

Home Contents and Specified Property Transit Insurance

Product disclosure statement and policy



*See inside front cover

Product Disclosure Statement

This Product Disclosure Statement (PDS) has been designed to help you get the most out of your policy and assist you in making an informed choice about your insurance requirements. The document sets out the significant features of the insurance policy including its benefits and risks and information about how the insurance premium is calculated.

The PDS also contains important information about costs, our dispute resolution procedure, your cooling off rights and other relevant information including rights, terms, conditions and obligations attaching to this product.

Use the contents pages and topic index to help find what you are looking for. Important tasks such as taking out insurance or making a claim are explained in easy to follow steps.

And we have included a glossary of words with a special meaning.

When you take out an insurance policy with us, the cover we agree to provide you is set out in your current schedule 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 in a safe place.

If you need more information about this PDS, please contact us or your insurance adviser.

Contents

About this Insurance	1
What this Policy Covers	
Cover for insured property	1
The Insured Transit	1
Delayed Unpacking	2
Cover Options	3
Storage during transit	3
What we will pay	3
Temporary Accommodation	3
Exclusions to Your Cover	
Exclusions	3
Other cover limitations	3
Your Responsibilities	
Your duty of disclosure	4
Your responsibilities when You are insured with Us	4
Your responsibilities when You are making a claim	4
If You do not meet Your responsibilities	5
Our Commitment to You	5
The General Insurance Code of Practice	5
Our guarantee	6
How to Take Out or Change Your Insurance	6
How to apply for insurance	6
How to change Your policy	6
How to cancel Your policy	6
Your premium	6
How to Make a Claim	7
How we settle a claim	7
GST notice	7
Financial Claims Scheme	8
How to Resolve a Complaint or Dispute	8
Glossary of Words with a Special Meaning	8
Index	9
Contact details	back cover

About this Insurance

This Home Contents and Specified Property Transit Policy covers loss of or damage to your home contents which occurs during a domestic removal and to other property which occurs during a transit declared to us.

Two types of cover are available – Cover A (accidental damage) and Cover B (listed events). If you move the property yourself then only Cover B is available. Cover B also always applies to any living plant and to any motor vehicle, motorcycles and boats (unless they have been inspected by an independent party prior to transit and details of any pre-existing damage recorded).

You can add cover for a period of storage associated with the relocation.

The property will be covered up to the sum insured shown in the Schedule.

We also provide cover for necessary temporary accommodation if your home contents are lost or damaged during the relocation and as a result you are unable to live in your new home until replacement home contents arrive.

For Exclusions to this Cover, see page 3.

What this Policy Covers

Cover for insured property

We will cover Insured Property during the Insured Transit as shown in the Schedule.

We do not insure the following items:

- Cash, credit cards, bank notes, jewellery, watches, precious gems or metals, bullion, stamp or coin or other collections or any documents of value including tickets, deeds or securities
- Unset precious/semi-precious stones, plants and trees growing outdoors (unless they are growing in pots or tubs), animals (including birds and fish) or aircraft (other than model or toy aircraft).

Note: Artwork and antiques are insured for their value as per independent art dealer valuation. You will need to provide proof of value for such items in the event of a claim – see How We Settle A Claim on page 7.

Property other than Home Contents is not insured unless You have specifically declared the property to Us and We have agreed to insure it.

If You require Cover A to apply to a movement of a motor vehicle, motorcycle or boat, You will have to provide Us with a pre-movement inspection report recording the condition and current market value if requested by Us.

Note: Motor vehicles, motorcycles and boats are insured for their current market value rather than the new replacement value – see 'How We settle a claim' on page 7.

The insured transit

The commencement and termination of the period of cover depends on what the Insured Property is and whether You use a Professional Carrier to move the property or move it Yourself.

Home contents and property other than motor vehicles, motorcycles and trailered boats

If a Professional Carrier moves the property:

- Cover commences when each item of property is first moved by the Professional Carrier for the purpose of being packed
- Cover continues during the Insured Transit and any Incidental Storage period and any Self-Nominated Storage period shown in the Schedule
- Cover ceases when the property is last moved by the Professional Carrier at the Destination.

If You move the property Yourself or do not use a Professional Carrier to move the property:

- Cover commences only when the property is loaded onto the conveyance and ceases upon commencement of unloading from the conveyance.

Motor vehicles, motorcycles and trailered boats

If a Professional Carrier moves the motor vehicle, motorcycle or trailered boat:

- Cover commences when the motor vehicle, motorcycle or trailered boat is first moved within 200 metres of the conveying vehicle for the purpose of immediately loading it onto the conveying vehicle for transit
- Cover ceases when the motor vehicle, motorcycle or trailered boat is last moved at the Destination in connection with the transit but within 200 metres of the conveying vehicle.

If You move the motor vehicle, motorcycle or trailered boat Yourself or do not use a Professional Carrier to move it:

- Cover commences when the wheels/tracks are driven onto the loading ramps of the conveying vehicle from the ground or loading dock adjacent to the conveying vehicle
- Cover ceases when the motor vehicle, motorcycle or trailered boat is on the ground adjacent to the conveying vehicle immediately after unloading.

Delayed unpacking

We will pay for loss of or damage to Home Contents which occurs during the Insured Transit and which is discovered when the Home Contents are unpacked, provided:

- You unpacked the Home Contents and discovered the damage within 30 days of the end of the Period of Insurance; **and**
- Any package showing any sign of damage, wetting or staining at the time of delivery at the Destination is opened immediately.

Cover options

There are two choices of cover available if You use a Professional Carrier to move the Insured Property and You should ensure that You select the option that suits Your requirements.

The cover You have selected is shown in the Schedule and is one of the following:

Cover A

Accidental loss of or damage to the Insured Property however caused except where such loss or damage is excluded in the section headed "Exclusions to Your Cover" on page 3.

Or

Cover B

Loss of or damage to the Insured Property directly caused by any of the following events:

- Fire, hail, explosion, lightning or flood
- Collision of the conveyance carrying the Insured Property with an external object
- Collision of the Insured Property while on a land conveyance carrying it with something not on or part of that conveyance
- Overturning, jackknifing or derailment of the land conveyance carrying the Insured Property

- Grounding, sinking, capsizing of any vessel carrying the Insured Property
- Crashing or forced landing of any aircraft carrying the Insured Property
- Discharge of the Insured Property at a port of distress
- Jettisoning of the Insured Property from a vessel.

General average sacrifice or contribution including any salvage charges which may apply where the Insured Property is being carried by sea.

If you move the Insured Property Yourself only Cover B is available.

Living plants are covered only where loss or damage occurs as a result of an insured event referred to in Cover B regardless of the Cover option selected.

Motor vehicles, motorcycles and boats are only covered where loss or damage occurs as a result of an insured event referred to in Cover B regardless of the Cover option selected unless You have provided Us with an independent pre-movement survey and valuation recording the condition and current market value.

If You make a claim, You will need to pay any excesses that apply. You will only need to pay this amount once.

Regardless of the option You select, the cover We provide is subject to exclusions. For exclusions to this cover, see page 3.

There are also things that You must do in order for Your insurance cover to apply (for example, You must pay the premium) and things You need to do in the event of a claim which are detailed on page 7 under the heading "How to Make a Claim".

Storage during transit

Where a Professional Carrier temporarily holds the Insured Property in store during transit but not at Your request, this is known as incidental storage and the Insured Property is insured during that type of storage automatically without the need to inform Us.

Where You decide to store the Insured Property for a period for Your own purposes, this is known as self-nominated storage and the Insured Property is not insured during that type of storage unless You have informed Us and We have agreed to cover it. If You have this cover it will be shown in the Schedule.

What we will pay

We will cover the Insured Property up to the sum insured shown in the Schedule.

The Insured Property (other than motor vehicles, motorcycles and boats) is insured for its full replacement value regardless of age, but limited to the sum insured shown in the Schedule. You should ensure that the sum insured represents the full replacement value of the Insured Property.

Motor vehicles, motorcycles and boats are insured for their current market value.

The way in which We calculate the amount We will pay for loss or damage is shown on page 7 (How We settle a claim).

Details of how GST can affect Your claims payment are set out in the General Conditions under the heading 'GST notice' on page 7.

Temporary accommodation

Regardless of the cover option selected by You, if Home Contents have not been delivered to the Destination by the intended delivery date because of loss of or damage to the Home Contents that is covered by the policy and as a result You have to obtain temporary accommodation We will contribute to the reasonable cost of such temporary accommodation.

Our contribution will be limited to \$250 per day and for a maximum period of 30 days. This payment will be addition to the sum insured shown in the Schedule.

Exclusions to Your Cover

Any cover We provide is subject to the following exclusions.

We do not cover loss or damage directly or indirectly caused by or contributed to by or arising from any of the following:

- Delay, except in respect of Temporary accommodation (see above for a description of the cover We provide for Temporary accommodation)
- Ordinary wear and tear or inherent vice
- Mould, moths, insects, rats or other vermin
- Electrical, mechanical or electronic breakdown or malfunction including failure to recognize, interpret or process any data or to function correctly as a result of such failure unless there is visible external evidence of physical damage to the item that is covered by the policy
- Loss of data from any computer hardware or software
- Your misconduct or loss or damage intentionally caused by You or any person acting with Your express or implied consent
- Loss of use of Your property or any other form of consequential loss
- Reduction in the value of antiques, paintings or works of art because of repairs (Artwork or antiques are insured for their current value as per independent dealer valuation – see 'How We settle a claim' on page 7)
- Legal seizure of Your property.

We do not cover loss or damage which has not occurred during the Insured Transit and any Incidental Storage period or Self-Nominated Storage period, for example, pre-existing damage or damage occurring after the Insured Property has been unpacked at the Destination.

Additionally, the following six exclusions apply regardless of any other cause or event contributing concurrently or in any other sequence to the loss or damage:

- Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component
- Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter, except radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- Any actual or alleged liability whatsoever for any claim or claim in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of asbestos
- Any chemical, biological, bio-chemical or electromagnetic weapon.

This Policy also excludes any loss, damage, destruction, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in conjunction with any action taken in controlling, preventing, suppressing, retaliating against, responding to or in any way relating to the above exclusions.

Sanctions exclusion clause – this clause shall be Paramount

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Australia

Other cover limitations (applicable to both cover options)

Terrorism

This Policy covers loss of or damage to the Insured Property caused by terrorism but only when the Insured Property is in transit or during any Incidental Storage or Self-Nominated Storage period.

For the purposes of this insurance, 'terrorism' means any act(s) of any person(s) or organisations(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means
- Putting the public or any section of the public in fear, in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

'Terrorism' shall also include steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, anticipated, threatened, suspected or perceived terrorism.

Pairs and sets clause

Where any item is part of a pair or set, the insurance will only pay for the part of the pair or set which is lost, destroyed or damaged even if it cannot be replaced with a matching item. The amount payable shall not exceed the proportionate part of the replacement value of the set which is lost, damaged or destroyed.

Your Responsibilities

Your duty of disclosure

When You take out, renew, or change or vary a policy, or when You make a claim, You have a duty to answer Our questions truthfully and provide Us with any information that could affect Our decision to insure You or the terms on which We will insure You.

This is called Your 'duty of disclosure'.

If you do not comply with your duty of disclosure

If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the policy in respect of a claim, or We may cancel the policy, or do both.

If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.

What you must tell us when you apply to take out this policy

when applying to take out insurance We will ask You certain questions. When answering these questions, You must be honest, and You have a duty under the Insurance Contracts Act 1984 to tell Us anything:

- Known to You, **and**
- Which a reasonable person in the circumstances would include in answer to any question.

We will use Your answers to help Us decide whether to insure You and anyone else under this policy, and on what terms.

Who you are answering the questions for

It is important that You understand You are answering the questions in this way on behalf of Yourself and anyone else that You want to be covered by the policy.

If you do not answer our questions in this way

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel the policy, or do both. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the policy as never being in place.

Renewal, variation, reinstatement or extension of your policy

When Your policy is renewed, varied, reinstated or extended You have a duty, under the Insurance Contracts Act 1984, to tell Us anything that You:

- Know, **or**
- Could reasonably be expected to know, and is relevant to Our decision whether to accept the risk of insurance and, if so, on what terms
- Your duty does not require disclosure of anything that
- Diminishes the risk to be undertaken by Us
- Is of common knowledge We know or, in the ordinary course of business, ought to know, **or**
- Is a matter that We indicate Your duty has been waived by Us.

Your responsibilities when you are insured with us

in addition to Your duty of disclosure, there are other responsibilities that You must meet when You are insured with Us.

Should there be any change in circumstances or any change in the nature of the risks which are the basis of the contract, You must advise Us immediately and in writing. We will only be liable (to the extent of Our legal entitlement) under this Policy if We have agreed in writing to the change.

You must tell Us as soon as possible of any changes to:

- The method of transporting or packing the Home Contents and Personal Property
- The place of storage, pick up or destination addresses
- The people who are insured under this policy

If You tell Us about any of these things, **We may:**

- Alter the terms and conditions of Your policy; **or**
- Charge You an additional premium; **or**
- Cancel Your Policy

In addition, **You must also:**

- Be truthful and frank in any statement You make in connection with Your policy
- Pay Your premium
- Take reasonable precautions to avoid a claim being made
- Obey all laws and make sure anyone acting on Your behalf obeys all laws
- Follow the conditions of this policy
- Not make a fraudulent claim under this insurance policy or any other policy.

Your responsibilities when you are making a claim

When You make a claim You must meet a number of responsibilities.

You must:

- Be truthful and frank in any statement You make in connection with a claim
- Take safe and reasonable steps to prevent any further loss, damage or liability occurring
- Inform the Police as soon as possible if Your home contents or personal property suffer loss or damage as a result of theft or attempted theft, vandalism or a malicious act
- Keep all damaged items so We can inspect them if required
- Give Us any information or assistance We require to investigate and process Your claim
- Not pay or promise to pay for a claim, or admit responsibility for a claim
- Not repair or replace any damaged item without Our consent.

In addition, You also give Us Your rights to claim from anyone else.

If You have a right to claim from anyone else for any loss or damage covered by Us, You give Us Your rights to make that claim, to conduct, defend or settle any legal action and to act in Your name. You must not do anything which prevents Us from doing this and You must give Us all the information and cooperation that We require.

If you do not meet your responsibilities

If You do not meet Your responsibilities, We may refuse or reduce a claim, cancel Your policy, or do both. If We cancel Your policy We will advise You in writing.

Our Commitment to You

How we handle your personal information

We are committed to handling Your personal information in accordance with the Privacy Act.

We need to collect, use and disclose Your personal information in order to consider Your application and to provide the cover You have chosen.

You can choose not to give Us some or all of Your personal information, but this may affect Our ability to provide You with cover.

When you provide your personal information to us

You acknowledge and consent to Us collecting and using Your information to:

- Consider Your insurance application and any subsequent application for insurance
- Underwrite and price any policy issued by us or our related entities
- Calculate and offer discounts
- Issue You with a policy
- Administer the policy, **and**
- Investigate, assess and pay any claim made by or against You.

For these purposes, You acknowledge and consent to Us collecting Your personal information from, and disclosing it on a confidential basis to Your intermediary or the third party who You have been dealing with in respect to this insurance policy and who referred You to Us, other insurers, Our related entities, insurance reference bureaus, law enforcement agencies, investigators and recovery agents, lawyers, any credit provider that has security over Your property, assessors, repairers, suppliers retained by Us to supply goods and services, advisers, and/or the agent of any of these.

The intermediary is a company or individual through which You purchased this insurance, or the company named on the inside front cover of this booklet.

When you provide personal information to us about another person

you must be authorised to do so, and You must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- Who We are
- How We use and disclose their information, **and**
- That they can gain access to that information.

Privacy of your personal information – for marketing purposes

In order to enhance its relationship with You, Your intermediary may use Your personal information that You have provided Us to offer You other products and services, which may be of benefit to You.

When you provide your personal information to us for marketing purposes

You acknowledge and consent to Your personal information being used on a confidential basis by Us or Your intermediary to contact You by mail, phone, or email to provide You information on offers, products and services or for planning, market research and product development.

In using Your personal information for these marketing purposes, We and Your intermediary may use and disclose Your personal information to offer You Our or Your intermediary's products and services directly, or to any other organisation to carry out the above marketing purposes on Our or Your intermediary's behalf. **However:**

- CGU Insurance Ltd (CGU Insurance) and Your intermediary will not use Your information in this way if You have already told CGU Insurance or Your intermediary not to
- You must inform CGU Insurance or Your intermediary if You do not want Your personal information disclosed or used for these marketing purposes.

The General Insurance Code of Practice

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 promote better, more informed relations between insurers and their customers
- To improve consumer confidence in the general insurance industry
- To provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, **and**
- To commit insurers and the professionals they rely upon to higher standards of customer service.

Our commitment to you

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.

Cooling off period

We will refund all premium paid for cover under the insurance policy if You request cancellation of the insurance policy within 21 days of its commencement and the transit insured has not already been completed. To do this, You must advise Us in writing and return the schedule to Your nearest CGU Insurance office. You will receive a full refund of the premium paid provided nothing has occurred for which a claim is payable under the policy.

Our guarantee

Our Guarantee assures You of quality insurance and service at all times.

Fair dealing guarantee

We will meet any claims covered by Your policy fairly and promptly.

Money back guarantee

If You change Your mind, We provide a cooling-off period which lets You cancel Your policy within 21 days with a full refund of Your premium. However, Your cooling-off period no longer applies if You make a claim within this time.

Service guarantee

We will provide You with the highest standard of service.

Repair guarantee

If repairs We have authorised are faulty, and We have agreed they are faulty, We will arrange to have them fixed at no cost to You.

However, You must allow Us to inspect the item before any faulty repairs are fixed.

This guarantee is for the life of the item whilst it is owned by You. This guarantee is in addition to any statutory rights and warranties that You may be entitled to.

Wear and tear is not covered by this guarantee.

How to Take Out or Change Your Insurance

How to apply for insurance

- If You are taking out a policy with Us for the first time, contact Us or Your insurance adviser. You can also send correspondence to GPO Box 9902, in Your capital city
- If We agree to insure You, We will send You a schedule setting out the details of Your policy
- Pay Your premium
- When We accept Your application and You have paid the premium We will provide You with a policy schedule. This becomes part of Your policy and is Your proof of the cover provided.

How to change your policy

- Contact us or your insurance adviser to change or vary Your policy
- You will be sent an Endorsement schedule that includes any changes or variations You have requested and We have agreed to, and any Special Conditions We may have applied to that agreement
- Check the changes
- Pay Your premium
- If it has increased We will tell You if Your premium has increased
- We must receive Your additional payment within one month.

How to cancel your policy

If You want to cancel Your policy, contact Us or Your insurance adviser.

We may need Your request in writing. If You cancel Your policy before it ends, We will refund an amount for the unused premium.

Your premium

How we calculate your premium

We will base Your premium on the type of cover You have chosen, Your sum insured, the Excess, the method used to move and pack Your Home Contents or specified property, location of any Incidental or Self Nominated Storage involved in the move, Your previous insurance and claims history, and any Special Conditions that We have applied.

Premiums are also subject to Commonwealth and State taxes and/or charges. These include the Goods and Services Tax and stamp duty.

Your premium, including any taxes and charges, will be listed on Your schedule.

How to pay your premium

You can pay Your premium in one lump sum by cash, cheque or credit card.

We may cancel Your policy if:

- You do not pay Your premium, **or**
- Your cheque or credit card is dishonoured by Your financial institution.

How to Make a Claim

If You notice any of Your property to be missing or damaged either on delivery or within the period set out at 'Delayed unpacking' at page 2 or shortly afterwards, You must immediately:

- Take whatever steps are necessary to prevent further loss or damage
- Inform the Police as soon as possible if Insured Property is lost or damaged as a result of theft or attempted theft, vandalism or a malicious act
- Advise the Professional Carrier who moved the Insured Property
- Contact Your insurance adviser or Our nearest office. A claim form will be sent to You to complete and return
- Do not authorize repairs to or replacement of the Insured Property without approval from Us.

We will contact You and advise what to do next. You may be asked to provide documents such as repair/ replacement quotations and shipping documents. When You have completed the claim form, answered Our questions and supplied the requested documents We decide the best way to handle the claim, which may be to:

- Appoint a surveyor/assessor who will contact You
- Repair the damage
- Replace the lost/damaged item
- Pay You a sum of money

You need to make Your claim as soon as possible. Any delays may:

- Reduce the amount that We pay, **or**
- Prevent Us from paying a claim.

We will give You immediate advice and assistance with Your claim, 24 hours a day, 7 days a week.

We will ask You a range of questions to help Us assess Your claim.

We may:

- Ask You to provide Us with proof of ownership
- Need to inspect damaged items
- Need quotations from a repairer.

How we settle a claim

Insured Property is insured for its full replacement value regardless of age, except for:

- Motor vehicles, motorcycles and boats which are insured for their current market value
- Antiques, paintings & pictures which are insured for the value as ascertained by an independent art or antiques dealer,

but always limited to the sum insured stated in the policy schedule,

We will, at Our option:

- Repair damaged goods, **or**
- Replace damaged or lost goods with the closest equivalent new goods, **or**
- Pay You the cost of repair and replacement.

Details of how GST can affect Your claims payment are set out in the following "GST notice".

GST notice

This Policy has a GST provision in relation to the premium and any payment by Us to You for claims. It may have an impact on how You determine the amount of insurance You need. Please read it carefully. Seek professional advice if You have any queries about GST and Your insurance.

Sums insured

All monetary limits in this Policy may be increased for GST in some circumstances (see below).

Claim settlements – where we agree to pay

When We calculate the amount We will pay You, We will have regard to the following:

- Where You are liable to pay an amount for GST in respect of an acquisition relevant to Your claim (such as services to repair a damaged item insured under the policy) We will pay for the GST amount.

We will pay the GST amount in addition to the sums insured or other limits shown in the policy or in the schedule.

If Your sum insured/ limit of liability is not sufficient to cover Your loss, We will only pay the GST amount that relates to Our settlement of Your claim.

We will reduce the GST amount We pay for by the amount of any input tax credits to which You are or would be entitled.

- Where We make a payment under this Policy as compensation instead of payment for a relevant acquisition, We will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.

Disclosure - input tax credit entitlement

If You register or are registered for GST, You are required to tell Us Your entitlement to an input tax credit on Your premium. If You fail to disclose or understate Your entitlement, You may be liable for GST on a claim We may pay. This policy does not cover You for this GST liability, or for any fine, penalty or charge for which You may be liable.

What you must pay if you make a claim - excess

'Excess' means the amount You must contribute to any claim You make under this Policy. For most claims You make on this Policy, You will have to pay the excess which is shown on Your Policy Schedule or, unless specifically mentioned in Your current policy schedule, an excess mentioned in this policy.

You must pay any excess to Us, or to the supplier or repairer – We will tell You who to pay the excess to.

If We choose to pay You, We may deduct the amount of excess from the amount We settle Your claim for.

When you must pay your excess

You must pay the amount of the excess for each claim unless We say so.

When you do not have to pay an excess

No Excess applies where loss or damage occurs as a result of an event insured under Cover B regardless of the Cover option selected.

Financial claims scheme

You may be entitled to payment under the financial claims scheme in the event that CGU Insurance Ltd becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

How to Resolve a Complaint or Dispute

1. Talk to us first

If you have a complaint, the first thing You or Your insurance adviser should do is speak to a staff member in the area concerned. If Your complaint relates specifically to a claim, speak with the claims officer managing Your claim.

If the staff member or claims officer are unable to resolve the matter for You, You or Your insurance adviser may speak to a manager. If You are not satisfied with the decision, You can go to step 2.

2. Seek a review

If the matter is still not resolved, the manager will refer You or Your insurance adviser to the relevant internal dispute resolution area who will conduct a review of Your dispute.

If You are still not satisfied with the decision, You can go to step 3.

3. Seek an external review

You are entitled to seek an external review of the decision. The dispute resolution area will provide You or Your insurance adviser with information about the options available to You, such as referring You to the external dispute resolution scheme administered by the Financial Ombudsman Service (FOS).

You will not be able to have Your dispute resolved by the FOS if You are not eligible under the FOS's Terms of Reference.

Further information about the complaint or dispute resolution procedures is available by contacting Us.

Glossary of Words with a Special Meaning

In this Policy there are words which have special meanings. These words are listed below.

Boat means any pleasurecraft, personal watercraft, canoe, kayak, dinghy or rowing scull.

Computer Hardware and Software includes but is not limited to any or any combination or part of data, computer hardware, operating system, application, software and computer chip including microprocessor chip or embedded control logic and irrespective of by whom it is owned or operated.

Destination means the final place to which the Insured Property is to be delivered.

Domestic Removal means the transit or movement of Home Contents between two or more specified situations. See also Relocation.

Endorsement Schedule means a document that includes any information from the existing schedule that has not changed or varied, and confirms any alteration to the coverage, terms and conditions of Your policy.

Excess means the amount You pay when You make a claim on Your policy.

The amount and type of excess that may apply to Your policy is shown on Your current schedule and in this PDS.

We will reduce the amount We pay You for Your claim by the excess.

Family includes Your spouse or partner, Your (or Your spouse's) children, Your parents or other relatives, provided these live permanently with You.

Home Contents means household goods and personal effects belonging to You or a member of Your Family excluding:

- Cash, credit cards, bank notes, jewellery, watches, precious gems or metals, bullion, stamp or coin or other collections or any documents of value including tickets, deeds or securities; **and**
- Unset precious/semi-precious stones, plants and trees growing outdoors (unless they are growing in pots or tubs), animals (including birds and fish) or aircraft (other than model or toy aircraft).

Insured Property means:

- Home Contents; **and**
- Any property that You have declared to Us and We have agreed to insure as shown in the Schedule.

Incidental Storage. Where a Professional Carrier temporarily holds Insured Property in store during transit not at Your request, this is known as incidental storage and the Insured Property is insured during this type of storage period automatically.

Insured Transit means the transit specified in the Schedule.

Period of Insurance means the length of time between the start date and end date of Your policy, as shown in the Schedule.

Policy means the contract between You and Us which provides You with insurance cover in exchange for a premium. Your policy is made up of the following documents this Product Disclosure Statement and policy booklet (PDS) and any supplementary PDS, plus:

- The Schedule, **and**
- Any endorsement schedule that We issue in writing.

Premium means the total amount You pay for Your insurance that includes applicable government taxes such as GST, and any duties or charges payable by You. It is shown on Your current schedule. You can pay Your premium annually in one lump sum or by instalments.

Professional Carrier means a logistics operator specialising in the movement of goods with whom You have contracted to move the Insured Property.

In relation to Home Contents only, a general freight transporter or freight forwarder not specialising in providing domestic relocation services is not deemed to be a Professional Carrier.

Relocation means the transit or movement of Home Contents or other property between two or more specified situations.

Schedule means the document We give You which sets out the details of Your insurance cover. Your schedule may be called a policy, renewal or endorsement schedule.

The information includes the places between which the Insured Property is being moved, the sum insured in respect of the Insured Property that You have selected, storage cover if it has been selected and the Excess and Premium payable. It forms part of the Policy and should be read in conjunction with this Product Disclosure Statement and Policy Wording.

Self-Nominated Storage.

If, at Your request, the Insured Property is stored for any self-nominated period(s) it is not insured during such self-nominated storage period unless shown in the Schedule.

Special Conditions means exclusions, restrictions or extensions to cover that are imposed on specific matters or people.

Supplementary Product Disclosure Statement (SPDS) means a separate document that updates, corrects or adds to the information contained in this PDS.

We, Us and Our means CGU Insurance Limited. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services Licence Number is 238291. In this policy the insurer is called 'We', 'Us' or 'Our'.

You, Your or The Named Insured(s) means the person or persons/company named on the Schedule.

Index

A

Antiques, 1, 3, 7
Applying for insurance, 6

B

Boats, 1, 2, 7

C

Cancellation, 6
Changing Your policy, 6
Claims responsibility, N/A
Complaints, 5
Computer software/data, N/A
Computer technology, N/A
Consequential loss, 3
Cooling Off Period, 6

D

Depreciation, N/A
Delayed unpacking, 2, 7
Dispute, 8
Duty of disclosure, 4

E

Endorsement schedule, 6
Excess, 6, 7, 8, 9
Explosion, 2
Exclusions, 1, 2, 3, 9

F

Fair dealing, 6, 9
Financial claims scheme, 8, 9
Fire, 2, 9
Flood, 2
Fraud, N/A

G

General average sacrifice or contribution, 2
General Insurance Code of Practice, 5
GST, 2, 7, 9

H

Hail, 2
Home Contents, 1, 2, 3, 4, 6, 8, 9

I

Insured transit, 1, 2, 3, 8
Incidental Storage, 1, 2, 3, 8, 9
Independent dealer valuation, N/A
Insured property, 1, 2, 3, 7, 8, 9
Insurance Ombudsman Service, N/A
Input tax credit entitlement, 7

L

Lighting, N/A
Live Plants/Living plants, 2

M

Money back guarantee, 6
Motor Vehicles, 1, 2, 7
Motor Bikes/Motorcycle, 1, 2

N

Nuclear exclusion, 9

P

Pairs and Sets, 3
Period of insurance, 8
Pictures, 7
Plants, 1, 2, 8
Policy, 1, 3, 4, 5, 6, 7, 8
Pre-movement inspection report, 1
Premium, 2, 4, 6, 7, 8, 9
Professional Carrier, 1, 2, 7, 8
Privacy, 5

R

Reduction in value due repairs, N/A
Relocation, 1, 8, 9
Reinstatement, 4
Radioactive contamination, N/A
Repair guarantee, 6

S

Sanctions Exclusion Clause, 3
Schedule, 1, 2, 3, 6, 7, 8, 9
Self-Nominated Storage, 1, 2, 3, 9
Service Guarantee, 6
Supplementary product disclosure statement, 9

T

Temporary Accommodation, 1, 3
Terrorism, 3

V

Vermin, 3

W

Wear and tear, 3, 6

Y

Your responsibilities, 4, 5

Notes

This booklet contains information about CGU's insurance products and services. The information was current at the date of preparation. More information about CGU's products and services, and up-to-date information may be available by calling 13 15 32 or visiting cgu.com.au.

We will also give You a free paper copy of any updates if You request them. If it becomes necessary, We will issue a supplementary or replacement PDS. © 2006

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