



Residential Strata Insurance

- Product Disclosure Statement and Policy Booklet

Thank you for choosing NRMA Insurance.

This Product Disclosure Statement (PDS) is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as NRMA Insurance. The information in this PDS is current at the preparation date. From time to time, We may include more up-to-date information in the PDS that is not materially adverse without notifying You. You can get more up-to-date information by contacting Us. If You ask Us for any updates, We will give You a free copy. If We need to, We will issue a supplementary or replacement PDS.

This PDS has been designed to help You get the most out of Your Policy. When You take out an insurance policy with Us, the cover We agree to provide You is set out in Your current Certificate of Insurance and described in this PDS, as well as any supplementary PDS We may issue. Together they make up the terms and conditions of Your insurance contract with Us. Read them carefully and store them together in a safe place.

©2023.

Contact details

This booklet contains information You need to know about Your Policy. If You have any questions, or if there's anything We can help with, get in touch today.

- 🔍 Enquiries 132 132
- 📞 Claims 131 123
- 🌐 Web nrma.com.au

Preparation date: 10 September 2023

Contents

Key benefits and features of Residential Strata insurance.....	3	5 Cover for fidelity guarantee.....	14
1 Important information.....	4	What We cover	14
Your contract	4	What We don't cover	14
– More than one insured	4	6 Cover for Office Bearer's liability	14
– Certificate of Insurance.....	4	What We cover	14
Receiving Your Policy documents	4	Conditions of cover	15
Strata Titles Legislation requirements	4	What We don't cover	15
Limits, exclusions and conditions	4	7 Cover for Voluntary Workers	15
Special conditions and embargoes.....	4	What We cover	15
Claims made	4	What We don't cover	16
Sum Insured.....	4	8 Additional benefits	16
Your Premium	5	Common Contents in the open air	16
– Paying Your Premium.....	5	Firefighting equipment	16
– What happens if You don't pay on time	5	Landscaping	16
Excess(es)	5	Locating the cause of damage	16
Cooling-off rights	5	Loss of rent	16
Changes to Your Policy	5	Meeting building regulations	17
Cancellation.....	5	Professional and rebuilding fees.....	17
Renewal.....	6	Removal of debris.....	17
Assigning rights and appointing a representative	6	Replacement of keys and locks	17
– Assigning Your rights.....	6	Storage costs.....	17
– Appointing someone to represent You	6	Temporary accommodation	17
Your responsibilities.....	6	9 Optional benefits.....	18
Your privacy is important to Us	7	Electrical motor burnout.....	18
– How We use Your personal information.....	7	Machinery breakdown	18
– Further information.....	7	10 General exclusions	18
– Your consent	7	11 Claims	20
What to do if You have a complaint and other important information	7	What You must do and what You must not do.....	20
The General Insurance Code of Practice (Code)	7	How We settle Your claim under 'Cover for liability' or 'Cover for Office Bearer's liability'	21
Financial Claims Scheme.....	8	How We settle Your claim under 'Cover for fidelity guarantee' ...	21
– Extra Help	8	How We settle Your claim under 'Cover for Voluntary Workers' ..	21
Governing law, currency and GST	8	How We settle Your claim for loss or damage to Your Property ...	21
– Governing law	8	– How We calculate the amount if We choose to pay You	22
– Currency	8	– What are some examples of when We do this?	22
– GST	8	– Calculation of the amount.....	22
2 Definitions.....	8	How We settle Your claim for loss or damage to Your Common Contents	22
3 Cover for loss or damage to Your Property and Common Contents	10	– How We calculate the amount if We choose to pay You	23
What We cover and don't cover	10	– What are some examples of when We do this?	23
Listed Events.....	10	– Calculation of the amount.....	23
Accidental breakage of glass	10	Credit provider's rights.....	23
Accidental damage	11	– Payments to the credit provider	24
Animal damage.....	11	Excess	24
Deliberate or intentional act	11	Other deductions	24
Earthquake.....	11	– GST	24
Escape of water or liquid.....	11	– Unpaid Premium	24
Explosion	11	Recovery actions.....	24
Fire.....	11	– Recovery action by Us.....	24
Flood or Rainwater Run-off.....	12	– Recovery action by You.....	25
Impact	12	How We pay claims – some examples.....	25
Lightning	12	– Claim example 1 – repairing Your Property	25
Riot or civil commotion	12	– Claim example 2 – replacing Your Common Contents	25
Storm.....	12	– Claim example 3 – Your Property and Common Contents are a Total Loss	26
Storm Surge or tsunami	12	– Claim example 4 – replacing Your electrical motor.....	26
Theft or attempted theft	13	– Claim example 5 – liability claim at Your Property.....	26
4 Cover for liability	13	– Claim example 6 – claim for a Voluntary Worker	27
What We cover.....	13	– Claim example 7 – claim for a Voluntary Worker	27
Conditions of cover	13		
What We don't cover	13		

Key benefits and features of Residential Strata insurance

This table compares the cover We provide under the insurance We offer. In this PDS We set out the full details about Your cover and any limits, exclusions and conditions that apply.

Cover	Building and Common Contents
Cover for loss or damage to Your Property and Common Contents	
Accidental breakage of glass	✓
Accidental damage	✓
Animal damage	✓
Deliberate or intentional act	✓
Earthquake	✓
Escape of water or liquid	✓
Explosion	✓
Fire	✓
Flood or Rainwater Run-off	✓
Impact	✓
Lightning	✓
Riot or civil commotion	✓
Storm	✓
Storm Surge or tsunami	✓
Theft or attempted theft	✓
Cover for liability	✓
Cover for fidelity guarantee	✓
Cover for Office Bearer's liability	✓
Cover for Voluntary Workers	✓
Additional benefits	
Common Contents in the open air	✓
Firefighting equipment	✓
Landscaping	✓
Locating the cause of damage	✓
Loss of rent	✓
Meeting building regulations	✓
Professional and rebuilding fees	✓
Removal of debris	✓
Replacement of keys and locks	✓
Storage costs	✓
Temporary accommodation	✓
Optional benefits	
Electrical motor burnout	Optional
Machinery breakdown	Optional

1 Important information

Your contract

Your Policy is a contract between You and Us and is made up of:

- Your Certificate of Insurance;
- this Product Disclosure Statement and Policy Booklet (PDS); and
- any applicable supplementary PDS.

More than one insured

If there is more than one insured, then anything that any insured says, does or omits applies to all of the insureds. Each insured can act on behalf of all the insureds as their agent.

Certificate of Insurance

Your Certificate of Insurance shows the cover of Your insurance and any options You have added under Your Policy. It also shows the Period of Insurance Your Policy covers – We only cover You for Incidents that happen during that time.

Receiving Your Policy documents

You may choose to receive Your Policy documents:

- electronically – that is, by email; or
- by post.

If We send Your Policy documents to You by email, We will send them to the person and email address You have nominated for receiving Policy documents. Any Policy documents We send to this email address will be considered to have been received by You 24 hours from when We send them.

If We send Your Policy documents to You by post, We will send them to the person and mailing address You have nominated for receiving Policy documents.

You are responsible for making sure the person and email or mailing address We have for Your Policy documents is up to date. So, You need to tell Us if this email or mailing address change – see 'Changes to Your Policy' in this section.

Strata Titles Legislation requirements

Under the applicable Strata Titles Legislation, there are specific insurance requirements that a Strata Company must put in place. This Policy may not meet the requirements of the applicable Strata Titles Legislation - You must make Your own enquiries and confirm whether or not it does. We do not warrant or represent that the cover provided under this insurance meets the insurance requirements under the applicable Strata Titles Legislation.

Limits, exclusions and conditions

Limits, exclusions and conditions apply to the cover You have chosen:

- throughout this PDS, We set out any specific limits, exclusions and conditions with the cover they apply to;
- We set out the general exclusions that apply to all covers and benefits under Your Policy in the 'General Exclusions' section; and
- We set out Your responsibilities when You are insured with Us in the 'Your responsibilities' section.

Special conditions and embargoes

We may apply special conditions on Your Policy that may exclude, restrict or extend cover for a person or a particular matter at the time that You purchase the Policy. For example, We may not cover You for some incidents like a bushfire, Storm or Flood if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions that apply to Your Policy, including the period of any applicable embargo.

In addition, We may apply special conditions during the Period of Insurance that limit Your ability to make changes to coverage, Sums Insured and Your Policy terms.

Claims made

The 'Cover for Office Bearer's liability' section only provides cover for a claim first made against You during the Period of Insurance and notified to Us during that Period of Insurance or within 30 days of the end of that Period of Insurance. However, if You give written notice to Us of facts that might give rise to a claim against You as soon as reasonably practicable after You became aware of those facts but before the end of the relevant Period of Insurance, You may have rights under section 40(3) of the *Insurance Contracts Act 1984* (Cth) to be indemnified in respect of a claim arising from those facts even if the claim is first made against You after the Period of Insurance.

Sum Insured

Your Certificate of Insurance shows the amount of insurance You have under Your Policy as Your 'Building and Common Contents' Sum Insured – this is the amount Your Property and Common Contents are insured for.

You should make sure You insure Your Property and Common Contents for their full replacement value.

Each year Your Policy renews, We will automatically review and may change Your 'Building and Common Contents' Sum Insured to account for inflationary trends.

In Your offer of renewal, We will show You the Sum Insured that will apply during the next Period of Insurance.

Your Premium

In return for paying Your Premium, We provide the cover You have chosen. You may also be eligible for certain discounts.



For information about how We work out Your Premium or discounts You may be entitled to, see Our Residential Strata Insurance Premium, Excess & Discounts Guide. To get a free copy of Our Residential Strata Insurance Premium, Excess & Discounts Guide visit nrma.com.au.

Paying Your Premium

You must pay Your Premium on time. You can pay Your Premium:

- annually in one lump sum; or
- in instalments by direct debit from an account or credit card You nominate (if We offer this option to You).

Your Certificate of Insurance shows the amount You need to pay and the due date for Your annual Premium or each instalment.

What happens if You don't pay on time

When You take out insurance, You need to pay Your annual Premium or any instalments by the due date specified on Your Certificate of Insurance. An instalment is unpaid if it cannot be deducted from Your nominated account or credit card.

If Your Premium is overdue We will send You a notice outlining the overdue amount and when it needs to be paid.

If Your Premium remains unpaid after the time period specified in the notice We send, We will:

- cancel Your Policy for non-payment; and
- refuse to pay any claim for an incident occurring after the cancellation date.

If You pay by instalments, We will send You a second notice either before cancellation informing you of the effective date of cancellation, or within 14 days after cancellation confirming the effective date of cancellation.

If You need to make a claim when Your Policy is overdue, and before Your Policy has been cancelled for non-payment, We will require You to pay the overdue amount as part of the claim settlement process.

Excess(es)

An Excess is Your contribution towards the cost of a claim. The amount and types of Excess that applies to Your Policy will be shown on the Certificate of Insurance. Please see 'Excess' in the 'Claims' section for information on the type of Excess that may apply to Your claim and when You may not be required to pay an Excess.



For more information about the Excesses that may apply to Your Policy, see Our Residential Strata Insurance Premium, Excess & Discounts Guide. To get a free copy of Our Residential Strata Insurance Premium, Excess & Discounts Guide visit nrma.com.au.

Cooling-off rights

You can tell Us to cancel Your Policy within 21 days from:

- the date We issue Your Policy – for example, if You call Us on 3 May to set up a new Policy from 10 May, then Your 21 day cooling-off period starts from 3 May as that's when We issued Your Policy; and
- the start date of the Period of Insurance that applies when You renew Your Policy.

If You tell Us to cancel Your Policy within those times, We'll refund the Premium You paid Us in full. However, We will only do that if You haven't made a claim on Your Policy. You can also cancel Your Policy as set out in 'Cancellation' in this section.

Changes to Your Policy

You may want to make a change to Your Policy (for example, adding optional benefits to increase Your cover). To make a change to Your Policy please contact Us.

If We agree to make the change, We will:

- tell You if any additional Premium applies to the change and require You to pay this amount in order to make the change under Your Policy; or
- refund any amount We owe You due to the change; and
- issue You with a Certificate of Insurance.

If You change Your contact details (for example, the mailing or email address You have nominated to receive Policy documents) You must tell Us as soon as reasonably possible. If You don't, We will consider that You received Your Policy documents (that We sent to Your old address) even though You didn't. We will continue to send Your Policy documents to the mailing or email address You have nominated until You tell Us to update Your contact details.

Cancellation

In addition to Your 'Cooling-off rights', You may cancel Your Policy at any time (for example, if You no longer want Your Policy).

There may be circumstances where We need to cancel Your Policy. We will only do this if the law allows it.

If Your Policy is cancelled:

- We will refund any unused Premium; or

- and You pay Your Premium by instalments, We will deduct any unpaid instalments that are due. You authorise Us to deduct any unpaid instalments by direct debit from the account or credit card You previously nominated for instalment deductions. As We are only allowed to deduct the agreed amount You previously authorised, We may need to collect the total amount You owe Us over a few instalments.

Renewal

At least 14 days prior to expiry of Your Policy We will give You notice in writing of the date and time of expiry and advise You if We are prepared to renew Your Policy. If We offer to renew Your Policy We will send You an updated Certificate of Insurance and quote a premium based on the information in Your current Policy. You should review any offer of renewal to ensure the insurance cover is still appropriate for You.

If You paid Your last Premium:

- as an annual Premium by direct debit, We will deduct the renewal Premium from the account or credit card You previously nominated; or
- by instalments, We will continue to deduct payments from the account or credit card You previously nominated for instalment deductions,

and Your Policy will automatically renew if We offer You a renewal. If You do not want Us to continue to deduct these payments and automatically renew Your Policy, please contact Us prior to expiry of Your Policy.

If You paid Your last Premium as an annual Premium without a direct debit arrangement, We must receive Your payment of the renewal Premium by the due date otherwise Your Policy will not renew.

Assigning rights and appointing a representative

Assigning Your rights

You must not assign any benefits, rights or obligations under Your Policy unless You get Our written consent first.

Appointing someone to represent You

If You want to appoint someone to represent You, then You need to tell Us and We need to agree that We will deal with them on Your behalf. We will not unreasonably withhold Our consent. For example, You may ask someone to manage Your Policy or a claim. We may have a concern with a party that You may want to appoint if they present a conflict of interest, for example, someone who supplies goods or services for Your claim. We will not pay any costs charged by anyone You appoint to represent You.

Your responsibilities

When You take out a Policy with Us or make a claim, You have certain responsibilities that are set out in this section. These responsibilities also apply to any person that is covered by Your Policy.

If You don't meet Your responsibilities, We may refuse to pay Your claim or reduce what We pay for Your claim. We may also decide to cancel Your Policy. The course of action We take when You fail to meet Your responsibilities will be considered in each circumstance based on what impact or effect Your failure caused or contributed to the claim or Our decision to issue Your Policy.

We understand that in some circumstances You may not be able to meet Your responsibilities for reasons that are beyond Your control. For example, if You are seriously injured and You cannot provide Us with information to help Us process Your claim. You may also experience personal circumstances which could impact a claim under this Policy. For example, mental health conditions, or the conduct of others such as acts of violence or intimidation. If this happens, You or any other insured should speak to Us about Your situation so We can consider how best We can help.

You must tell Us if:

- Your Property will be unoccupied for a continuous period of 60 days or more during the Period of Insurance;
- there is any change to:
 - the address or Site where Your Property or Common Contents are insured;
 - Your Property due to renovations, extensions or demolition; or
 - the Sum Insured of Your Property and Common Contents;
- there is any change to the use of Your Property including but not limited to if Your Property is:
 - used predominantly for short-term rentals where the rental periods are less than 90 days;
 - a boarding house or hostel;
 - a hotel or motel;
 - a commercial building;
 - a show or display home;
 - a commercial farm building; or
 - under construction; or
- any of the people responsible for arranging Your insurance under this Policy have:
 - been convicted of any fraud offence; or
 - made a claim that is untrue under this Policy or another insurance policy.

If You tell Us about any of these things, We may charge an additional Premium, change the cover of Your Policy, impose special conditions or cancel Your Policy to reflect the change in risk and terms upon which We have issued Your Policy. If You do not wish to accept Our terms, You can cancel Your Policy.

You must also:

- be truthful and frank in any statement You make in connection with Your Policy;
- not behave in a way that is improper, hostile, threatening, abusive or dangerous;
- pay Your Premium, including paying instalments, by the due date;

- take reasonable precautions to avoid a claim being made;
- do everything reasonable to prevent further loss or damage to any property if an Incident happens;
- take reasonable steps to ensure You or anyone acting on Your behalf obeys all relevant laws;
- not make a fraudulent claim under this Policy or any other insurance policy; and
- follow the conditions of this Policy.

There are also things You must and must not do if You make a claim under this Policy. These are set out in the 'Claims' section. If You breach any of the terms of this Policy We may refuse or reduce a claim, cancel Your Policy or do both. The course of action We take when You breach of any the terms will be considered in each circumstance based on what impact or effect Your breach caused or contributed to the claim or Our decision to issue Your Policy.

Your privacy is important to Us

We value the privacy of personal information We collect about You.

We collect Your personal information directly from You and through others including those listed in Our Privacy Policy, such as Our related entities, agents and distributors.

How We use Your personal information

We and the parties listed in Our Privacy Policy will use Your personal information for the purposes it was collected for. Those purposes usually include to provide You with assistance, a product or service You requested and to deal with claims.

Your personal information may also be used for other purposes that are set out in Our Privacy Policy. You may choose to not give Us Your personal information. However, not giving Us Your personal information may affect Our ability to provide You with a product or service, including processing a claim.

Further information

We may disclose Your personal information to:

- Our related entities;
- Our service providers – which includes some service providers that may be based overseas; and
- other parties as set out in Our Privacy Policy.

Our Privacy Policy provides more information about how We collect, from whom We collect and how We hold, use and disclose Your personal information.

Our Privacy Policy also provides information about how You can:

- access Your personal information;
- ask Us to correct Your personal information; and
- complain about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how We will deal with Your complaint.


Your consent

You agree to Us collecting, holding, using and disclosing Your personal information as set out in Our Privacy Policy when You:

- provide Us with Your personal information; and
- apply for, use or renew any of Our products or services.

To get a free copy of Our Privacy Policy:

 nrma.com.au/privacy-security

 **Call:** 132 132


What to do if You have a complaint and other important information

We will always do Our best to provide You the highest level of service but if You are not happy or have a complaint or dispute, here is what You can do.

If You experience a problem or are not satisfied with Our products, Our services or a decision We have made, let Us know so We can help.

Call Us on 132 132 or go to Our website for more information: nrma.com.au

We will try to resolve complaints at first contact or shortly thereafter. If We are not able to resolve your complaint when You contact Us or You would prefer not to contact the people who provided Your initial service, Our Customer Relations team can assist:

 **Free call:** 1800 045 517

 **Email:** Customer.Relations@iag.com.au

Customer Relations will contact You if they require additional information or have reached a decision. Customer Relations will advise You of the progress of Your complaint and the timeframe for a decision in relation to Your complaint.

We expect our procedures will deal fairly and promptly with Your complaint. If You are unhappy with the decision made by Customer Relations You may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist You:

Free Call: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Visit: <http://www.afca.org.au>

Further information about Our complaint and dispute resolution process is available by contacting Us.

The General Insurance Code of Practice (Code)

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the Code are:

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

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code or Code Governance Committee.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that We become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from www.fcs.gov.au.

Extra Help

We understand that there are circumstances in which You may need additional or alternative support or assistance. The General Insurance Code of Practice provides some examples and includes your physical or mental health, family or financial situation, cultural background or disability. If You are comfortable, please call and tell Us about Your situation and We will work with You to arrange support. Further information about the support We provide, including Our Family and Domestic Violence policy, can be found on Our website: nrma.com.au.

Governing law, currency and GST

Governing law

This contract is governed by the law of the Australian State or Territory where the property insured under this Policy is located.

Currency

All dollar values described in Your Policy are a reference to the lawful currency of Australia.

GST

All dollar values described in Your Policy include GST, unless We say they don't. If You are a business registered or required to be registered for GST purposes, then You must tell Us:

- Your Australian Business Number (ABN); and
- the percentage of any input tax credit You have claimed or are entitled to claim on the Premium.

2 Definitions

The following words have the following special meaning in this Policy when the words are capitalised. A reference to the singular includes the plural and vice versa, unless the context otherwise requires.

Accident or **Accidental** means a sudden, unexpected and unintended event which was not intended or expected.

Act of Terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons;
- involves damage to property;
- endangers life other than that of the person committing the action;
- creates a risk to health or safety of the public or a section of the public; or
- is designed to interfere with or to disrupt an electronic system.

Actions of the Sea means:

- sea waves; and
- normal movement or changes in the sea levels (including high tides and king tides),

unless caused by Storm Surge.

Actions of the Sea does not include Storm Surge.

Building means any domestic building used solely for residential use that You own under a Strata or similar scheme and that has walls and a roof and can be locked up and includes:

- improvements and fixtures that are permanently built in or fixed to the buildings;
- domestic outbuildings;
- fixed coverings to walls, floors and ceilings but not fixed carpets, curtains or internal blinds;
- infrastructure for services for which You are responsible including infrastructure for waste water and storm water and the supply of electricity, gas, water, internet and telephone;
- in built swimming pools and spas;
- driveways that provide access to the domestic buildings but not gravel driveways;
- paths, walkways and paved areas provided they are of permanent construction, for example fixed pavers, tiles or concrete; and
- fences or gates.

Building does not include:

- any Common Contents;

- plants, shrubs, trees or grass except as specifically covered under the 'Landscaping' additional benefit;
- any improvements, structures, carpets or fixtures installed by, or at the instruction of, a tenant or Lot Owner and which You are not legally responsible for;
- lawns, artificial lawns or artificial grass (except tennis courts);
- loose or compacted soil, gravel, pebbles, rocks or sand;
- any property used predominately for short-term rentals where the rental periods are less than 90 days;
- boarding houses, hostels or student accommodation;
- hotels or motels;
- commercial buildings or buildings used for any commercial purpose;
- show or display homes;
- commercial farm buildings;
- new buildings being constructed; or
- buildings that are to be demolished.

Catastrophe means an event causing widespread damage and as a result of which the Insurance Council of Australia declares a catastrophe.

Certificate of Insurance means the document outlining the details of Your insurance cover.

Common Property means property owned by the owners corporation or similar body.

Common Contents means those items that are not permanently attached to or fixed to the structure of Your Property and which You own or are legally responsible for, and includes:

- indoor and outdoor furniture such as chairs, benches, tables;
- computer equipment, electronic equipment and portable appliances;
- garden equipment;
- office equipment;
- fixed carpets, curtains and internal blinds; and
- unfixed floor coverings such as rugs.

Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms; and
- the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Event means an event listed as such in the table in the 'Cover for Voluntary Workers' section.

Excess means the amount(s) You must contribute to the cost of a claim. The amount and types of Excess that apply to Your Policy will be shown on Your Certificate of Insurance.

Flood means 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 watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal; or
- a dam.

Incident means a single occurrence or a series of occurrences arising out of one event.

Liability Limit means the maximum amount of \$20,000,000 (inclusive of GST and all legal costs) We will pay for any one Incident under the 'Cover for liability' section.

Lot means an area marked as a unit and/or a lot on the plan of Your Property.

Lot Owner means the registered owner of a Lot.

Machinery means plant and equipment, and includes air conditioners, lifts and heating units.

Medical Practitioner means a doctor in general practice who is qualified and licensed to practice medicine in the place where he or she is practicing, or a specialist medical doctor to whom a Voluntary Worker is referred by such a doctor in general practice.

Office Bearer means:

- a person or other entity appointed by Your Strata community to act as an office bearer or committee member in relation to Your Property, or a Strata Manager appointed as their agent; or
- a person invited by such a person or entity to assist in the management of Your Strata affairs.

Office Bearer does not include any Strata Manager, person, firm or company You contract with when they are acting in a paid professional capacity.

Office Bearer's Liability Limit means the maximum amount of \$1,000,000 (inclusive of GST and all legal costs) We will pay under the 'Cover for Office Bearer's liability' section for all claims combined in the Period of Insurance.

Partial Disablement means, in the opinion of a Medical Practitioner, the relevant Voluntary Worker is completely prevented from performing some of the normal duties of their usual occupation.

Period of Insurance means the period that is covered by Your Policy that is shown on the Certificate of Insurance.

Pet means a domestic animal (for example a dog, cat or horse) that is kept at Your Site and is not used for racing, commercial breeding or other commercial purposes.

Policy means the contract between You and Us and includes this document, any applicable supplementary PDS(s) and the Certificate of Insurance.

Portable Electronic Devices means:

- audio visual equipment;
- cameras;
- laptop computers;
- mobile telephones;
- mobile devices with a screen display and smart watches; and
- fitness bands.

Premium means the total amount You pay for this Policy that is shown on the Certificate of Insurance. It includes government taxes such as GST and any other duties or charges that apply. If You pay Your Premium by instalments, Your Premium is the total of the instalments You need to pay over the Period of Insurance.

Property means Buildings at the Site.

Rainwater Run-off means water that flows over the ground, or backs-up, as a result of a Storm.

Rainwater Run-off does not include Flood.

Site is the land where Your Property is located and the yard or garden surrounding it that You own and that is used solely for domestic residential purposes at the address shown on Your Certificate of Insurance. The Site includes any land or other area that touches the Site and for which any statutory authority has made You responsible, but it does not include the nature strip outside Your Property.

Storm means:

- rain, thunderstorm, hail or snow; or
- violent wind, cyclone or tornado.

Storm Surge means an increase in sea level that occurs because of an intense Storm or cyclone and associated waves.

Strata means any form of land title which allows for multiple titles to exist in or on a building or land where the Common Property is held under a single separate title.

Strata Company means a body corporate or other entity incorporated or otherwise formed by the registration of a Strata plan, variously described in Strata Titles Legislation as a strata company, strata corporation, body corporate, community corporation, owners corporation or corporation.

Strata Manager means a person or other entity appointed in writing by the Lot Owners of Your Property with delegated functions including the authority to act as an office bearer in accordance with any applicable Strata Titles Legislation.

Strata Titles Legislation means legislation, acts and/or regulations governing strata title, strata scheme, community title scheme, stratum development and other similar schemes.

Sum Insured means the amount shown on Your Certificate of Insurance that You have insured Your Property and Common Contents and/or additional benefits and/or optional benefits for under this Policy.

Total Disablement means, in the opinion of a Medical Practitioner, the relevant Voluntary Worker is completely prevented from performing all of the normal duties of their usual occupation.

Total Loss means when:

- We decide that it is uneconomical to repair Your Property and Common Contents; or
- We decide that Your Property and Common Contents cannot be repaired.

Voluntary Worker means any person aged 12 years or older who is engaged in voluntary work or duties as authorised by You and on Your behalf, without promise of reward or remuneration, other than an honorarium for work or duties associated with that function.

Voluntary Worker does not include any employees, contractors or any other person who receives reward or remuneration for their services, other than an honorarium for work or duties associated with that function.

We, Us and Our means the product issuer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as NRMA Insurance.

Wrongful Act means any actual or alleged:

- incorrect act or omission;
- incorrect or misleading statement; or
- negligence or breach of duty,

by an Office Bearer whilst acting in his or her capacity as such.

You and Your means the Strata Company named as the insured on the Certificate of Insurance.

3 Cover for loss or damage to Your Property and Common Contents

What We cover and don't cover

We will cover:

- Your Property; and
- Your Common Contents while at the Site,

for loss or damage occurring during the Period of Insurance caused by any of the Listed Events as set out below.

Listed Events

Accidental breakage of glass

We cover Accidental breakage with a fracture through its entire thickness of:

- glass panels in fixtures, cooktop and oven doors, baths, spa baths, sinks, toilets, bidets and sanitary fixtures in Your Property; and

- fixed glass in Your furniture including outdoor furniture, fixed glass in a light fitting, fixed glass in a mirror or picture and the frame of a broken mirror or picture at the Site.

We will also cover the reasonable costs to reconnect any electrical components to a damaged item We have agreed to cover.

We will not cover:

- any breakage of, or loss or damage to, ceramic tiles or shower bases;
- water or sewerage pipes; or
- any loss or damage caused by the broken item.

Accidental damage

We cover loss or damage caused by Accident.

We do not cover any:

- damage caused by:
 - inherent defects and structural defects;
 - mildew and algae;
 - water entering Your Property through an opening made for the purpose of alterations, additions, renovations or repairs;
 - any animals kept at the Site; or
 - any process of cleaning involving the use of chemicals;
- damage to:
 - retaining walls; or
 - electronic equipment or data as a result of an electronic malfunction or failure, a mechanical malfunction or failure, or a virus or processing error;
- wear and tear, gradual deterioration or depreciation; or
- loss or damage that is covered under any other Listed Event set out in this 'Cover for loss or damage to Your Property and Common Contents' section.

Animal damage

We cover loss or damage caused by animals not kept at the Site, but We will not cover loss or damage by any animal that a Lot Owner or anyone who lives at the Property or Site has permitted to be at the Site.

Deliberate or intentional act

We cover loss or damage by a deliberate or intentional act (including vandalism and a malicious act).

We will not cover any deliberate or intentional act by:

- You;
- a Lot Owner;
- an Office Bearer; or
- any person acting with the express or implied consent of You, a Lot Owner or an Office Bearer.

You must report any deliberate or intentional act to the police and provide Us with the report number and details of when and where the report was made.

Earthquake

We cover loss or damage caused by:

- earthquake; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, an earthquake.

Escape of water or liquid

We cover loss or damage caused by:

- water or liquid leaking or escaping from gutters, drainpipes or pipes at the Site;
- water or liquid leaking or escaping from water mains, water supply pipes, baths, spa baths, sinks, toilets, bidets, sanitary fixtures, appliances, aquariums, water tanks or swimming pools;
- liquid leaking from a fixed heating system or sealed portable heater; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, liquid leaking as covered in this event.

We will not cover:

- the cost of repairing the item that caused the leak or escape or the item that the water or liquid leaked or escaped from;
- the cost of fixing or finding leaks that have not caused loss or damage to Your Property or Common Contents;
- loss or damage caused by Flood, Rainwater Run-off, Storm, Storm Surge or tsunami;
- erosion, deterioration, collapse, shrinkage or any other earth movement; or
- loss or damage caused by water leaking or escaping from a shower recess or shower base.

Explosion

We cover loss or damage caused by:

- explosion; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, an explosion,

provided there is physical evidence of the explosion.

We will not cover loss or damage to, or the cost of repairing or replacing, the item that exploded.

Fire

We cover loss or damage caused by fire or bushfire.

We will not cover:

- any fire that was started with the intention to cause damage by:
 - a Lot Owner;

- any person who enters the Property or the Site with the consent of a Lot Owner, other than a tenant residing at the Property; or
- any person acting with the express or implied consent of a Lot Owner; or
- loss or damage which results from scorching or melting where there is no flame.

Flood or Rainwater Run-off

We cover loss or damage caused by:

- Flood or Rainwater Run-off; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, Flood or Rainwater Run-off.

We will not cover:

- loss or damage to:
 - retaining walls;
 - gates, fences or free-standing walls if the loss or damage was caused because they were not structurally sound or well-maintained;
 - pontoons, jetties or bridges;
 - gravel driveways;
 - swimming pool covers or spa covers that are more than 5 years old; or
 - pool and spa solar covers or liners;
- erosion, deterioration, collapse, shrinkage or any other earth movement;
- Actions of the Sea; or
- loss or damage caused by escape of water or liquid, Storm, Storm Surge or tsunami.

Impact

We cover loss or damage caused by the impact of:

- external aerials, masts, flagpoles and satellite dishes;
- aircraft, vehicles and watercraft;
- debris from space, aircraft, rockets and satellites; and
- trees and branches.

We will not cover loss or damage caused by tree cutting, lopping or felling at the Site which You have undertaken or authorised.

Lightning

We cover loss or damage caused by:

- lightning; and
- power surge only as a result of lightning.

Riot or civil commotion

We cover loss or damage caused by a riot, civil commotion or industrial or political disturbance.

We will not cover loss or damage caused by You or any person acting with Your express or implied consent.

Storm

We cover loss or damage caused by:

- Storm; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, Storm.

We do not cover:

- loss or damage caused by escape of water or liquid, Flood, Rainwater Run-off, Storm Surge or tsunami;
- erosion, deterioration, collapse, shrinkage or any other earth movement;
- Actions of the Sea; or
- loss or damage to:
 - retaining walls;
 - gates, fences or free-standing walls if the loss or damage was caused because they are not structurally sound or well-maintained;
 - pontoons, jetties or bridges;
 - gravel driveways;
 - swimming pool covers or spa covers that are more than 5 years old; or
 - pool and spa solar covers or liners.

Storm Surge or tsunami

We cover loss or damage caused by:

- Storm Surge or tsunami; and
- landslide or subsidence that happens within 72 hours of, and as a direct result of, Storm Surge or tsunami.

We do not cover:

- loss or damage caused by escape of water or liquid, Flood, Rainwater Run-off or Storm;
- erosion, deterioration, collapse, shrinkage or any other earth movement;
- Actions of the Sea; or
- loss or damage to:
 - retaining walls;
 - gates, fences or free-standing walls if the loss or damage was caused because they are not structurally sound or well-maintained;
 - pontoons, jetties or bridges;
 - gravel driveways;

- swimming pool covers or spa covers that are more than 5 years old; or
- pool or spa solar covers or liners.

Theft or attempted theft

We cover loss or damage caused by theft or attempted theft.

We do not cover theft or attempted theft by:

- You;
- a Lot Owner;
- an Office Bearer; or
- any person acting with the express or implied consent of You, a Lot Owner or an Office Bearer.

You must report any theft or attempted theft to the police and provide Us with the report number and details of when and where the report was made.

4 Cover for liability

What We cover

We will cover Your legal liability for:

- death or bodily injury to someone else; and
- loss or damage to someone else's property,

for an Incident during the Period of Insurance at the Property and for which You are responsible as the owner of the Property.

We will also pay all legal costs and expenses incurred with Our prior written consent if We accept a claim under this 'Cover for liability'. You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

If We settle a claim You have made under 'Cover for loss or damage to Your Property and Common Contents' as a Total Loss, You will continue to have cover under this 'Cover for liability' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Property.

We will provide cover up to a maximum of \$20,000,000 (inclusive of GST and all legal costs) (the Liability Limit) for any one Incident.

Our obligations for a claim under this 'Cover for liability' will end at the earlier of:

- when the Liability Limit is exhausted; or
- when We have settled the claim including payment of any legal costs and expenses.

Conditions of cover

To be entitled to cover under this 'Cover for liability':

- someone must make a claim against You for an Incident that occurs during the Period of Insurance; and
- You must lodge a claim with Us for liability cover.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

What We don't cover

We do not cover any:

- legal liability for a claim arising from a Wrongful Act or wrongful omission by an Office Bearer.
- legal liability for loss or damage to any property:
 - owned by You or in Your physical or legal control or possession; or
 - owned by any person employed by You under a contract of service.
- liability arising from using or owning any:
 - vehicle, including a motor vehicle, motorcycle, mini-bike, caravan or trailer; or
 - aircraft including any drone.
- liability in connection with any alteration, repair, renovation or addition to Your Property or the Site which is in progress that costs \$75,000 or more.
- liability, cost or expense that arises or results from, or is in any way connected with, asbestos, whether directly or indirectly.
- Your liability in connection with any house, land or other property that You own or have owned in the past, other than Your Property or the Site.
- exemplary or punitive damages, fines or penalties claimed, ordered or awarded against You.
- fines or court costs if You are charged or convicted under law.
- liability that arises or results from removing, containing, stopping or cleaning up pollution.
- liability of Yours that arises or results from:
 - You agreeing to accept liability for an Incident or claim made against You without Our prior consent;
 - death or bodily injury to any person employed by You under a contract of service;
 - any act or omission by You, or a person acting with Your consent, which shows a reckless disregard for the consequences of that act or omission;
 - a deliberate or unlawful act by You, or a person acting with Your consent;
 - any business, trade or profession other than the renting of Your Property by Lot Owners for domestic use;
 - any professional sporting activity;

- landslide, subsidence or earth movement;
- Your Property or the Site being used for farming;
- an Incident caused by an animal except if it is a Pet dog, cat or horse kept in Your Property or at the Site; or
- an Incident caused by a dog if a relevant authority has declared it to be a dangerous dog.

- of funds held by a Strata Manager, except to the extent that the applicable Strata Titles Legislation requires loss of such funds to be covered; or
- of funds held in an account that requires one signature only to access funds.

5 Cover for fidelity guarantee

The Excess applies to all claims under this 'Cover for fidelity guarantee'.

What We cover

We will cover any loss You incur as a result of fraudulent or dishonest misappropriation of funds in Australia during the Period of Insurance by an Office Bearer or anyone employed by You, provided that they are a Lot Owner or an appointed representative of a Lot Owner.

We will pay up to \$50,000.

To be entitled to cover under this 'Cover for fidelity guarantee' You must, to the extent permitted by law, retain any funds or assets that belong to the Office Bearer or employee that misappropriated funds.

If We settle a claim You have made under 'Cover for loss or damage to Your Property and Common Contents' as a Total Loss, You will continue to have cover under this 'Cover for fidelity guarantee' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Property.

This benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

What We don't cover

We do not cover any:

- loss resulting from misappropriation of funds by anyone who is a Strata Manager or representative of a strata management company that You have entered into a management agreement with.
- further loss or misappropriation of funds after You discover the first loss if it is caused by the same person or same circumstances as the original misappropriation of funds.
- loss:
 - discovered more than 12 months after the end of the Period of Insurance;
 - recoverable from any other source, for example, from a fidelity bond;

6 Cover for Office Bearer's liability

The Excess applies to all claims under this 'Cover for Office Bearer's liability'.

What We cover

We will cover the legal liability of You or an Office Bearer for a claim arising from a Wrongful Act by an Office Bearer that is:

- first made against You or the Office Bearer during the Period of insurance; and
- notified to Us within the Period of Insurance or within 30 days of the end of the Period of Insurance, unless You have held cover with Us continuously since the expiry of the Period of Insurance within which the claim was made.

We will only cover the legal liability of an Office Bearer that arises from them acting in their capacity as an Officer Bearer.

We will also pay all legal costs and expenses incurred with Our prior written consent if We accept a claim under this 'Cover for Office Bearer's liability'. You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

If We settle a claim You have made under 'Cover for loss or damage to Your Property and Common Contents' as a Total Loss, You will continue to have cover under this 'Cover for Office Bearer's liability' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Property.

We will provide cover up to a maximum of \$1,000,000 (and all legal costs) (the Office Bearer's Liability Limit) for all claims under this section in the Period of Insurance.

Our obligations for a claim under this 'Cover for Office Bearer's liability' will end at the earlier of:

- when the Office Bearer's Liability Limit is exhausted by the relevant claim and/or any other claims first made against You in the Period of Insurance; or
- when We have settled the claim including payment of any legal costs and expenses.

Conditions of cover

To be entitled to cover under this 'Cover for Office Bearer's liability', You must lodge a claim with Us for Office Bearer's liability cover as soon as reasonably possible when You first become aware of a claim against You or an Office Bearer.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

What We don't cover

We do not cover any:

- legal liability for:
 - death, bodily injury or sickness;
 - loss or damage to someone else's property;
 - claims from outside of Australia; or
 - defamation.
- liability that arises or results from:
 - circumstances that You knew about prior to the start of the Period of Insurance;
 - any conflict of duty or interest You have; or
 - an Office Bearer acting outside of their authority.
- liability, cost or expense that arises or results from, or is in any way connected with, asbestos, whether directly or indirectly.
- exemplary or punitive damages, fines or penalties claimed, ordered or awarded against You, or any additional damages resulting from the multiplication of compensatory damages.
- claim if You have chosen not to effect and maintain any insurance required by law.

7 Cover for Voluntary Workers

The Excess applies to all claims under this 'Cover for Voluntary Workers'.

What We cover

If:

- an Accident causes an injury to a Voluntary Worker during the Period of Insurance while they are engaged in unpaid voluntary work on Your behalf at the Site; and
- the injury results in the Voluntary Worker suffering an Event listed in the table below within 12 months of the date of the injury,

We will pay the benefit that corresponds to the Event in the table below to the Voluntary Worker or their estate.

Event	Benefit
1. Death	\$100,000 less any amounts paid for other Events in respect of the same Voluntary Worker
2. Total and permanent loss of sight in both eyes	\$100,000
3. Total and permanent loss of use of both hands or both feet	\$100,000
4. Total and permanent loss of use of one hand or one foot (but not both hands or both feet)	\$100,000
5. Total and permanent loss of sight in one eye (but not both eyes)	\$50,000
6. Total Disablement	The Voluntary Worker's average weekly earnings, up to \$1,000 per week, for up to 104 weeks
7. Partial Disablement	The Voluntary Worker's average weekly earnings, up to \$500 per week, for up to 104 weeks

Our obligations for a claim that relates to Event 6 or Event 7 of this 'Cover for Voluntary Workers' section will end at the earlier of when:

- the Voluntary Worker is no longer completely prevented from performing (as applicable):
 - all the duties of their usual occupation due to Total Disablement; or
 - some of the duties of their usual occupation due to Partial Disablement; or
- the relevant benefit has been paid for 104 weeks.

If We accept a claim under this 'Cover for Voluntary Workers' We will also pay the Voluntary Worker or their estate all reasonable expenses that the Voluntary Worker incurs to:

- travel to obtain medical treatment for a covered Event; and
- obtain domestic help if required by the Voluntary Worker as a result of a covered Event.

If We settle a claim You have made under 'Cover for loss or damage to Your Property and Common Contents' as a Total Loss, You will continue to have cover under this 'Cover for Voluntary Workers' section until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Property.

This benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

What We don't cover

We do not cover any:

- amount payable by or recoverable from Medicare or any other registered health fund or health benefits organisation.
- amount, Accident, injury or Event where providing such cover would result in Us contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or the *National Health Act 1953* (Cth), or any amendment, replacement, re-enactment, successor, equivalent or similar legislation to or of such legislation.
- pre-existing injury or condition.
- claim if the injured Voluntary Worker has not obtained medical advice from a Medical Practitioner and any treatment recommended by a Medical Practitioner as soon as possible after the injury occurs.
- Accident, injury, Event or death:
 - arising from suicide, self-inflicted injury or any attempted suicide or self-inflicted injury;
 - sustained while the Voluntary Worker was under the influence of alcohol or any drug, where this caused or contributed to the Accident, injury, Event or death;
 - arising from childbirth or pregnancy; or
 - which results from a Voluntary Worker's reckless disregard for their own safety.
- claim relating to Event 6 or Event 7 for:
 - a Voluntary Worker who was not earning a wage through employment at the time of the Incident; or
 - any period that the relevant Voluntary Worker is entitled to receive any sick leave or any workers' compensation benefit, even if they do not claim it.

8 Additional benefits

The additional benefits provided under this section apply to Your Policy.

The Excess applies to the additional benefits unless otherwise stated.

These additional benefits are included in the 'Building and Common Contents' Sum Insured unless otherwise stated.

Common Contents in the open air

We will cover Your Common Contents for loss or damage occurring during the Period of Insurance caused by an event that You are covered for under 'Cover for loss or damage to Your Property and Common Contents' while the Common Contents are in the open air at Your Site.

We will pay up to \$7,500, up to the 'Building and Common Contents' Sum Insured.

The following items will not be covered:

- computers and related equipment; or
- Portable Electronic Devices.

Firefighting equipment

We will cover Your reasonable costs of replenishing fire extinguishers following their use in extinguishing a fire at the Site during the Period of Insurance.

This additional benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

Landscaping

If an Incident that You are covered for under 'Cover for loss or damage to Your Property and Common Contents' causes loss or damage to Your plants, trees, shrubs or hedges at the Site during the Period of Insurance, We will pay the costs to replace the plants, trees, shrubs or hedges that were growing in the ground with seedlings of the same or similar species.

We will pay up to \$1,500.

This additional benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

We will not cover:

- plants, trees, shrubs or hedges You are growing for commercial purposes;
- loss or damage to a lawn;
- pot plants or planters; or
- soil washing away.

Locating the cause of damage

If loss or damage to Your Property occurs during the Period of Insurance caused by a Listed Event that You are covered for under 'Cover for loss or damage to Your Property and Common Contents', We will cover the reasonable costs of locating the source of the loss or damage and the reasonable costs of loss or damage to Your Property caused by the work to locate the source.

To be entitled to cover under this additional benefit the costs must relate directly to the part of Your Property that suffered loss or damage from the Listed Event.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

Loss of rent

If Your Property suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents' and:

- a Lot Owner's tenant cannot live in their Lot in Your Property while it is being repaired or rebuilt; or
- a Lot Owner cannot rent their Lot in Your Property to a tenant while it is being repaired or rebuilt and they otherwise would have done so,

We will cover the Lot Owner for the rent they lose during that time.

Cover under this benefit will end when the relevant Lot is habitable, or 52 weeks after the Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents' took place, whichever is earlier.

This additional benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

We will not cover any loss of rent:

- if You or the Lot Owner do not provide Us with proof of the rent lost;
- if We have paid a claim in relation to the same Lot under the 'Temporary accommodation' additional benefit, or
- that is covered by any insurance policy taken out by the Lot Owner.

Meeting building regulations

If Your Property suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents', We will pay the reasonable costs to meet the current building regulations.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover the costs to meet building regulations:

- that were already in place when Your Property was built, renovated or altered;
- for undamaged parts of Your Property – for example, installing insulation in ceilings that were not damaged;
- that You were ordered or required to comply with before the loss or damage occurred; or
- that You would have been required to meet whether or not the loss or damage had occurred.

Professional and rebuilding fees

If Your Property suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents' We will pay:

- the reasonable costs of employing an architect, engineer or surveyor;
- the legal fees that arise from rebuilding; and
- any fees to meet the requirements of a statutory authority.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover:

- fees for rebuilding any part of the Property that was an illegal construction;
- any fees or costs that You were ordered or required to pay or comply with before the loss or damage occurred;

- any costs relating to undamaged parts of Your Property; or
- any costs that You would have been required to meet if the loss or damage had not occurred.

Removal of debris

If Your Property or Common Contents suffer loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents', We will also cover the costs required as a result of the loss or damage to:

- demolish and remove debris and make the Site safe; and
- remove Common Contents from the Site.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will pay up to 10% of the 'Building and Common Contents' Sum Insured.

This additional benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

Replacement of keys and locks

If the keys or access codes to an external door or window lock of Your Property have been lost or stolen, or it is reasonable for You to believe that the keys or access codes of an external door or window lock of Your Property have been lost or stolen, during the Period of Insurance, We will pay the reasonable costs to repair, replace and recode the keys, locks, barrels, fobs or keypads.

No Excess is payable for a claim made only under this additional benefit.

You must report any theft or suspected theft to the police and provide Us with the report number and details of when and where the report was made.

Storage costs

If Your Property suffers loss or damage as a result of an Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents' and as a result of that Incident You are unable to store Your Common Contents at Your Site, We will pay the reasonable costs to store Your Common Contents for up to 12 months while You are unable to store them at Your Property.

This additional benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

Temporary accommodation

If:

- Your Property or Common Contents suffer loss or damage in an Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents'; and
- as a result of the Incident a Lot Owner who is an owner occupier is unable to live in their Lot in Your Property,

We will cover the Lot Owner for the costs of temporary accommodation that are reasonable for them and their Pets that they normally keep at the Site from the time of the Incident.

Cover under this benefit will end when the relevant Lot is habitable, or 12 months from the time of the Incident We have agreed to cover under 'Cover for loss or damage to Your Property and Common Contents' took place, whichever is earlier.

We will pay up to 10% of the 'Building and Common Contents' Sum Insured if all Lots in Your Property are unable to be lived in due to the covered Incident, or a pro rata proportion of that amount based on the percentage of total Lots that are unable to be lived in due to the covered Incident.

This additional benefit is payable in addition to the 'Building and Common Contents' Sum Insured.

To be entitled to this additional benefit, the relevant Lot Owner must have lived in Your Property permanently before the incident.

You should seek Our agreement before incurring any out-of-pocket expenses to ensure You will be able to claim those costs back on Your Policy. If You do not obtain Our agreement first, We will only pay reasonable costs up to the amount We would have agreed to pay had You obtained Our prior agreement.

We will not cover:

- or We will reduce the amount that We pay if the Lot Owner:
 - does not need to pay for temporary accommodation; or
 - receives any payment for rent or accommodation from another source;
- any costs that are covered by any insurance policy taken out by the Lot Owner; or
- additional costs for unreasonable delays caused by You or any repairer, builder or supplier You appoint or engage in repairing or rebuilding Your Property.

9 Optional benefits

You may be able to add the following optional benefits to Your Policy if You apply for them and pay an additional Premium.

The Excess applies to the optional benefits unless otherwise stated.

Electrical motor burnout

You only have this optional benefit under Your Policy if You have specifically chosen and paid an additional Premium for it and it is shown on Your Certificate of Insurance as added to the Policy.

We will cover burnout of an electric motor that is part of Your Property and costs for the service call, parts and labour charges that occurs during the Period of Insurance.

We will only cover electric motors that are up to 15 years old.

This optional benefit is included in the 'Building and Common Contents' Sum Insured.

We do not cover:

- any damage caused to an electric motor that is covered by a warranty;

- any electric motor:
 - that You use for a business, trade or profession;
 - that is bigger than 5.0 kilowatts; or
 - that is not kept at Your Property or Site;
- any costs to remove or re-install submerged or underground motors;
- any costs arising from loss of use of an electric motor;
- electrical contacts at which sparking or arcing occurs in the ordinary course of working;
- lighting or heating elements, fuses, protective devices or switchers; or
- other parts of any electrical appliance or non-electrical components, including software.

Machinery breakdown

You only have this optional benefit under Your Policy if You have specifically chosen and paid an additional Premium for it and it is shown on Your Certificate of Insurance as added to the Policy.

We cover loss or damage to Machinery owned by You and located at the Site if that Machinery is damaged in the ordinary course of working during the Period of Insurance.

We will pay up to \$25,000.

This optional benefit is included in the 'Building and Common Contents' Sum Insured.

We do not cover:

- chipping, scratching or discolouration of painted or polished surfaces;
- damage caused by misuse; or
- damage that is claimable from the manufacturer of the Machinery or a part.

10 General exclusions

You are not covered under any section of this Policy:

- for loss, damage, liability, injury, death or Events caused by or arising from:
 - Actions of the Sea;
 - atmospheric conditions or extreme temperature;
 - birds pecking, scratching or biting;
 - rats, mice, vermin, insects, termites, bats or possums;
 - any agreement or contract You or any person covered by this Policy enter into unless You or they would have been liable without the agreement or contract;
 - any action of a public authority to prevent, limit or remedy the actual or threatened release of any biological, chemical or poisonous substance, pollutant or contaminant;
 - erosion, deterioration, collapse, shrinkage or earth movement;

- landslide or subsidence unless it happens within 72 hours of, and as a direct result of:
 - earthquake;
 - escape of water or liquid;
 - explosion;
 - Flood;
 - Rainwater Run-off;
 - Storm;
 - Storm Surge; or
 - tsunami;
- rust, corrosion, gradual deterioration, depreciation, wear or tear;
- previous damage that has not been repaired;
- You not maintaining Your Property in good repair and condition including You not ensuring Your Property is watertight, structurally sound, secure and well-maintained;
- You not maintaining Your Site in good repair and condition;
- faulty design or workmanship not authorised by Us;
- You not taking reasonable care to protect Your Property and Common Contents against loss or damage;
- water entering Your Property:
 - through an opening made for any building, renovation or repair work; or
 - because of a structural defect, faulty design or faulty workmanship when Your Property was constructed;
- hydrostatic pressure including loss or damage to swimming pools or similar structures unless caused by earthquake, Storm or Flood;
- any illegal activity You are involved in;
- any process or cleaning involving the use of chemicals other than domestic household chemicals;
- tree cutting, lopping or felling at the Site unless the cutting, lopping or felling is performed by a professional;
- the roots of trees, shrubs or plants;
- any illegal drug or substance at Your Property or Site;
- Your Property being completely unoccupied for 60 or more consecutive days and not maintained in a lived-in state by:
 - keeping the lawns mowed and the garden tidy;
 - stopping regular mail and newspaper deliveries; and
 - organising someone to check inside and outside Your Property at least once a week;
- for any loss, damage, liability, injury, death or Event caused by, arising from, occasioned by or through or in consequence directly or indirectly of war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, insurrection, rebellion, revolution or military or usurped power.
- for any loss, damage, liability, injury, death, Event, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
 - an Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
 - any action taken to control, prevent, suppress, retaliate against, or respond to an Act of Terrorism.
- for mechanical, structural, electrical, hydraulic, or electronic breakdown or failure, unless the breakdown or failure results in loss or damage to insured property. This exclusion does not apply to an electrical motor burning out if You are entitled to cover under the 'Electrical motor burnout' or 'Machinery breakdown' optional benefits.
- for loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by:
 - errors or omissions involving access to, processing of, use of or operation of any computer system or any unavailability or failure to access, process, use or operate any computer system; or
 - any unauthorised, malicious or criminal act (or any threat or hoax of this) involving access to, processing of, use of or operation of any computer system,

provided that this exclusion will not apply to physical loss or damage directly caused by an incident or event We cover You for under this Policy except if caused by a deliberate or intentional act. For example, We will not cover You if Your Property's security system cannot be used because of a cyber attack, but We will cover You for loss or damage from theft from Your Property as covered under this Policy after Your Property's security system is impacted by a cyber attack.
- for loss, damage, liability, claim, cost or expense directly or indirectly caused or contributed to by loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data including the value of any data.
- for seepage, pollution or contamination, or any loss, damage, liability, injury, death, Event, fines, penalties, punitive or exemplary damages caused by, arising from or in connection with any seepage, pollution or contamination.
- for any loss, damage, injury, death or Event arising from or directly or indirectly caused by, contributed to by, resulting from or in connection with a Communicable Disease, or the fear or threat (whether actual or perceived) of a Communicable Disease.
- for loss, damage, liability, injury, death or Event caused by or arising from any nuclear, radioactive, biological or chemical material or the use, handling, transportation or storage of such material.
- for any property used predominately for short-term rentals where the rental periods are less than 90 days.
- for any property that has not sustained physical loss or physical damage unless repair or replacement is required as part of a claim We have agreed to cover under 'Cover for Loss or damage to Your Property and Common Contents'.

- for any loss, damage, liability, injury, death or Event caused by or arising from, mould (except as a direct result of water damage covered under 'Cover for loss or damage to Your Property and Common Contents'), fungi, mildew, change in colour, dampness, variations in temperature, evaporation, disease, inherent vice or latent defect, loss of weight or change in texture or finish.
- for loss or damage to, or liability for, items that suffer loss or damage due to heating or the direct application of heat.
- for the cost of stabilising, supporting or restoring land, earth or fill.
- for erosion, deterioration, collapse, shrinkage or other earth movement.
- for the settling, shrinkage, seepage, creeping, heaving or expansion in any buildings, foundations, footings, walls, bridges, roadways, kerbing, driveways, paths, garden borders, retaining walls, pavements or other structural improvements.
- for consequential loss except if specifically covered under this Policy, for example under the 'Cover for liability' section or the 'Temporary accommodation' additional benefit. This means We will not pay for direct or indirect financial or economic loss. For example, loss of use or enjoyment, loss of profits or depreciation.
- for the cost of reinstalling or replacing electronically stored files.
- for any Incident, loss or damage that occurs outside the Period of Insurance except as specifically covered under the 'Cover for Office Bearer's liability' section.
- for the intellectual or sentimental value of any items.
- for any deliberate or intentional act by:
 - You;
 - anyone who normally lives in Your Property including a tenant; or
 - anyone who enters Your Property or the Site with the consent of You or anyone who normally lives in Your Property.
- for the lawful seizure, destruction, confiscation, nationalisation or requisition of Your Property, the Site or anything else covered by this Policy.
- and We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy (including any refund of Premium), to the extent that such cover, claim, benefit or refund may contravene or expose Us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.
- for any costs or charges to prepare any claim or any costs or expenses charged by anyone You appoint to represent You.
- for any reduced value or depreciation of Your Property or Common Contents.
- for any demolition ordered by a public or statutory authority as a result of an error in architectural design, specification, faulty workmanship, non-compliance with legal requirements or the incorrect sitting of Your Property.

- for the cost of clearing blocked pipes or drains unless the blockage causes or is the result of physical damage to the pipe or drain.

To the extent permitted by law You are not covered under any section of this Policy for any loss if the property or legal liability insured is already insured under another policy entered into by a third party or by a policy required by law. We will not contribute towards any claim under any other policy.

11 Claims

This section provides information about Our claims process and what We pay when You make a claim. It also includes some examples of how We pay claims including liability claims.

You should contact Us to lodge a claim as soon as possible. We can give You immediate assistance with Your claim 24 hours a day, 7 days a week.

What You must do and what You must not do

When You make a claim, or if something happens that may result in You making a claim, You must:

- take safe and reasonable steps to prevent any further loss, damage or liability;
- inform the police as soon as possible of any theft, attempted theft, deliberate or intentional act, vandalism or malicious act and provide Us with the report number and details of when and where the report was made;
- be truthful and frank in any statement You make to Us;
- co-operate fully with Us, even if We have already paid Your claim, including:
 - providing Us with all the information, documents and help We need to deal with Your claim (for example, bank statements or phone records);
 - as soon as reasonably possible, sending Us any communications that You receive about any Incident (for example, emails, letters, notices or court documents);
 - being interviewed by Us or Our representatives and providing statements;
 - attending court to give evidence; and
 - giving Us reasonable access to Your Property for a repairer or other specialist We choose so they can assess any damage to Your Property and Common Contents;
- keep all damaged property so We can inspect it at a reasonable time and place, if required;
- if We ask You, let Us and Our representatives inspect Your Property and Common Contents at a reasonable time and place;
- if We ask You, allow Us to obtain quotations from any repairer or supplier;
- provide Us with any documents We ask You for;
- not repair or replace any damaged property without Our consent;

- not attempt to settle a claim that is made against You or an Office Bearer without Our permission, which We will not unreasonably delay or withhold;
- not make any admissions to anyone about any Incident covered by Your Policy; and
- not limit by agreement Our rights of recovery from someone else.

When You make a claim, We may ask You to provide certain documents to prove that You owned or are responsible for items and help Us identify Your items. The type of documents We ask for depend on the situation and can include:

- tax invoices for items bought or services used;
- purchase receipts;
- valuation certificates;
- credit card or bank statements; and
- photographs.

We may compare information You provide to Us with a range of other sources (for example, websites such as auction or sale websites). When We make a request for information, documentation or cooperation from You, We will only make a request that is relevant to Our assessment and conduct of Your claim and provide an explanation as to why it is needed.

If You do not meet Your responsibilities, We may refuse or reduce a claim, cancel Your Policy, or do both. The course of action We take when You fail to meet Your responsibilities will be considered in each circumstance based on what impact or effect Your failure caused or contributed to the claim or Our decision to issue Your Policy.

How We settle Your claim under ‘Cover for liability’ or ‘Cover for Office Bearer’s liability’

If a person We cover makes a claim under ‘Cover for liability’ or ‘Cover for Office Bearer’s liability’ and We accept that claim, We will:

- act for them or arrange for a lawyer to represent them;
- attempt to resolve the claim; and
- defend the claim in a court or tribunal.

We will act reasonably in exercising Our discretion to decide whether to defend or resolve a claim and how much to pay to resolve a claim. We will keep You reasonably informed and updated with the progress of any proceedings.

If We accept a claim under ‘Cover for Office Bearer’s liability’ We will deduct any amounts that apply to Your Policy and the claim (for example, the Excess).

How We settle Your claim under ‘Cover for fidelity guarantee’

If We accept Your claim under ‘Cover for fidelity guarantee’, We will pay the approved claim amount to You up to the limit for that section.

We will deduct any amounts that apply to Your Policy and claim (for example, the Excess).

How We settle Your claim under ‘Cover for Voluntary Workers’

If a person We cover makes a claim under ‘Cover for Voluntary Workers’ and We accept that claim, We will pay the benefit listed in the table of benefits next to the relevant Event to the Voluntary Worker or their estate.

We will deduct any amounts that apply to Your Policy and the claim (for example, the Excess).

If We accept a claim under ‘Cover for Voluntary Workers’ for Event 1 (Death) We will deduct from the applicable benefit any amounts We have paid for other Events in respect of the same Voluntary Worker.

How We settle Your claim for loss or damage to Your Property

If We accept Your claim under ‘Cover for loss or damage to Your Property and Common Contents’ for loss or damage to Your Property, We will:

- pay the cost to repair or rebuild the part of Your Property that was damaged (whichever is lower);
- pay for any additional benefits that You are entitled to;
- pay for any optional benefits that You are entitled to; and
- deduct any amounts that apply to Your Policy and claim (for example, the Excess).

We can choose to settle Your claim for loss or damage to Your Property through any of the following ways:

- Arrange for repairers, builders or suppliers to repair or rebuild Your Property.

We can arrange for Our preferred repairers, suppliers or builders to repair or rebuild Your Property. We may enter into a contract with Our selected repairer, builder and/or supplier on Your behalf.

- Pay You the reasonable cost of what it would cost Us to repair or rebuild Your Property provided that cost is available to or actionable by You.

Our choice will have regard to the circumstances of Your claim and consider any preference You may have. Some examples of when We may choose to pay You are outlined later in this section.

We can choose to:

- pay You.

For an explanation refer to the section 'How We calculate the amount if We choose to pay You';

- pay Your nominated repairer, supplier or builder; or
- provide You with store credits from one of Our nominated suppliers.

We may choose to do this:

- when You decide not to repair or rebuild Your Property;
 - if You don't start repairing or rebuilding Your Property within 6 months of the loss or damage, or within any longer period We agree to in writing; or
 - if We decide it is appropriate.
- Pay You the 'Building and Common Contents' Sum Insured.

We may do this when We determine Your Property and Common Contents to be a Total Loss or when We choose to. If We do this then Your Policy ends and You will not get a refund of Premium.

If We do this You will continue to have cover under the 'Cover for liability', 'Cover for Office Bearer's liability', 'Cover for Voluntary Workers' and 'Cover for fidelity guarantee' sections until the earliest of:

- 12 months from the date We settle the Total Loss claim;
 - the date You sell the Site;
 - the date You commence any building work at the Site; or
 - the date You obtain other insurance cover for the Property.
- Pay You for additional and/or optional benefits.

If We agree to pay You any additional benefits or optional benefits, We will choose the method of settlement and repairer or supplier.

We:

- will only repair the damaged part(s) of Your Property and We will not pay for materials to match the undamaged part(s) of Your Property or create a uniform appearance;
- will only repair or replace the vinyl, tiles, floorboards or fixed coverings to walls, floors and ceilings in the part of Your Property that is damaged and We will not pay for any adjoining room or Your entire Property;
- in the event of repairs, will make a fair and reasonable attempt to match the repairs to undamaged areas, using the closest match available. If You are not satisfied with the closest match:
 - You are able to pay the extra cost of repairing undamaged areas to achieve a matching appearance; or
 - We will pay You what it would cost Us to repair the damaged area;
- are entitled to retain any property, unless We agree to let You keep it, if We settle Your claim for:
 - damaged property; or
 - stolen property that is subsequently recovered,

and if We agree to let You keep the damaged or recovered property, You are responsible for the property and cannot abandon it to Us.

How We calculate the amount if We choose to pay You

If Your building is repairable, in some circumstances We will settle Your claims by deciding to pay You. We will pay You the reasonable costs of what it would cost Us provided that cost is available to actionable by You.

What are some examples of when We do this?

- if not all the damage to Your Property is covered by this Policy
 - You can find examples of these throughout this Policy or under 'We will not cover' or the 'General exclusions' in this Policy.
- Your Property may have had some damage that existed prior to the event You are claiming for.
- Your Property cannot be repaired until other work that is required to be done by You is completed.
- when it is the only way to settle Your claim.

Calculation of the amount

- We may ask You to obtain a quote or we will obtain a quote for the repairs from Our builder or repairer.
- If We obtain the quote, We will provide You with details of the work that has been included:
 - this will be detailed in the quote; or
 - for larger claims We may include a scope of works.
- We will confirm that the builder who has provided the quote is prepared to undertake the work provided You have completed any work that is required to be done by You first.
- The amount We will pay You will not be more than the 'Building and Common Contents' Sum Insured.

We will use this method to calculate Your settlement provided We have not chosen to settle Your claim by choosing to pay You the 'Building and Common Contents' Sum Insured.

How We settle Your claim for loss or damage to Your Common Contents

If We accept Your claim under 'Cover for loss or damage to Your Property and Common Contents' for loss or damage to Your Common Contents, We will:

- pay the cost to repair or replace Your Common Contents (whichever is lower);
- pay for any additional benefits You are entitled to;
- pay for any optional benefits You are entitled to; and
- deduct any amounts that apply to Your Policy and claim (for example, the Excess).

We can choose to settle Your claim for loss or damage to Your Common Contents through any of the following ways:

- Repair the item.

We can arrange for Our preferred repairers or suppliers to repair Your Common Contents.

- Replace the item with the same or similar type and quality item.

We can arrange for Our preferred suppliers to replace any items of Common Contents.

- Pay You the reasonable cost of what it would cost Us to repair the item or replace the item with the same or similar type and quality item provided that cost is available to or actionable by You.

Our choice will have regard to the circumstances of Your claim and consider any preference You may have. Some examples of when We may choose to pay You are outlined later in this section.

We can choose to:

- pay You.

For an explanation refer to the section 'How We calculate the amount if We choose to pay You';

- pay Your nominated repairer or supplier; or
- provide You with store credits from one of Our nominated suppliers.
- Pay You the Sum Insured or provide You with store credits from one of Our nominated suppliers to the value of the Sum Insured.

We:

- can nominate the repairer or supplier and claims settlement method;
- may enter into any contract with the repairer or supplier on Your behalf or require You to enter into a contract with the repairer or supplier; and
- will pay You the reasonable cost of what it would cost Us to repair or replace the item of Common Contents if You don't agree with the method of settlement We choose, provided that cost is available to or actionable by You.

How We calculate the amount if We choose to pay You

In some circumstances We will choose to settle Your claim by deciding to pay You. We will pay You the reasonable costs of what it would cost Us to repair or replace the items provided that cost is available to or actionable by You.

What are some examples of when We do this?

This may occur when the settlement types under 'How We settle Your claim for loss or damage to Your Common Contents' are unable to be used or when it is the only way to settle Your claim.

Calculation of the amount

If We choose to settle Your Common Contents claim by paying You the reasonable cost to repair the item or replace the items We will calculate this amount in the following way:

- If it was based on the cost to replace the item included as part of Your claim:
 - We will agree with You the appropriate replacement item to settle Your claim, provided it is reasonable and in line with industry standard;

- We will obtain a quote from Our supplier to replace the item and supply it to You;
 - We will use the quoted amount as the basis of the settlement; and
 - The amount We pay You will not be more than the relevant Sum Insured.
- If it was based on the cost to repair the item included as part of Your claim:
 - We will agree with You the repairs covered by Your Policy that are required to settle Your claim, after reviewing quotes from Our supplier or repairer to repair the item for You, provided it is reasonable and in line with industry standard;
 - We will obtain a quote from Our supplier or repairer to repair the item for You;
 - We will use the quoted amount as the basis of the settlement; and
 - The amount We pay You will not be more than the 'Building and Common Contents' Sum Insured.

If We pay You the 'Building and Common Contents' Sum Insured, Your Policy ends and You will not get a refund of Premium.

We:

- will only repair or replace the carpet, curtains or internal blinds in the part of Your Property that is damaged and We will not pay for any adjoining room or Your entire Property. If You wish to have additional work completed, or any floor or window coverings replaced, or items to match or any work in any adjoining room or Your entire Property, You are able to:
 - Pay the extra cost of repairing or replacing the undamaged areas to achieve a matching appearance; or
 - We will pay You what it would have cost Us to repair or replace the damaged area, provided that cost is available to or actionable by you.
- are entitled to retain any property, unless We agree to let You keep it, if We settle Your claim for:
 - damaged property; or
 - stolen property that is subsequently recovered,and if We agree to let You keep the damaged or recovered property, You are responsible for the property and cannot abandon it to Us;
- if there is loss or damage to a pair, set or collection, then We only cover the part that was affected. Where it is not possible to repair or replace the damaged part and this will impact the mechanical or electrical operation of the entire pair or set, We will:
 - replace the entire pair or set; or
 - pay You the value of the damaged pair or set

Credit provider's rights

You must tell Us if You have used all or part of Your Property as security for a loan with a credit provider. Your credit provider may be a bank, credit union or other type of lender.

We list Your credit provider as an interested party on Your Certificate of Insurance.

When You have a credit provider listed on Your Certificate of Insurance We:

- treat Your Property as being under mortgage;
- treat any statement, act, omission or claim by You as a statement, act, omission or claim by the credit provider; and
- may recover any payment either in Your name or the credit provider's name.

Payments to the credit provider

If We decide to pay You for a claim on Your mortgaged Property, We may first pay the credit provider listed as an interested party on Your Certificate of Insurance the lower of these amounts after deducting any Excess and other deductions that apply:

- the 'Building and Common Contents' Sum Insured;
- the reasonable cost of repairing or replacing Your Property; or
- the balance owing to the credit provider under the mortgage.

The credit provider must comply with the terms and conditions of Your Policy and give Us any help We ask for.

If We make a payment to a credit provider, that payment discharges Our obligation to You under Your Policy for the amount paid.

Excess

When You make a claim, You must pay the Excess that applies. An Excess is an amount You contribute towards the cost of a claim. Your Certificate of Insurance shows the amount and types of Excess that apply to Your Policy. The type of Excess You need to pay depends on what Your claim relates to. You may need to pay more than one Excess.

The following Excesses may apply to Your Policy:

Standard Excess	this applies to most claims under the Policy; and
Imposed Excess	this applies in addition to the Standard Excess if it is shown and as set out on the Certificate of Insurance.

We only accept a claim if the total amount You are claiming is more than any Excess that applies to Your claim.

When You make a claim, You may need to pay any Excess that applies to Us or a repairer or supplier. We will tell You who to pay the Excess to. If We request You pay the Excess, We will tell You who to pay and may require payment as part of the finalisation of your claim.



For more information about the Excesses that may apply to Your Policy and when these will not apply, see Our Residential Strata Insurance Premium, Excess & Discounts Guide. To get a free copy of Our Residential Strata Insurance Premium, Excess & Discounts Guide visit nrma.com.au.

Other deductions

If We pay Your claim, We will deduct other amounts to settle Your claim.

GST

If We pay Your claim, We will deduct an amount equal to Your input tax credit entitlement. This applies to any amount We pay including where We state that an amount will include GST.

Unpaid Premium

If We pay Your claim as a Total Loss, We will deduct:

- any Premium amount for the Policy that is due but has not been paid; and
- if You pay Your Premium by instalments, the instalments that cover the rest of Your Period of Insurance.

Any payment We make to settle Your claim will be considered to be made in full even if We have reduced the amount We pay by the applicable Excess and/or other deductions as set out in this Policy.

Recovery actions

You agree that the following provisions under 'Recovery action by Us' and 'Recovery action by You' apply where We cover You under this Policy for some or all of the loss or damage You suffer in connection with an Incident.

Recovery action by Us

You agree We may take steps to recover from someone else We consider responsible for the Incident:

- some or all of the loss or damage We cover; and/or
- some or all of the loss or damage We do not cover, whether or not it is covered by another insurer or You do not have cover for it.

You agree that We may take such recovery action:

- without Your specific consent;
- using Your name; and
- whether or not You have been, or have a right to be, fully compensated for all of Your loss or damage by Us or anyone else.

You also agree that:

- We have the right to decide upon the conduct and any settlement of any recovery action We take. We will act reasonably in exercising Our discretion in the conduct of any legal proceedings and in the settlement of any claim while We conduct any recovery action;
- to the extent permitted by law, We may require You to contribute to the costs We incur if We take recovery action in respect of some or all of the loss or damage which We do not cover;
- of any amount recovered in a recovery action We take:

- We keep the amount We have paid, or must pay, You under the Policy plus any interest recovered on that amount and any administrative, recovery agent, funding and legal costs We have incurred in taking the recovery action; and
- We will then pay You the amount of loss or damage You have suffered in connection with the Incident for which You do not have any cover with Us plus any interest recovered on that amount and costs You may have been required by Us to contribute; and
- We will keep any remaining balance;
- You must give Us all the information and co-operation that We reasonably require to take the recovery action When We make a request for information or cooperation from You, We will only make a request that is relevant to Our recovery action and provide an explanation as to why it is needed. We will keep You reasonably informed and updated with the progress of proceedings; and
- You must not do anything unreasonable which prejudices Us in taking any recovery action including that You must not unreasonably:
 - assign Your rights to anyone else without Our consent; or
 - opt-out of any representative or group proceedings taken by Us.
- We may require You to cease recovery action that You have commenced. We will act reasonably in exercising Our discretion to take over conduct of legal proceedings, in the conduct of any legal proceedings, in the settlement of any claim and/or in requiring You to cease recovery action. We will keep You reasonably informed and updated with the progress of proceedings.

How We pay claims – some examples

The following examples are designed to show how a claim payment might be calculated and what amount You may be required to pay. These are examples only, do not cover all scenarios or benefits and do not form part of the Policy terms and conditions.

Claim example 1 – repairing Your Property

A Storm damages the roof of Your Property. We assess the cost to repair the roof is \$6,000. We agree that a Lot Owner’s tenant needs to move out for 2 weeks while the damage is repaired. We will not unreasonably withhold our consent.

Building and Common Contents Sum Insured	\$1,000,000
Optional benefits	None
Standard Excess	\$500
Weekly rent of the relevant Lot Owner’s tenant	\$500

We accept Your claim under the Policy and arrange for a builder to repair the roof of Your Property. We pay \$5,500 to the builder being the cost of repairs of \$6,000 less the Standard Excess of \$500. You pay the builder the Standard Excess of \$500 as We have requested You do this. The Lot Owner whose tenant moved out claims for ‘Loss of rent’ during repairs. We pay the Lot Owner \$1,000 for ‘Loss of rent’ calculated as:

Weekly rent x 2 weeks	\$1,000
------------------------------	---------

Claim example 2 – replacing Your Common Contents

Someone steals Your gardening equipment from Your Property. We assess the cost to replace the equipment is \$2,000 for items of similar type and quality.

Building and Common Contents Sum Insured	\$800,000
Optional benefits	None
Standard Excess	\$500

We accept Your claim under the policy and arrange for a supplier to replace Your gardening equipment. We pay the supplier \$1,500 being the cost of the replacement items of \$2,000 less the Standard Excess of \$500. You pay the supplier the Standard Excess of \$500 as We have requested You do this.

Recovery action by You

You agree that You may only take recovery action if Your claim has been denied or with Our prior written consent and on conditions which We in Our discretion impose, acting reasonably. We will not unreasonably withhold our consent.

You also agree:

- You must have proper regard for Our interests in respect of loss or damage that We cover;
- You must seek to recover the loss or damage We cover in addition to any other loss or damage You have suffered in connection with the Incident;
- of any amount recovered in a recovery action You take:
 - You keep the amount of loss or damage You have suffered in connection with the Incident for which You do not have any cover with Us plus any interest recovered on that amount and any administrative and legal costs You have incurred in taking the recovery action; and
 - You will then pay Us the amount We have paid, or must pay, You under the Policy plus any interest recovered on that amount; and
 - You will keep or pay any remaining balance in accordance with any other obligations You have;
- We may take over the conduct of any legal proceedings started by You or on Your behalf, including where You are an applicant or plaintiff, or a group member, in representative or group proceedings; and

Claim example 3 – Your Property and Common Contents are a Total Loss

Your Property and Common Contents are totally destroyed by fire. There were three Lots in Your Property, two that were owner occupied and one that was tenanted at the time of the fire. We assess that it will take 6 months to rebuild Your Property.

Building and Common Contents Sum Insured	\$600,000
Optional benefits	None
Standard Excess	\$1,000
Weekly rent of the relevant Lot Owner's tenant	\$500

We accept Your claim under the Policy and determine Your Property and Common Contents to be a Total Loss. We choose to pay You directly for the loss of Your Property and Common Contents. The two owner occupier Lot Owners claim for 'Temporary accommodation' and We agree to arrange temporary accommodation for them at a total cost of \$1,200 per week while Your Property is rebuilt. The Lot Owner whose Lot was tenanted claims for 'Loss of rent' during repairs.

We pay You \$599,000 in settlement of the claim calculated as:

Building and Common Contents Sum Insured	\$600,000
Less Standard Excess	-\$1,000
Total	\$599,000

We pay the two owner occupier Lot Owners a total amount of \$31,200 (\$15,600 each) for 'Temporary accommodation' calculated as:

Temporary accommodation (\$1,200 per week for 26 weeks)	\$31,200
--	----------

We pay the Lot Owner whose Lot was tenanted \$13,000 for 'Loss of rent' calculated as:

Weekly rent x 26 weeks	\$13,000
-------------------------------	----------

As Your claim is a Total Loss and We have paid You the 'Building and Common Contents' Sum Insured, Your Policy comes to an end and You do not get a refund of Premium. We will continue to cover You under the 'Cover for Liability', 'Cover for Office Bearer's liability', 'Cover for Voluntary Workers' and 'Cover for fidelity guarantee' sections until the earliest of:

- 12 months from the date We settle the Total Loss claim;
- the date You sell the Site;
- the date You commence any building work at the Site; or
- the date You obtain other insurance cover for the Site.

Claim example 4 – replacing Your electrical motor

The motor in Your air conditioner burns out. We assess that the motor cannot be repaired or replaced. You have purchased the 'Electrical motor burnout' optional benefit.

Building and Common Contents Sum Insured	\$600,000
Optional benefits	Electrical motor burnout
Standard Excess	\$1,000

We accept Your claim under the Policy. We choose to pay You directly for the loss of Your electrical motor.

We pay You \$9,000 in settlement of the claim calculated as:

Cost to replace air conditioner (as the motor cannot be repaired or replaced)	\$10,000
Less Standard Excess	-\$1,000
Total	\$9,000.00

Claim example 5 – liability claim at Your Property

A visitor falls over a loose tile in the common area of Your Property and severely injures their ankle. The visitor makes a claim against You in relation to the medical expenses from their injury. We accept Your claim under the Policy and arrange for lawyers to act on Your behalf in relation to the visitor's claim against You as the owner of Your Property. We or a court decide that You are liable to pay \$5,000 for the claim made against You by the visitor.

Building and Common Contents Sum Insured	\$500,000
Optional benefits	None
Standard Excess	\$500

We pay the visitor \$5,000. We also pay Our lawyers \$1,500 to defend the claim on Your behalf in the court proceedings. You do not need to pay any Excess as no Excess applies to claims under 'Cover for liability'.

**Claim example 6 –
claim for a Voluntary Worker**

A Voluntary Worker is injured in an Accident while carrying out their volunteer duties at Your Property and suffers total and permanent loss of sight in one eye as a result.

Building and Common Contents Sum Insured	\$500,000
Optional benefits	None
Standard Excess	\$1,000
Benefit applicable to Event 5 (total and permanent loss of sight in one eye, but not both eyes)	\$50,000

We accept Your claim under the Policy. We pay the Volunteer Worker \$49,000 being the applicable benefit for the Event less the Standard Excess of \$1,000.

**Claim example 7 –
claim for a Voluntary Worker**

A Voluntary Worker is injured in an Accident while carrying out their volunteer duties at Your Property and as a result suffers total and permanent loss of use of one hand and Partial Disablement, being unable to perform some of the duties of their usual occupation for 26 weeks. Prior to the Accident, their normal weekly earnings were \$400 per week.

Building and Common Contents Sum Insured	\$500,000
Optional benefits	None
Standard Excess	\$1,000
Benefit applicable to Event 4 (total and permanent loss of use of one hand or one foot, but not both)	\$100,000
Benefit applicable to Event 7 (Partial Disablement)	The Voluntary Worker’s average weekly earnings, up to \$500 per week, for up to 104 weeks

We accept Your claim under the Policy. We pay the Voluntary Worker \$109,400 in settlement of the claim calculated as:

Benefit for loss of the use of one hand	\$100,000
Weekly Benefit for Partial Disablement (\$400 for 26 weeks)	\$10,400
Less Standard Excess	-\$1,000
Total	\$109,400