

Great claims service

CGU Fundamentals Home Insurance may be for the budget conscious, but it is still supported by the same quality of service customers have come to expect from CGU.

You can contact our claims team at any time on 1300 306 497 (24 hours/7 days) to lodge a claim.

We will also provide assistance in emergency situations, and we can organise emergency repairs, temporary accommodation and arrange for trades people to attend your home if needed.



Why use an insurance adviser?

CGU + professional advice = the right insurance cover for your home and contents

At CGU, we are proud of the quality of our home insurance and the way it is delivered to you. We offer our insurance products through a network of insurance professionals who work with you to tailor a complete insurance solution using their extensive knowledge of our product offering.

That's why our insurance solutions deliver the cover you need for your home and contents while demonstrating real value.

CGU also has an extensive branch network nationwide which means we are capable of rapidly delivering an effective local response wherever and whenever a major event occurs.

With CGU, you know we will be there for you when you need us.

CGU can meet all your insurance needs

We have a full suite of insurance products, so speak to your insurance adviser today and let them build a complete insurance solution for all your insurance needs.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the insurance policy.

Fundamentals Home Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. You can obtain a Product Disclosure Statement (PDS) for the product from any office of CGU or at cgu.com.au. You should consider the PDS in deciding whether to buy or hold the product.

Contact details

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Tel (08) 8405 6300
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Ballarat
The Gordon
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Ballarat VIC 3350
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189 Grey Street
South Bank QLD 4101
Tel (07) 3135 1900
Fax (07) 3212 7898

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Level 5 188 Collins Street
Hobart TAS 7000
Tel (03) 6230 4748
Fax (03) 6230 4740

cgu.com.au

Melbourne
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Tel (03) 9601 8222
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Newcastle NSW 2300
Tel (02) 4935 7100
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West Perth WA 6005
Tel (08) 9254 3600
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Sydney
388 George Street
Sydney NSW 2000
Tel (02) 8224 4000
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This brochure is a general description of cover only. Full details are set out in the policy wording.

Need more information?

This brochure outlines some of the many great benefits of CGU Fundamentals home insurance. For specific information and for a quotation tailored to your needs, please contact your insurance adviser or contact your nearest CGU office.

Fundamentals

Home Insurance information



Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFSL 238291



INSURING
AUSTRALIANS
1851

The insurance you need, at the right price, with the service you expect: that's CGU Fundamentals.

Whether you're starting out or you're trying to find a home insurance cover that suits your budget, CGU understands you want a quality product and service – all at the right price.

That's why we've specially developed our CGU Fundamentals Home Insurance policy for budget-conscious customers who still want competitive cover.

Our home policies provide protection against fire, flood (for all new policies and renewals from 1 February 2012), earthquake, explosion, storm, rainwater, malicious damage, and more, as well as offering a great range of additional benefits.

So if you want to be sure you're covered for the basics and are looking for a cost-effective home insurance policy backed by the strength, security and service of one of Australia's leading general insurers, CGU's Fundamentals Home Insurance policy is the one for you.

CGU Fundamentals: it's the home insurance policy you've been waiting for!

Key features

Generous new-for-old contents replacement – when you make a claim, your contents will not be depreciated, regardless of their age.

Valuables included in contents up to \$1,000 per item and \$2,000 in total.

Burglary cover (forcible and violent entry only).

A great hassle-free claims service – you can lodge a claim with us at any time.

Why CGU is the right insurer for your home and contents

With CGU, you get the right insurance cover at the right price, tailored and delivered by insurance professionals and backed by the financial strength and security of a company that has been serving Australian communities for 160 years.

CGU understands what you need from your home and contents insurer, and works to deliver it to you in an easy-to-understand, trouble-free way.

That's why we are one of Australia's leading general insurers and today insure more than 500,000 homes in all parts of the country.

Superior claims service

We know that an insurance policy only goes to work for you when you need to make a claim, and that's why we ensure our claims service is second to none.

Our approach is to always pay valid claims as soon as we can, and to make the claims process easy, transparent, and as trouble-free as possible for you.

We work with you and your insurance adviser to ensure you get your property reinstated as quickly as we can following an incident.

Plus, not only can you lodge a claim with us at any time, we will help you in emergency situations by organising emergency repairs and temporary accommodation when you need it.

With CGU Fundamentals, you don't have to worry – you know your property is appropriately covered and that CGU is ready and waiting to help you out when you need us.



CGU: strength and security

- One of Australia's largest general insurers serving Australians since 1851.
- Australia's largest regional and rural insurer with a large network of local insurance professionals and an extensive regional presence.
- Part of Insurance Australia Group (IAG), Australasia's leading general insurance group and a top-50 company on the Australian Stock Exchange.

Fundamentals cover

Your CGU Fundamentals insurance policy provides protection against major events such as:

- Fire
- Flood (for all new policies and renewals from 1 February 2012)
- Explosion
- Impact
- Burglary (forcible and violent entry only)
- Water damage
- Storm damage
- Malicious damage

How does CGU keep the costs down?

CGU Fundamentals home insurance provides cover for the major events at the home. However, to keep the costs down, there are some restrictions to this cover, including:

- Your contents items are covered at the home only (\$1,000 limit applies if they are in open air at your home).
- You are covered for burglary, but only through forcible and violent entry.

- You are not covered for electrical motor burnout.
- Item limits apply to some contents items.

A full list of policy conditions and exclusions is in the CGU Fundamentals Home Insurance Product Disclosure Statement (PDS) and Policy.

Additional benefits

The CGU Fundamentals Home Insurance policy also delivers:

- Alternative accommodation for up to 12 months (up to 10 per cent of your buildings or contents sum insured) if you are unable to live in your home as a result of loss or damage covered by your policy. This is in addition to your sum insured.
- Cover for debris removal and rebuilding fees (up to 10 per cent of your buildings or contents sum insured) in addition to the sum insured.
- Replacement of keys and locks if keys are stolen from your home (up to \$1,000).
- Money and negotiable documents cover – up to \$500.
- Credit card misuse cover – up to \$1,000.
- Accidental breakage of glass.
- Office and surgery equipment are covered up to \$2,500.

Your valuable items are covered

Items such as jewellery, watches, collections of coins and medals, cameras, sporting gear and battery-operated electronic equipment are defined as 'valuable items'.

If you insure your contents, with CGU Fundamentals Home Insurance you get automatic cover for valuable items in your home up to \$1,000 per item, set or collection and \$2,000 in total.

Plus, generous liability cover

CGU's Fundamentals Home Insurance automatically includes liability cover of up to \$20 million. When you insure buildings, you are covered as owner or occupier of the buildings if another person sues you. When contents are insured, your personal liability is covered anywhere in Australia, and, if you are renting, your liability as occupier of the property is also covered.