

# KEY FACTS ABOUT THIS COUNTRYPAK CONTENTS POLICY

**Countrypak (combined Listed Events and Accidental Damage, distributed by Resilium Authorised Representatives)**

Prepared on: 19th November 2014



**THIS IS NOT AN INSURANCE CONTRACT**

## STEP 1 Understanding the Facts Sheet

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

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

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

Event/Cover	Yes/No Optional	Some examples of conditions, exclusions and limits that apply to events/covers (see PDS and other relevant policy documentation for details of others.)*
Fire and Explosion	Yes	Covered for fire and explosion. Not covered for loss or damage caused by a bushfire or grassfire within 48 hours of the start of your policy. Exceptions apply.
Flood	No	Flood cover is excluded under this policy.
Storm	Yes	We call this Storm, Rainwater or Wind: Not covered for loss or damage caused by named cyclone within 48 hours of the start of this policy. Exceptions apply.
Accidental breakage	Yes	Listed Events; Covered for accidental breakage of glass in furniture: not covered if it is part of a television screen or computer screen monitor. Accidental Damage; contents are covered for accidental loss and damage, including TV and computer screens.
Earthquake	Yes	We call this Earthquake or Tsunami: Landslide or subsidence must have occurred within 72 hours of earthquake.
Lightning	Yes	We call this: Lightning or Thunderbolt: We will cover your contents for loss or damage as a result of lightning or thunderbolt.
Theft and Burglary	Yes	Covered for Burglary or Break-in, attempted burglary or break in, Theft or Attempted Theft. Theft by a tenant only covered if the Rent Default and Tenant Damage extension is taken.
Actions of the sea	No	Covered for Tsunami, not covered for storm surge, tidal wave, erosion, action of the sea.
Malicious Damage	Yes	We call this: Vandalism or a malicious act:
Impacts	Yes	Covered for impact damage by an aircraft, spacecraft or satellite, television or radio antenna or dish, vehicles and water craft, a falling tree. Not covered under Listed Events when the damage is caused when you cut down or remove a branch from the tree.
Escape of liquid	Yes	We call this Water or liquid damage: not covered for the cost of repairing the item that caused the damage.

### Cover for valuables, collections and items away from the insured address

High value items and collections	Yes	Policy	Item Limit	Overall Limit
		Accidental Damage	\$5,000/item	25% of Contents SI or \$10,000 (whichever is higher)
		Listed Events	\$5,000/item	25% of Contents SI or \$10,000 (whichever is higher)
Items away from insured address	Yes	Accidental Damage Home	Australia and New Zealand (and up to 100 consecutive days worldwide)	
		Listed Events Home	Australia	

\*This key facts sheet is a guide only. The examples provided are only some of the conditions, exclusions and limit specific to the cover listed.

# STEP 3 Other things to consider

The content of this Key Facts Sheet is prescribed by the Australian Government and is a requirement under the *Insurance Contracts Act 1984*

## Limits

This policy has restrictions that limit your cover for certain events and items, for example: for office and surgery equipment covered to a maximum of \$20,000. To find out these limits you need to read the PDS and other relevant policy documentation.

## Excesses

If you make a claim, the excess is the amount you have to pay for each incident. A number of different excesses may apply in respect to this policy, for example: the standard excess applies to the events we cover. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other relevant policy documentation.

## Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000. You should read the PDS carefully to determine the extent of this cover.

## Cooling off period

If you decide you don't want this policy within **21 days** of it being issued and you haven't made a claim, you can cancel it and receive a refund.

## Maximum level of cover offered by insurers

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

- you set the maximum level of cover and your payout is limited to that amount\* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

\*the insurer may provide some cover above this amount

When working out how much cover you need for you contents you need, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them

A failure to adequately insure you contents for their replacement value may result in underinsurance.

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

# STEP 4 Seek more information

If you want more information on this policy contact us on **13 24 81**

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

### Important Information about the policy this KFS relates to:

Resilium Insurance Pty Ltd  
Resilium Insurance Pty Ltd  
Resilium Insurance Pty Ltd

Resilium acts under its own Australian Financial Services Licence and under an agreement with the Insurer, CGU.