KEY FACTS ABOUT THIS HOME BUILDING POLICY

Policy Name Huddle Home Insurance
Prepared on: 15 October 2025

THIS IS NOT AN INSURANCE CONTRACT

STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement** (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you choose the maximum level of cover and your payout is limited to that amount (sum insured).

Event/Cover	Yes/ No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Excludes loss or damage caused by 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.
Flood	Yes	Excludes loss or damage to retaining and/or freestanding outdoor walls, or to loose surfaces of paths and driveways.
Storm	Yes	Excludes loss or damage caused by water entering your home due to building alterations, renovations or additions.
Accidental breakage	Yes	This cover is defined as ‘Accidental glass breakage’ and covers glass breakage only. Excludes breakage of glass in a glasshouse, greenhouse or conservatory. We offer ‘Accidental damage’ cover on the Comprehensive cover policy.
Earthquake	Yes	All claims for earthquake have a minimum fixed excess of $500 for each event.
Lightning	Yes	No specific condition, exclusion or limit applies.
Theft and Burglary	Yes	All attempted thefts, thefts and burglaries must be reported to the Police and an event number must be obtained.
Actions of the sea	No	
Malicious Damage	Yes	Excludes loss or damage caused by someone who lives at the home, or is at the site with your consent or the consent of someone who lives at the home (including your tenants).

Impacts	Yes	Excludes loss or damage caused by tree roots, tree felling or tree lopping at the site.
Escape of liquid	Yes	Excludes the cost to repair the item from which the water leaked or escaped.
Removal of debris and fees	Yes	We will only cover the reasonable and necessary costs of removing any building debris when loss or damage occurs, subject to certain limits.
Alternative accommodation	Yes	Excludes the cost of any temporary accommodation beyond the period it should have reasonably taken to repair or rebuild your home. A limit of 12 months' rent or 10% of the sum insured applies.

* This Key Fact Sheet is a guide only. The examples provided are only some of many conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example there is a cover limit for the additional benefit 'Fire brigade charges' of $500 for Basic cover and $750 for Comprehensive cover. Higher limits apply to Comprehensive cover. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example you can select an excess but in certain cases a fixed excess may apply instead under specific covers, such as the $500 excess that applies for any claim made under the insured events Flood and Earthquake. You may be able to increase these excesses to lower your premium. For more details, please read the PDS and other relevant policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. 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 any other policies issued by us that cover you. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 14 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of loss or destruction of your home including where:

- You set the maximum level of cover and your payout is limited to that amount* *(Sum insured).*
- You set the maximum level of cover and the insurer may provide you with some agreed extra cover above
- that amount *(Sum insured plus safety net).*
- The insurer will cover all the reasonable costs to rebuild your home *(Total replacement).*

* the insurer may provide some cover above this amount

- You should consider which type of cover is best for you.
- A failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

IIf you want more information on this policy, contact us on huddleinsurance.com/au/help.

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

The policy this KFS relates to is:

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