

# Home

Insurance information



INSURING  
AUSTRALIANS  
SINCE  
1851

CGU's home insurance policy is designed to fully meet your home and contents insurance needs, whether you are a family, a working couple, single, a retiree or just starting out in your first home or flat.

Plus, when you insure with CGU, you know you will get the quality and service you expect from one of Australia's leading general insurance companies.

CGU's home insurance offers real choice and a solution you can rely on. You choose the cover you need, and we provide it to you in a competitive, easy-to-understand and comprehensive way.

We offer two types of cover – the fantastic protection of our Accidental Damage cover, which protects your property from a large range of incidents and for any accidental loss or damage, and our Listed Events cover, which protects against a wide range of specified events.

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

At CGU, we believe our home insurance policy offers the most favourable and practical home insurance cover available in Australia today.

## Key features

**Choose between two types of cover – CGU's extensive Accidental Damage cover or our specified Listed Events cover.**

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

**Large range of additional benefits, including electronic equipment (excluding battery-powered items) up to \$20,000 per item and up to \$5,000 if your credit or bank cards are stolen and misused.**

**A great hassle-free claims service – you can lodge a claim with us 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 Home Insurance, 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.

## Accidental Damage or Listed Events?

### Accidental Damage

CGU's Accidental Damage cover is our speciality home and contents insurance offer. It provides cover for a greater range of events than our Listed Events policy and covers your property for any accidental loss or damage.

CGU Accidental Damage is the cover you need when you don't want to worry about your home and contents.

### Listed Events

CGU's Listed Events Home Insurance provides value-for-money cover for each of the events detailed in your policy.

Not only does it protect you from a wide range of weather events – including flood (for all new policies and renewals from 1 February 2012) and fire – but will also cover you if a vehicle runs into your home. It comes with a range of great additional benefits too.

## Generous new-for-old replacement

With CGU Home insurance, your contents will not be depreciated when you make a claim, regardless of their age. That means that if your lounge suite is damaged by fire, we will replace it or pay you the value of a new one. It's that simple.

## Automatic flood cover

From 1 February 2012, all CGU home insurance policies will automatically include cover for flood. If you are an existing CGU home insurance policyholder and want to add flood cover to your home policy before your next renewal date, please speak with your insurance adviser to arrange it.

## Worldwide liability cover

With CGU, you are covered if you are found to be legally responsible for loss or damage to someone else's property or death or bodily injury to other people. This cover is provided throughout Australia for 365 days a year – and anywhere in the world for up to 90 consecutive days.

## Great claims service

You can contact CGU on 1300 306 497 to lodge a claim at any time. When you do, you will find our claims service is transparent, simple and helpful. Plus, our claims team will also arrange emergency repairs for you and provide temporary accommodation should you need it.

At CGU, we know our reputation rides on the way we manage claims – that's why we go out of our way to make our claims services as effective and hassle-free for you as we can. We treat you like we would like to be treated.



## Some of the great special benefits with CGU home insurance

- Valuable items covered under contents (automatic \$2,500 per item, pair, set, collection or system of contents items, up to \$7,500 in total or 20 per cent of the contents sum insured, whichever is higher with Accidental Damage. The same per item to \$5,000 in total or 20 per cent of the contents sum insured, whichever is higher with Listed Events). Valuable items can be covered up to any amount if specified.
- Electronic equipment such as computers (but not battery powered) to \$20,000 per item, pair, set, collection or system of contents items.
- Unlimited cover to replace keys and repair and re-code locks and barrels under Accidental Damage. Up to \$1,000 for this benefit under Listed Events.
- Office and surgery equipment up to \$10,000.
- Painting, tapestries and other works of art up to \$20,000 per item.
- Cover if a motor burns out or fuses in domestic appliances less than 15 years old when contents are insured.
- Alternative accommodation following a loss for up to 12 months, up to 10 per cent of the building or contents sum insured.

- Cover for your contents for loss or damage whilst in a commercial storage facility (you must tell us before you put them in storage and we must agree to cover them).
- Goods you use for earning your income in your building, up to \$5,000 at your home.
- Up to \$5,000 for credit cards or financial transaction cards which are stolen and misused under Listed Events. Under Accidental Damage, we also provide cover if your credit cards or financial transaction cards are lost.
- Unlimited cover under Accidental Damage for food spoilage should a freezer break down. We offer up to \$500 for this benefit under Listed Events.
- Guests' or visitors' contents that suffer loss or damage whilst in your home are covered up to \$5,000.
- Money and negotiable documents covered up to \$1,250 under Accidental Damage, and up to \$750 under Listed Events.
- Payment of accountant's fees when audited by the Federal Commissioner of Taxation, up to \$5,000.
- Cover for storm or wind damage to gates and fences which are made of timber and are 15 years old or less.
- Vet expenses if your pet is injured in a road accident up to \$500.
- Cover up to \$5,000 for watercraft less than four metres long not powered by a motor, or is powered by a motor less than 10hp.



## 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 range.

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 any of these insurance policies, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for the relevant insurance policy.

Accidental Damage Home Insurance and Listed Events Home Insurance are issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. You can get a Product Disclosure Statement (PDS) for the products from any office of CGU or at [cgu.com.au](http://cgu.com.au). You should consider the PDS in deciding whether to buy or hold the products.

## Contact details

### Adelaide

80 Flinders Street  
Adelaide SA 5000  
t (08) 8405 6300  
f (08) 8405 6444

### Ballarat

The Gordon  
1-3 Bath Lane  
Ballarat VIC 3350  
t (03) 5329 4100  
f (03) 5329 4194

### Brisbane

189 Grey Street  
South Bank QLD 4101  
t (07) 3135 1900  
f (07) 3212 7898

### Hobart

Level 5 188 Collins Street  
Hobart TAS 7000  
t (03) 6230 4748  
f (03) 6230 4740

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### Melbourne

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Melbourne VIC 3000  
t (03) 9601 8222  
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### Newcastle

3rd Floor The Metro  
Cnr Scott & Watt Streets  
Newcastle NSW 2300  
t (02) 4935 7100  
f (02) 4935 7110

### Perth

46 Colin Street  
West Perth WA 6005  
t (08) 9254 3600  
f (08) 9254 3601

### Sydney

388 George Street  
Sydney NSW 2000  
t (02) 8224 4000  
f (02) 8224 4025

This brochure is a general description of cover only.  
Full details are set out in the policy wording.

## Need more information?

This brochure outlines how CGU's Home Insurance can work for you. For specific information and for a quotation tailored to your needs, please contact your insurance adviser.



Insurer  
**CGU Insurance Limited**  
ABN 27 004 478 371  
AFSL 238291