

FIRE AND THEFT CONTENTS INSURANCE POLICY

Product Disclosure Statement

AAMI



Fire and theft insurance for your home contents

AAMI Fire and Theft Contents Insurance covers your contents:

up to \$25,000 (new for old), against fire and theft while they are within your home.

This policy also provides legal liability cover – see page 17.

Please read the policy wording carefully for full details.

Important

If the replacement value of your contents is higher than the \$25,000 maximum cover provided under this policy, or you want wider cover for them, you should consider insuring them under the AAMI Home Contents Policy.

See 'Cover your contents for their current replacement cost' on page 24.

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Important information

Your AAMI Product Disclosure Statement The AAMI Fire and Theft Home Contents Insurance Policy

This Product Disclosure Statement provides information about the product we offer: the AAMI Fire and Theft Contents Insurance Policy. When we agree to insure your contents, your policy comprises this booklet and your policy schedule which shows the detail of the policy particular to you. See page 32.

This Product Disclosure Statement was completed on 28 February 2006.

Our commitment to you

When you are an AAMI policyholder and you need to claim on your policy, our claims service will take away the stress and hassle. We are here to help you 24 hours a day, every day of the year.

If your contents have been damaged or lost by fire or theft, or someone is claiming against you, please phone us immediately on 13 22 44.

Please read this booklet carefully and retain it so you can refer to it if required.

We rely on the accuracy of your information

When we agree to insure you, to renew or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you may make and/or cancel your policy.

We never want to have to do that, so you must answer honestly, correctly and completely, the questions we ask about:

you,

your contents,

any events involving your contents that result in a claim on your AAMI policy.

When you receive your renewal notice, please carefully check the information it shows about you. If any of that information is incorrect or incomplete, please call us and we will update our records.

We also require you to ...

observe the conditions contained in your AAMI policy,

pay or agree to pay us the premium we charge and any excesses that apply.

Some words in this policy have definite meanings

This policy uses words that have definite meanings. To make sure you are aware of these words and their meanings, please read 'What do we mean by that' on pages 30 - 32.

This policy does not cover some events, circumstances and situations

As you read through this policy, you will see there are events, circumstances and situations it does not cover. To make sure you are aware of these exclusions, please read the whole policy carefully including the section 'What we do not cover - general exclusions' beginning on page 12.

See also 'Important general information for you' on pages 24 - 29.

What we cover - the contents

The contents we cover

The contents we cover are items used for domestic or residential purposes, and which are:

- kept within your home,
- not permanently attached to your building, and
- owned by you or for which you are legally liable.

These are 'general contents' and 'contents with limited cover', as described on page 7.

Where and how your contents are covered

Which contents?	Where are they insured?	What are they covered against?	How much are they covered for?
General contents	At your home within buildings fitted with working locks to all external doors	The insured events of fire and theft	Up to \$25,000 (including any payment we may make for damage or loss to your 'contents with limited cover')
Contents with limited cover See the list of contents with limited cover and details of this benefit on pages 7 - 8	At your home within buildings fitted with working locks to all external doors	The insured events of fire and theft	Up to the amounts shown on the most recent of your insurance schedule and renewal notice

General contents

General contents are items such as furniture and furnishings; household linen and bedding; clothing; kitchen utensils; electrical and electronic equipment and appliances; sporting equipment.

When you are a tenant or the owner-occupier of a strata-titled property, your contents includes any fixtures and fittings you are responsible for and/or you own and that are not insurable by the body corporate for the strata-titled development at your insured address.

General contents **do not** include items where we limit the amounts we will pay for damage or loss. These are 'contents with limited cover'.

Contents with limited cover are:

Valuables

Jewellery, watches, other items containing precious metals and stones, bullion

Artwork

Paintings, prints, pictures, tapestry, figurines, sculptures, curios, decorative items made of china, porcelain or like material

Antiques

Antiques (other than antique furniture)

Collections

Pair, set or collection of any kind (for example, bullion, cards, coins, crockery, cutlery, earrings, medals, stamps etc.)

Commercial electronic recordings

CDs, DVDs, videos, computer game software

The amount covered for each of these groups and the total amount covered for 'contents with limited cover' are shown on the most recent of your insurance schedule and renewal notice

We **do not pay** for damage or loss to 'contents with limited cover' items in more than one group; for example, damage or loss to CDs can be claimed only under 'commercial electronic recordings' **not** under both 'commercial electronic recordings' and 'collections'.

Cover for fixed wall and floor coverings

If your building is **not** insured with AAMI, we will cover your fixed wall and floor coverings as contents **provided** they are not otherwise insured, for example, under the building insurance you or your landlord have with another insurer. Fixed wall and floor coverings are items such as carpets, tiles, floating floors, cupboards, internal blinds, drapes and curtains.

When we repair or replace damage to fixed wall and floor coverings, the repair or replacement is limited to the room, passageway, stairwell or functional area where the damage occurred. See 'Damage to or loss of your contents - repairing or replacing your contents' on page 14 for further details.

Contents we do not cover

The contents we do not cover include:

cash, money orders, gift vouchers, tickets, stamps (not in a set or collection), manuscripts, certificates of title, licences, registration papers, negotiable instruments or documents of any kind,

home business equipment - the following business equipment ordinarily located in your home and used for the office work involved in conducting a business:

- computers, printers, CD-ROMs, discs, software and associated accessories; telephones, answering machines and fax machines;
- mobile phones, personal organisers and pagers; desks, chairs, filing or storage cabinets and other office furniture; sundry equipment normally used or associated with an office,

professional equipment and tools of trade,

hedges (whether or not they form a fence), lawns, trees, shrubs, indoor and outdoor plants, flowers, garden beds or any other living material,

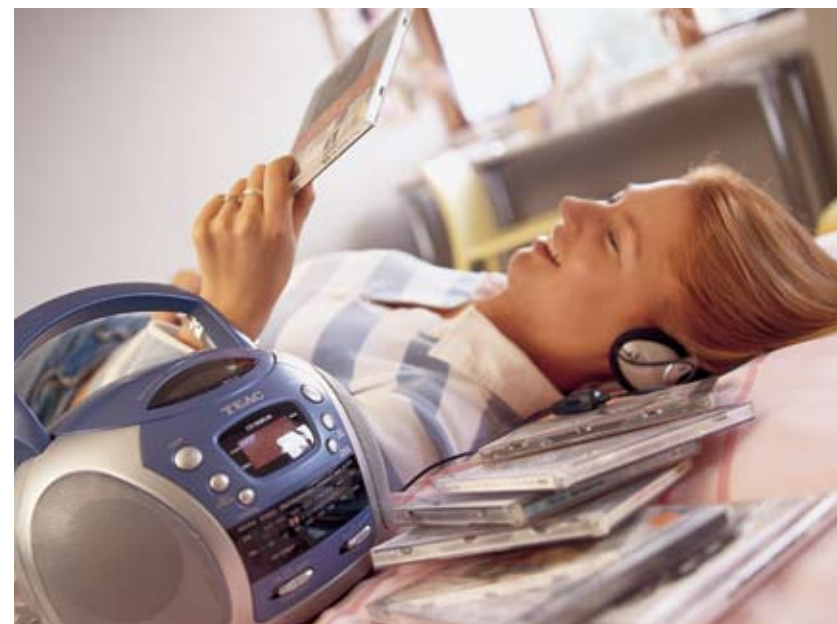
houseboats, watercraft, aircraft, caravans, trailers, mobile homes (fixed or free-standing), motor vehicles, motorcycles, minibikes, go-karts, golf carts, motorised vehicles of any other type (other than motorised wheelchairs) or the spare parts or accessories of any of these items,

fish, birds, pets or animals of any type,

stock in trade or samples, business or trade cash takings or business assets, plant or equipment for any type of business including any type of farming,

unset precious and semi-precious stones,

unlicensed or unregistered firearms and firearms stored illegally at your home.



What we cover - insured events

This section describes under the heading:

Yes – the insured events you **are** covered for,

No – the conditions and exclusions that specifically apply to particular insured events.

Yes

You are covered for damage or loss caused by the following events occurring during the period of cover to your contents while they are within your home:

Fire (burning with flames)

Theft – by persons who are not living with you

No

You are not covered for:

Damage or loss caused by:

any process involving the application of heat where there was no flame (for example, cigarette burn marks or scorch marks are not covered),

soot and smoke where your home or the site has not been damaged by fire,

unless there was an occurrence within your home where no flame resulted but soot and smoke damage was caused.

Damage to or loss of contents which were:

outside the home at the site,

in buildings at the site that were not fitted with working locks to all external doors,

away from the site.

What we do not cover – general exclusions

You are not covered under any section of the policy for damage, loss, cost or liability caused by or arising from or involving:

an unreasonable failure to properly maintain or repair your home or contents, wear and tear, rust, deterioration or corrosion,
fraud or fraudulent means or devices used by you or anyone acting on your behalf to obtain a benefit under this policy,
deliberate or intentional acts committed by you or someone acting on your behalf,
the lawful taking or repossession of your contents, for example, repossession of your contents by a finance company,
war, warlike activities or revolution including any looting or pillaging,
asbestos, asbestos fibres, or derivatives of asbestos in any form.

You are not covered under any section of the policy for loss, damage, cost or liability:

directly or indirectly caused by, arising from, or connected with the use, misuse or existence of nuclear weapons; or the use, misuse, escape or existence of nuclear fuel, waste or nuclear materials or ionising radiation or contamination from such fuels, waste or materials; or combustion, detonation, fission and/or fusion of nuclear fuel or nuclear materials,

directly or indirectly caused by, arising from, or connected with actual or threatened chemical or biological pollution or contamination; or action taken by a public authority or any body authorised by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination.

Precautions that you need to take

You must at all times, and at your expense, take all reasonable precautions:

- for the safety and protection of your contents, your home and the site,
- to prevent bodily injury or damage to property,
- to prevent damage to your contents,
- to ensure compliance with all statutory obligations, by-laws or regulations imposed by any public authority, relating to the safety of persons or property.

If you do not, we may reduce or refuse to pay any claim you may make.



What we will pay – new for old

Damage to or loss of your contents - repairing or replacing your contents

If an insured event causes damage or loss to your contents during the period of cover, we will:

decide to repair or replace your contents or pay the cost of repairing or replacing them.

If we decide to repair or replace your contents:

it will be with new materials or new contents,

we will make reasonable endeavours to match materials and contents. Where this does not achieve an exact match, materials and contents that in our opinion match the lost or damaged contents as near as reasonably practicable will be used.

If we decide to pay the cost of repairing or replacing your contents:

our payment will not exceed the amount covered,

our payment will be the current retail price or the discounted price we may obtain, whichever is lower.

We do not pay for:

the repair or replacement of undamaged contents or undamaged part of them to match contents we have repaired or replaced.

any decrease in the value of a pair, set or collection when the damaged or lost contents form part of the pair, set or collection. We pay only for the repair or replacement of the item which was damaged or lost.

damage or loss on a 'new for old' basis for old contents which have passed their 'use by' date and are stored away, for example, clothes which you have outgrown, old books or an old TV. We pay the reasonable market value for these contents based on their age and condition at the time of the loss.

the cost of installing or recreating computer software, or the cost of rewriting your records, working or entertainment files or any other information on your computer or held elsewhere at your home.

Our payment may be reduced if you do not maintain your contents in good repair

We insure your contents on the condition that they have been and will continue to be properly maintained and repaired.

If, when you claim for damage or loss, your contents have not been properly maintained and repaired, we may reduce our payment to reflect your contents' diminished value.

Other costs

Our payment will include, where applicable, the following costs and these costs will be included within the amount covered. Where we decide to reimburse a cost you have incurred, our payment will not be more than the actual cost you incur.

Removal of debris

If the removal from your home of damaged or destroyed contents is necessary, we will pay the reasonable cost of the removal, and, at our option, make the necessary arrangements.

When your contents are removed for storage or repair

If your home is damaged or destroyed by the insured events of fire and theft, we will pay the reasonable cost of any necessary removal and storage of your contents during the reasonable period up to 12 months required to repair or rebuild your home.

We will also pay for any additional damage or loss to your contents caused by the insured events of fire and theft while they are at the place of storage or repair, provided the amount covered is not exceeded.

What we cover – your \$10 million legal liability cover

If you **rent** or **lease** your home or if your home is a **strata-titled property**, your legal liability cover applies to accidents which happen anywhere in Australia including at your home or site.

If you are the **owner of your home**, the cover only applies to accidents which happen in Australia and outside the boundaries of your site.

When we will pay

We will cover you against your legal liability for claims arising from an accident or a series of accidents arising from any one occurrence during the period of cover, causing:

- bodily injury or death to a person, other than you or your family or any person living with you, or

- loss of or damage to property, other than property which you or your family or any person living with you own or for which you or they are legally liable.

Our payment will not exceed \$10 million in total (including all legal and defence costs and GST).

When we will not pay

We do not cover your legal liability arising from, or in connection with, or involving:

- any of the causes listed under 'What we do not cover' on page 12,
- your occupancy or ownership of any residence, building or land other than your home and the site,

- a legal liability which arises only because you have agreed to take that liability upon yourself,

- a liability which arises only because you have admitted liability,

- an event that you have organised or are legally responsible for **except where** you rent or lease your home, or your home is a strata-titled property, and the event takes place within the site,

What to do if you need to claim on your AAMI policy

things done intentionally or left undone intentionally by you, or any person acting on your behalf, with reckless disregard for the consequences,

lifts, cars, motorbikes, minibikes, vehicles, watercraft (including sail boats), aircraft (including gliders) or facilities for the landing or harbouring of any craft. Vehicles **do not** include bicycles, motorised wheelchairs, golf carts or garden appliances which do not have to be registered,

an animal other than a domestic dog or cat,

vibration, or the removal of, or interference with the support of land, buildings or other property,

alterations, additions, repairs or re-decorations of your home or the site where the total value of the works exceeds \$20,000,

the transmission of any disease, contaminated body fluid or body product,

the consumption of alcohol or drugs, if your consumption of them caused or contributed to the accident,

employees or workers who are covered or should have been covered by Workers' Compensation or similar legislation and who, at the time of the accident, were employed by you or anyone normally living with you,

the use of any part of your home or the site for business, trade, professional services, farming of any type,

any business, trade, profession or occupation conducted or operated or undertaken by you or on your behalf, or on behalf of anyone normally living with you, or on behalf of any company, trust or other legal entity in which you or anyone normally living with you has an interest (legal, beneficial or otherwise),

civil or criminal penalties or fines or aggravated, exemplary, punitive or multiple damages however described.

If your contents have been damaged or lost by fire, please call AAMI immediately.

If your contents have been stolen or damaged by theft, please report the matter immediately to the police and to AAMI.

If someone is claiming against you, please phone us immediately.

You can call AAMI at any time on 13 22 44.

Our claims service will take away the stress and hassle by taking care of everything for you.

Helping us to pay your claim

When you can provide us with information such as documents, booklets and photographs showing and/or valuing your contents, you help us make speedy and accurate decisions regarding your claim and the repair or replacement of your contents. This information helps establish ownership of property and its value and condition.

This information includes:

receipts, bank and credit card statements, agreements and reports, evaluations and photographs (photographs do not have to be specifically of your contents; they may be easily identifiable in photos taken, for example, of personal events).

We may require this type of information. If you are unable to provide information of this type, that establishes ownership and value of the contents in question and the value of your claim, then we may reduce or refuse to pay your claim.

What happens when you claim on your AAMI policy

When you tell us about the damage or loss to your contents, where necessary and as soon as possible, we arrange for our assessor to meet with you and confirm the full details of the damage or loss.

We discuss with you what is necessary to make good the damage or loss and then we decide either to repair or replace, or pay the cost of repairing or replacing your contents.

Repairing or replacing your contents

We ordinarily obtain independent, competitive quotes, from repairers and suppliers recommended by AAMI. If you want, you can choose a repairer or supplier to provide one of the quotes. We will review the quotes, including any quote from a repairer or supplier you choose, and what is necessary to properly repair or replace your contents. We will select the repairer or supplier who has submitted the more competitive and complete quote and that will be the repairer or supplier who repairs or replaces your contents.

We have your contents repaired or replaced, keeping you informed all the way along.

What happens to the amount covered after a claim has been paid?

If we do not consider your contents to be a total loss and the payments made by us are **less** than the amount covered, there is no change to the original amount covered and your policy continues for the remainder of the period of cover.

However, if we do consider your contents to be a total loss or we pay the amount covered for your contents, then the policy comes to an end.

When our payment is for the total loss of your contents, your policy, including the legal liability cover it provides, comes to an end. Because our payment meets all our obligations to you in full, there is no refund of any portion of the premium.

When you claim on your policy, your responsibilities include:

Preventing further damage or loss

Following an event that is likely to result in a claim, you must take all reasonable precautions to prevent any further damage, loss, cost or liability.

Allowing us access

You must provide us with access to your home and contents for the inspection of damage or loss, arranging quotations, repair or replacement, and progress inspections if required.

Obtaining our written authority for the repair or replacement of your contents

You must not authorise the repair or replacement of your contents, apart from emergency repairs, without our written permission.

Obtaining our written consent

You must not make any admissions or settle any claims without our prior written consent.

Giving assistance – information, notices, negotiating, defending and settling claims

You must give us the information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- providing us with full details of the claim in writing,
- providing evaluations, receipts or other evidence of ownership,
- providing written statements,
- undergoing an interview or interviews about the circumstances of the claim,
- appearing in court and giving evidence.

You must assist us to recover any part of the claim from the person responsible for the accident or event which results in a claim.

You must promptly deliver to us any relevant letters and notices that come into your possession.

We shall be entitled, but not obliged, to defend or represent you in any legal proceedings relating to an accident or occurrence which may give rise to a claim against us and to control, settle and deal with those proceedings as we see fit.

We will pay the legal and other reasonable related costs of defending any claim made against you, provided we appoint the solicitors who will defend the claim and we have told you in writing that we will pay their costs.

You must assist us in all our endeavours to negotiate, defend or settle any claim made under this policy and to exercise for our benefit your legal right of recovery against any other party.

If you fail to assist us, or do not abide by any of these terms, we may reduce or refuse to pay your claim.



Excesses

An excess on your policy is the amount that you must first contribute towards each claim. If your claim is for more than one occurrence, the excess applicable to each occurrence will be payable. An additional excess may also be payable depending on the circumstances of your claim.

The excesses that apply to your policy will be shown on the most recent of your insurance schedule and your renewal notice. When you make a claim we may require you to pay the excess or we may deduct the excess from any payment we make. We will tell you when and how the excess is to be paid or deducted.

Standard	This is the basic excess you must contribute towards a claim.
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Unoccupied excess	Your contents are at greater risk of damage or loss when your home is unoccupied for a lengthy period.
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Because of this extra risk, if you claim for loss or damage to your contents:

which occurs after your home has not been occupied for 60 continuous days,

an additional compulsory excess is payable.

Important general information for you

You can contact us

By phone: Call 13 22 44 (24 hours a day every day of the year)

Via the internet: www.aami.com.au

By mail: PO Box 14180, Melbourne City Mail Centre, Victoria 8001

In person: Call 13 22 44 for the address of the closest AAMI branch or customer service centre.

Cover your contents for their current replacement cost

This policy provides for replacing or repairing your damaged or stolen contents at current cost up to a total of \$25,000 including GST.

If the replacement value of your contents is **higher** than this amount, you should consider insuring them under the AAMI Home Contents Insurance Policy.

To help you value your contents, AAMI provides a home contents value calculator. You can access it at the AAMI website www.aami.com.au or by calling AAMI on 13 22 44.

To help you decide if the cover this policy provides meets or continues to meet your needs, you should value your contents:

- at the commencement of your insurance,
- at each renewal, and
- when you make any substantial additions to your contents.

When you are a tenant or the owner-occupier of a strata-titled property, you should include the value of any fixtures and fittings you are responsible for and/or you own.

When we quote you a premium

When we quote a premium for AAMI Fire and Theft Contents Insurance, the factors we take into account include:

- the set limit the policy places on the amount covered,
- our experience of the incidence and cost of contents fire and theft claims,
- the insured address (the address where your contents are located),
- the cost of providing legal liability cover,
- our costs of providing and administering this policy,
- whether you pay your premium in instalments.

Government taxes and charges are included in the premium we quote.



Paying your premium

You can pay your premium annually by cheque, credit card, BPAY, online through AAMI e-PAY, or in cash at AAMI Branches or Australia Post Offices. Further details are provided on the payment notice we issue at the commencement of your policy and at each renewal.

Paying by instalments

You may also be eligible to pay in regular instalments by direct debit.

When you pay this way, the total premium is higher than we charge for one annual payment, reflecting the higher costs we experience. Any premium discounts we may provide are applied before these additional costs are calculated.

Your responsibilities when paying by instalments

When paying by instalments:

- you must be an authorised signatory on the account nominated for your direct debit payments,

- you must ensure that your nominated account can accept direct debits and has sufficient funds to meet each payment at each due date,

- your financial institution may also apply its own fees (including dishonour fees). Those fees are your responsibility.

What happens if your instalment remains unpaid?

AAMI may cancel your policy without notice if an instalment payment remains unpaid for one month or more.

Any claims arising after the due date may be refused.

Changing your instalment payments

If you wish to change or cancel your direct debit arrangements, you need to contact us at least seven days before the debit day.

If you cancel the debit completely, you will need to arrange for another way to pay us your premium, to ensure you remain covered.

Important things to remember when paying by instalments

When you first commence your direct debit payments, or when you change your account details, it may take up to 14 days for us to first debit your account.

If you believe that we may have incorrectly debited your account, please contact us on 13 22 44.

Government taxes and charges

AAMI shows on receipts any government taxes and charges such as GST, Stamp Duty and Fire Services Levy included in insurance premiums.

GST

The amounts covered for your contents and legal liability include GST.

Renewing your policy

When we offer to renew your policy:

- we will send you a notice before the policy expiry date,

- we will tell you in writing if there are any changes to the policy. Changes that benefit you apply from their introduction. Changes introducing limitations apply from the policy's renewal.

Cooling off period and cancellation

Federal law provides that you can cancel this policy within 14 days of its purchase. AAMI allows you to cancel your policy at any time.

In both cases, we will refund you the unexpired portion of the premium less any cancellation processing charge to cover the reasonable administrative and transactions costs incurred by AAMI.

To cancel your policy, please call us on 13 22 44.

We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

The privacy of your personal information

We are committed to protecting the privacy of your personal information. That commitment is reflected in the AAMI Customer Charter and in our compliance with the National Privacy Principles. For further information, please visit our website www.aami.com.au or call us on 13 22 44 for a copy of our 'AAMI and Your Personal Information' brochure.

AAMI's Customer Charter

We are committed to always provide you with the highest standard of service. The AAMI Customer Charter is a written document containing service and reporting promises which we are bound to deliver. In fact, we impose a penalty on ourselves if we fail to do so.

This unique Charter, which is reviewed annually, was drawn up through consultation with our staff, our customers and industry regulators. Compliance with our promises is independently audited every year and the results are reported publicly.

The AAMI Customer Charter, introduced in 1996, was Australia's first general insurance customer charter, and indeed, first retail customer charter. The Charter is your guarantee that we're always striving to deliver the best in customer service.

The AAMI Consumer Appeals Service

If you are unhappy with anything we have told you or done for you, we want you to tell us about it. If we cannot resolve the matter to your satisfaction, other appeal services are available to you. See page 33.

The General Insurance Code of Practice

The General Insurance Code of Practice is a commitment by the general insurance industry to aim for the best standards of service possible, and to promote better relations between customers and insurers.

The Code describes standards in the areas of buying insurance, claims handling and dispute resolution. Introduced in 1995 with the backing of consumer groups, the federal government, insurers and the Insurance Council of Australia, it was revised in 2005.

More information on the Code, or a copy of the Code, can be obtained from the Insurance Council of Australia. You can contact the ICA on 02 9253 5100 or you can access the Code at www.codeofpractice.com.au.



What do we mean by that?

AAMI, we, us, and our mean Australian Associated Motor Insurers Limited (ABN 92 004 791 744).

Accident means an accident or a series of accidents resulting from any one occurrence.

Amount covered is the most we will pay, less any excess, for any accidental damage and loss covered by your AAMI policy occurring during the period of cover. The amount covered includes GST. The current amount covered is shown on the most recent of your insurance schedule and your renewal notice.

Collection or set is a group of items of sufficiently common type, appearance or nature that they reasonably belong together and that is devalued if one or more of the group is lost or damaged.

Contents. See pages 6 - 9 for the contents that **are** covered and the contents that **are not** covered under this policy.

Cover and covers mean the protection provided by your policy.

Damage and loss.

Damage means actual physical damage to your contents.

Loss or lost means your contents or a part of your contents being destroyed, stolen or damaged beyond economical repair.

Loss does not mean items being accidentally misplaced.

Total loss means damage to your contents, to the extent that we reasonably consider that complete or near-complete repair or replacement is necessary to reinstate them, or where we have paid the whole of the amount covered.

Endorsement means a special condition that applies to your policy.

Any endorsements to your policy are shown on the most recent of your insurance schedule and renewal notice.

Excess. An excess on your policy is the amount that you must first contribute towards a claim.

Fire means burning with flames.

Fixtures and fittings means items used for domestic and residential purposes, and which are permanently attached to your home by you or your landlord.

Home means the buildings at the site used for domestic or residential purposes that are fitted with working locks to all external doors.

Home **does not** include partially enclosed buildings or areas of a building such as carports, on-site car parking bays, balconies, courtyards and verandahs.

Insured address means the address at which your home is located.

Insured event. The occurrences we have listed on page 10 which cause damage and loss to your contents.

Living with you. Any person normally living or staying in your home or at the site.

Occupied means you are living or staying in your home or another person is with your consent.

Period of cover means the current period for which we have agreed to provide you with insurance cover. The current period is shown on the most recent of your insurance schedule and renewal notice and any receipt we may send to you. When we make a total loss payment, the period of cover comes to an end. See also page 20.

The AAMI Consumer Appeals Service

Policy means this booklet and your policy schedule.

Your **policy schedule** comprises the notices we give you which show the particular details and the current status of your policy. These notices are the most recent of your **insurance schedule** and **renewal notice**, and any **receipt** we may send you.

Your **insurance schedule** sets out the information you have given us on which we have based our decision to insure you as well as the individual details of your policy. We will send you an updated insurance schedule whenever you advise us of a change in this information or these details.

Site. Those parts of the land at the insured address which are used for domestic or residential purposes **but not** 'common property' which is land or areas that people as well as those living with you are entitled to use, for example common property in a multi-dwelling development.

Theft means actual or attempted theft and burglary.

You and **your** mean the person or persons named as the insured on the most recent of your insurance schedule and renewal notice and members of your family.

Your family means the following people who normally live with you:

your spouse or partner,

your children, parents, grandparents, grandchildren,
brothers and sisters,

the children, parents, grandparents, grandchildren,
brothers and sisters or your spouse or partner.

What to do if you are not satisfied with us

Here is how the AAMI consumer appeals service helps you if you are dissatisfied with the results of your dealings with AAMI.

1. Who do you talk to?

If you are unhappy with anything:

we have told you or done for you, or
that has been provided on our behalf,

please tell us. You can phone us on 13 22 44 or call in to an AAMI branch. Most times we will be able to sort the matter out to your satisfaction.

2. The AAMI Customer Ombudsman

However, if you are not satisfied with our response, you can ring, write to or email the AAMI Customer Ombudsman with the details. The AAMI Customer Ombudsman will respond to you within five working days of receiving your letter or email.

3. Appealing to the independent dispute resolution scheme

If you disagree with the AAMI Customer Ombudsman's decision, you can appeal to the Financial Ombudsman Service. We will help you do this.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. You can contact the service on 1300 780 808 toll free or by email to info@fos.org.au. You can also visit the FOS website at www.fos.org.au. There is no charge for this service.

4. Are any decisions binding on you?

You do not have to accept any decision AAMI or the FOS makes. You always have the option of seeking remedies elsewhere.

Any decision the AAMI Customer Ombudsman makes or the FOS makes is binding on AAMI, provided you also accept the decision.

How to contact AAMI

Telephone: Call 13 22 44 (24 hours a day, seven days a week).

How to contact AAMI Consumer Appeals

Telephone: 1300 130 794 (local call costs apply).

9am to 5pm EST Monday to Friday.

Fax: (03) 9529 1214.

Write to: The AAMI Customer Ombudsman, AAMI Limited,

PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

Email: consumerappeals@aami.com.au

How to contact the Financial Ombudsman Service

Telephone: 1300 780 808 toll free.

Email: info@fos.org.au

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24 hours a day
every day of the year

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