

KEY FACTS ABOUT THIS HOME CONTENTS

Fire and Theft Contents Insurance Product Disclosure Statement
Prepared on: 12/09/2014

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 policy documentation for more details.

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

Under this policy the maximum sum insured for this policy is fixed. Refer to the PDS for further information.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes No	Fire - no cover for loss or damage to contents from arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot. There is no cover for Explosion.
Flood	No	
Storm	No	
Accidental breakage	No	
Earthquake	No	
Lightning	No	
Theft and Burglary	Yes	No cover for loss or damage caused by someone who entered the insured address with your consent.
Actions of the sea	No	
Malicious Damage	No	
Impacts	No	
Escape of liquid	No	
Cover for valuables, collections and items away from the insured address		
High value items and collections	No	
Items away from insured address	No	

* This Key Facts Sheet is a guide only. The examples are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example this policy limits the sum insured amount for contents to \$25,000. 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 may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example the standard excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other 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 million. 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 your contents, ensure that you value your possessions correctly. To do this you could start by listing all contents and working out how much it would cost to replace them.

A failure to adequately insure your 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 22 44.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneySMART.gov.au

The policy this KFS relates to is:

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