written alteration to the terms, conditions and limitations of your policy which is shown on your Certificate of Insurance.

Event

A single occurrence that results in loss or damage.

Excess

The amount you are required to pay or bear when you make a claim under your policy. Your policy excess(es) are detailed in this PDS and are also shown on your Certificate of Insurance.

Family

Your spouse or partner, parent, grandparent, sibling, dependent child or grandchild (including in each case in-law, half, step or adopted relationships). This includes a person who normally resides with you, but not if they pay to stay at the insured site.

Fixtures and fittings

Items that are permanently attached to or fixed to your home or the site but not carpets, carpet tiles, floor rugs, internal blinds or curtains.

Flood

The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural water course (whether or not it has been altered or modified);
- a reservoir;
- a canal;
- a dam.

Gradual

Something that progresses slowly and is not sudden.

Gradual deterioration

Change or process that occurs in small stages over a long period of time, rather than suddenly and can be due to (but not limited to) hail, wind, snow or rain, rot, mildew or liquid slowly leaking from any fixed pipe, fixed tank, waterbed, aquarium, household appliances or item used to hold liquid.

Home

A fully enclosed building with walls and a roof, used primarily for domestic purposes and that can be locked up.
It includes any fixtures or home improvements at the site, secured outbuildings (such as your garage) and other domestic structural improvements on your site that comply with local government or other statutory requirements. It does not cover a new home being built.

Insured events

An event that is insured under your policy subject to its terms and conditions (see **page 27**).

Malicious damage

Damage caused by a wrongful act which was vindictive, deliberate or intentional.

Period of insurance

The period your home and/or contents are insured with us, beginning at the date and time, and continuing until the expiry date and time as specified in the Certificate of Insurance. If your policy is cancelled, the period of insurance terminates when the cancellation becomes effective.

Personal effects

Goods or possessions (including sporting goods) which belong personally to you.

Policy

Includes this PDS and policy wording, the Certificate of Insurance, and any other change to your policy otherwise advised by us in writing (such as an endorsement or supplementary PDS) which may vary or modify the above documents.

Seepage

The slow escape of a liquid through any material.

Site

The land at the address on the Certificate of Insurance on which your home is located and includes the yard or garden situated within the legal boundaries of that land. It does not include the nature strip outside your home or any area that is common property in a multi-residency property.

Storm

A violent atmospheric disturbance producing strong winds. It can be accompanied by rain, lightning, hail or snow and it includes cyclones and tornados. Storm does not mean persistent bad weather, heavy or persistent rain by itself or heavy or persistent wind by itself.

Sum(s) insured

The relevant amount(s) (including any applicable sub-limits) shown on your Certificate of Insurance or other policy documents as the sum insured applicable to the relevant cover provided under your policy.

Terrorism

Any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Vehicle

A carriage or conveyance moving on wheels including but not limited to any motor car, caravan, motorcycle, scooter, skateboard, bicycle, go-kart and/or trailer.

Unoccupied

When neither you, nor any other person (with your consent), is living and sleeping in your home, and/or it is not furnished for habitation.

We, us, our, Huddle Insurance

Huddle Insurance, a business name of Open Insurance Pty Ltd ABN 23 166 949 444 AFSL 451712.

You, your

Means:

- the policyholder or policyholders named on the Certificate of Insurance;
- the policyholder's spouse (legal or de-facto);
- a person living at the insured site who lives with, and is a family member of, the policyholder or the policyholder's spouse.

12

Financial Services Guide (FSG)

This Financial Services Guide is designed to tell you who we are and what we do before we provide you with a financial service. The aim is to help you decide whether to use our services.

Important information about this document

The financial services offered in this FSG are provided by Huddle Insurance, a business name of Open Insurance Pty Ltd ABN 23 166 949 444 AFSL 451712 (**Huddle**, and in this FSG, **we**, **us**, **our**).

This FSG is part of a combined product disclosure statement (**PDS**) and FSG to help you make an informed decision about the Huddle Home & Contents Insurance product. The PDS component is set out at the beginning of this Combined PDS and FSG.

What this FSG explains

This FSG explains:

- the services we are authorised to provide to you;
- how we (and our associates) are paid and any other benefits we may receive;
- details of any potential conflicts of interest we may have;
- how we protect your privacy and handle your personal information; and
- how we resolve disputes, and what you should do if you have one.

Financial services we provide to you

We are authorised to provide you with general advice and to arrange for you to enter into, and to issue, vary and dispose of contracts of insurance, in respect of general insurance products. We are also authorised to provide claims handling and settling services for those contracts of insurance.

We provide general advice on the insurance products we offer. We do not provide personal advice to you about any financial product or financial service distributed by us. This means that we will not take into account your objectives, financial situation or needs. You should consider the appropriateness of any general advice we provide in light of your own objectives, financial situation and needs before acting on any general advice. You should also consider the PDS component of this Combined PDS and FSG.

Our associations and relationships

We are acting under a binder arrangement with the insurer. Under the binder we are authorised to promote and distribute insurance, arrange your application for insurance or issue policies and handle claims. When Huddle Insurance does these things, it does so under its AFSL and not under the insurer's AFSL.

We act for and represent the insurer and not you. Whenever we issue a general insurance product, we do so under the binder and do so as agent for the insurer. Any advice that we provide is general in nature and it is provided by us as agent of the insurer. This means we do not provide personal advice to you and do not take into account your objectives, financial situation or needs.

The insurer also owns a significant shareholding in Huddle Insurance.

Payments and benefits we receive

We receive commission from the insurer for each Huddle Home & Contents Insurance policy of up to:

- 27% of the annual insurance premium, excluding any applicable taxes and government charges. This commission is included in the cost of the insurance policy.

In addition to the commission we receive from the insurer, we charge the insurer the following fees:

- a claims administration fee if you make a claim; and
- a fee for policy sale, administration and use of our technology.

We may also receive a portion of any underwriting profit the insurer makes.

Open may charge you fees (such as a policy arrangement fee of up to $44 including GST) for services it provides to you. These fees and the applicable terms will be set out in your Certificate of Insurance. If a policy arrangement fee is charged, it is not refundable if the policy is cancelled outside of the cooling-off period.

We hold insurance premiums on trust before passing them on to the insurer. We retain any interest those premiums may earn while held on trust.

Huddle employees earn a salary. They may be eligible for an annual performance payment or retention incentives which are discretionary and based on reaching agreed performance levels.

You can contact us if you would like more information about the payments and benefits we receive.

Payments we make to distributors or referrers

We may pay a commission or fee if someone else introduces you to us. This payment will not increase the amount you would otherwise pay for your policy. This commission or fee is paid by us.

You can contact us if you would like more information about the payments we make to distributors or referrers.

How we protect your privacy

We will at various times or stages during our communication with you collect some of your personal information. We collect personal information to provide, offer and administer our various products and services, or otherwise as permitted by law.

We may collect your personal information so that we, our related entities, the insurer or other third parties with whom we have a relationship, can develop or offer you services or products which we believe may be of interest to you, however will not do so if you tell us not to.

Collection can take place by websites, email, telephone or in writing. If you do not consent to us collecting and using the personal information we request, we may not be able to provide you with our services or products. We may at times also disclose your personal information to our related companies, the insurer or third parties who provide services on our behalf; however, we will never sell, rent or trade your personal information. It may happen that we disclose personal information to related companies or service providers located in countries other than Australia. These details can change from time to time and you should contact us for further details to see if this applies to you.

Your consent applies when you apply for insurance, or become or remain the insured. You can read more about how we collect, use and disclose your personal information or our complaints process about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a free copy.

If you wish to update or gain access to your personal information or have a complaint about a breach of your privacy, contact us (our contact details are provided on the back of this document). If you wish to stop receiving information about new insurance products and insurance-related services you can call us on **1300 777 200** or email us at **privacy@huddle.com.au**. Please note that telephone conversations may be recorded for training and quality control purposes.

Our contact details

To provide us with additional or updated information, or if you need further information about our products or services, or have any queries please contact our office on:

Phone: **1300 777 200**
Email: **help@huddle.com.au**

How we resolve your complaints

We will do our best to work with you to resolve any complaints you may have in relation to the financial services provided by us. If you have a complaint about our services please feel free to call the Huddle Insurance Manager on **1300 777 200**.

For information on how we resolve your complaints please refer to **page 17** of this Combined PDS and FSG.

Compensation arrangements

Huddle Insurance holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act. This insurance also covers the conduct of representatives who were authorised by us at the time of providing the advice or financial service but are no longer representatives at the time of your complaint.

Please also see the Financial Claims Scheme section on **page 17** of this Combined PDS and FSG for information on Hollard's compensation arrangements.

Huddle

huddle.com.au

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