

renter's insurance



policy wording and product disclosure statement

You can relax with HBF Renter's Insurance knowing the things you work so hard for are protected when unexpected or unfortunate events happen. HBF Renter's Insurance is a simple, low-cost insurance option designed to cover the contents of your home and personal valuables. It's the essential cover you need to protect your household goods without having to pay for the things you don't need.

Renter's cover is designed to give tenants protection against the most commonly occurring and costly events including theft, fire and malicious acts. You can even add a personal valuables policy to give you protection for your valuables Australia wide.

View the summary of benefits on page 3 for a quick overview of our cover.

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Summary of benefits

Renter's Contents

Insured Events

Fire

Theft, Burglary and Malicious Acts

New for old replacement

CDs, DVDs, computer games Covered to max \$2000[^]

Optional Unspecified Personal Valuables Cover to suit Your needs

Computer equipment Covered up to \$7500[^]

Personal tools Cover to \$2000[^]

Tools of trade Covered to \$2000

Open Air Cover up to \$1000

Cover for Contents temporarily removed

Pictures, art and jewellery up to \$3000[^]

Legal Liability up to \$20,000,000

Conditions apply. Please refer to the Policy terms from pages 6 to 17 for full details. [^] unless specified.

Personal Valuables

You can elect to take out a non-specified Personal Valuables Policy, which will provide Your items with protection Australia-wide for:

- Theft
- Loss
- Damage or Destruction.

Cover is limited to those items as detailed in the definition of Personal Valuables on pages 9 to 10 of the brochure.

Unspecified Cover

This Covers certain valuable items Australia-wide without the need to list the items to be insured. You can choose from the following plans:

PLAN TYPE	MAXIMUM COVER PER ITEM	MAXIMUM COVER PER CLAIM
1	\$ 300	\$ 1,000
2	\$ 500	\$ 2,000
3	\$ 600	\$ 3,000
4	\$ 750	\$ 4,000
5	\$ 1,000	\$ 5,000
6	\$ 1,500	\$ 7,500

Legal Liability

Legal liability Covers You up to \$20 000 000 for claims arising from accidents causing bodily injury, death or illness, Loss or damage to property.

When You have Renters Cover We will Cover Your legal liability anywhere in Australia.

For further information about legal liability please see page 10 of this brochure.

Benefits

Discounts

- HBF Health Insurance members receive a discount (automatically included in the premium).

Added benefits

- Choice of payment method and frequency.
- Easy claims service.
- 21 day "Free Look".

PRODUCT DISCLOSURE STATEMENT

The HBF Renter's Policy is issued by HBF Insurance Pty Ltd (ABN 11 009 268 277) ('HBF'). HBF is the holder of an Australian Financial Services Licence (229190) issued by the Australian Securities and Investments Commission (ASIC) and is authorised to arrange and enter into contracts of general insurance.

This PDS is comprised of this brochure and Your Policy Schedule.

This PDS has been designed to provide You with the information You might need to make a decision as to whether to purchase a HBF Renter's and Personal Valuables insurance policy. It provides information about Your entitlements, the calculation of the premiums and what to do if You have any concerns regarding the insurance Cover. The Policy terms are set out in full from pages 6 to 17. If You cancel Your Policy before the expiry date shown on Your Policy Schedule, depending on the reason for the cancellation, we may charge an administration fee. If after charging this administration fee, the refund due to You is less than \$10 then no refund will be given. This PDS was prepared on 1 July 2009 and its contents come into effect from 24 August 2009.

If You do have any questions about the Cover available, or would like a premium estimate, please call 133 423, or visit one of Our Service Centres. Contact details are set out on the back page of this brochure.

Cost of Policy

The cost of Your insurance is shown in Your most recent Policy Schedule.

When the cost of Your Policy is calculated, many factors are considered, the significant ones of which are: the location of Your property, because this may influence the risk of Loss or damage from theft, malicious damage, and the value of Your property because this may influence the severity of claims.

Your premium may be increased if Your property is located in a high risk area for theft. Your premium will be set out in Your Policy Schedule and in the Policy terms on pages 6 to 17 of this brochure. Cover also includes Your Legal Liability (as detailed on pages 10 to 11).

Insured events

We will Cover You for Loss or damage from the following insured events as defined on page 8:

1. Fire.
2. Theft, burglary and malicious acts.

Key Policy benefits

Your insurance Policy outlines the protection We provide for Your Contents and Personal Valuables.

Some of the key benefits We provide are:

1. Replace in new condition Contents regardless of age. This makes the replacement of items much easier and Your Policy more valuable. Alternatively, We may repair the items or make a cash payment to You of the amount it would have cost Us to repair the item or replace it in new condition. For more details please refer to Payment of Contents claims on page 9 of this brochure.
 2. Up to \$2,000 for Your tools of trade for professional use.
 3. Optional Cover for Your Personal Valuables anywhere in Australia providing protection against:
 - (a) Theft.
 - (b) Loss.
 - (c) Damage or destruction.
 4. A 21 day cooling off period to give You time to ensure that You have chosen the Policy that best suits Your needs.
 5. Up to \$2000 for Your personal tools.
- For full details on the extent of Your Cover and the conditions that apply, please read the following Policy document carefully. If You require further clarification, please contact a Member Service Advisor on 133 423 or visit your local Service Centre.

POLICY INTRODUCTION

Our agreement with You

The agreement between You and Us consists of:

1. This Policy; and
2. Your Policy Schedule; and
3. Any Variation or Endorsement.

Our liability is limited to the following:

1. Period of Cover shown on Your Policy Schedule; and
2. Extent of Cover set out on Your Policy Schedule; and
3. Sum(s) insured set out on Your Policy Schedule unless We have agreed to pay more as an additional benefit.

With Our agreement You are able to make a Variation to this Policy. We may introduce extra conditions to the Policy by way of Variation or Endorsement.

Any Endorsements to Your Policy are shown on Your Policy Schedule, or on a separate notice that We may send You.

You or any other person entitled to Cover under this Policy are bound by the terms, conditions, exclusions, Variations and any Endorsements.

Significant risks

The Cover provided under the Policy is subject to certain exclusions, which may prevent the insurance Policy from providing Cover in certain circumstances, for example, where Loss arises from acts of Terrorism. Unless You take the opportunity to familiarise Yourself with the Cover provided by reading the Policy terms commencing on this page and select the appropriate options, the Cover may not meet Your particular needs.

Waiting periods

We will not pay for Loss that occurs within 48 hours of the commencement of the Policy caused by or in direct consequence of bush fire, unless You have a current written premium estimate issued by Us more than 72 hours prior to the commencement of the Policy, signed a tenancy agreement for the Site or had an existing Policy with Us for the same risk.

Non-disclosure

If You do not comply with Your duty of disclosure, which is highlighted in this PDS, We may be entitled to:

1. Reduce Our liability for any claim.
2. Cancel the contract.
3. Void the contract from its beginning if Your non-disclosure is fraudulent.

Valuable items

Unless Personal Valuable insurance Cover is selected **We will** only Cover for Loss as a result of an insured event that occurs at the insured address.

Adequate sum insured

In the case of a theft/burglary or fire, it is important that You are insured for the full replacement value of Your Contents. Renter's Contents Insurance provides Cover up to \$35,000. If Your property is under insured You may not have sufficient Cover to refurbish to the same standards in the event of a total Loss and You should consider insuring Your Contents under the HBF Home Policy.

Excess

An Excess is the amount which You will have to pay when You make a claim under Your Policy. Any Excesses which may apply to Your Policy will be deducted from any payments We make on Your claim. Please check Your Policy Schedule for full details of the Excesses that have to be paid.

Key Words

Certain words in this Policy have specific meanings. These meanings are explained on pages 16 to 17. Wherever these key words appear they will always begin with a capital letter.

Dispute resolution procedure

Full details of HBF's dispute resolution procedure are set out on page 14. For further information on insuring Your Contents and Personal Valuables with HBF please call 133 423, visit one of Our Service Centres or log onto www.hbf.com.au. Full contact details are set out on the back page of this brochure.

Money back guarantee

Please ensure You read Your Policy brochure and Your Policy Schedule carefully to make sure that the Cover is adequate and meets Your requirements.

If You are not satisfied with Your Policy please contact Us. We may agree in writing to change the Policy to meet Your needs. If You advise Us within 21 days of receiving Your Policy that You are not satisfied with it, and You have not made a claim, We will refund Your premium in full.

YOUR DUTY OF DISCLOSURE

What You must tell Us

When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the Policy, and on what terms.

Who needs to tell Us

It is important that You understand You are answering Our questions in this way for Yourself and anyone else whom You want to be Covered by the Policy.

If You do not tell Us

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

If You do not understand

If You do not understand Your duty of disclosure, please contact Us.

Important information

Your records

The Policy and Your Policy Schedule, Variation or Endorsement are a record of Your Cover. They are important documents containing the terms and conditions which apply to Our agreement. You may need them from time to time and particularly when Your Policy is due for renewal or You need to make a claim. Please retain these documents and keep them in a safe place.

INSURED EVENTS

We will Cover You up to \$35,000 for Loss, damage or destruction to Your Contents as shown in Your Policy Schedule.

The insured events You are Covered for under Your Renters Contents policy are listed below. Please read these insured events in conjunction with the general exclusions detailed on pages 11 to 12.

Fire

We will pay for Loss caused by fire.

We will not pay for:

1. The actual item undergoing an application involving heating, drying, cleaning or similar.
2. Heat damage that is not the result of fire (for example scorch marks caused by ironing or cigarette burns).
3. Heat or smoke that is generated by a fire that has not escaped the normal bounds of a heater, stove, fireplace, oven, or similar device.
4. Any Loss occurring within 48 hours after the commencement of this Policy caused by or in direct consequence of a bush fire, except where:
 - (a) You have a current written premium estimate issued by Us more than 72 hours prior to the requested commencement of Cover; or
 - (b) You sign a tenancy agreement for the Site; or

- (c) You had a policy with Us for the same risk immediately prior to the commencement of this Policy:
 - (i) at the Site; or
 - (ii) at another site when the Policy has been transferred to the Site as a result of You signing the tenancy agreement.

Theft, Burglary and Malicious Acts

We will pay for Loss caused by theft, burglary, attempted theft or malicious acts. **We will not** pay more than \$1,000 if the Loss to Your Contents occurs whilst they are in the Open Air at the Site.

We will not pay for Loss caused by:

1. a reckless or illegal act or omission by You, or by a person who has entered the Site with express or implied consent; or
2. caused intentionally by You, or by a person who has entered the Site with express or implied consent.

Unoccupancy

If You leave the Site unoccupied or uninhabited for a continuous period of more than 90 consecutive days and You have not told Us and received Our written agreement, Cover for the following insured events is suspended:

1. Fire.
2. Theft, burglary or malicious acts.

CONTENTS

Contents Cover is for all or any of the items set out below that You either own or for which You are legally responsible, that are located at the Site.

1. Household goods, furniture and fittings.
2. Portable household electrical appliances.
3. Clothing and personal effects.
4. Swimming pools, saunas and spas which are able to be moved from the Site.
5. Tools of trade for professional use to a maximum of \$2,000 for any one claim.
6. Tools which are not used in any trade or profession not specified on the Policy Schedule to a maximum of \$2,000 for any one claim.
7. Pictures, works of art, jewellery (including watches), curios, antiques, furs, gold or silver articles or musical instruments to a maximum of \$1,000 for any one item and to a maximum of \$3,000 for any one claim unless specified.
8. Home office equipment including computers and any equipment that is part of or belongs to any computer and any computer software (but not data of any kind or custom written software) to a maximum of \$7,500 for any one claim.
9. CDs, DVDs, records, video cassettes or computer games to a maximum of \$2,000 for any one claim unless specified.

10. Collections of any kind (other than those collections excluded as follows) to a maximum of \$2,000 for any one claim unless specified.
11. Motorised toys with an engine capacity of no larger than 25cc.
12. Unfixed home building materials and uninstalled home fixtures and fittings intended for use in the Building to a maximum of \$1000 for any one claim.
13. Surfboards, sailboards, canoes, kayaks and non-motorised surf skis.

Contents does not include:

1. Animals of any description.
2. Cash, negotiable instruments, cash cards, electronic purse, deeds, bonds, bills of exchange, cheques or promissory notes.
3. Documents of any kind.
4. Stamps or stamp collections, coin or banknote collections, trophies, medals or medal collections.
5. Bullion and nuggets.
6. Unset precious or semi precious stones.
7. Motor vehicles, motor cycles, vehicles of any kind capable of being road registered, trailers, caravans, aircraft and aerial devices or any accessory or part of these.
8. Boats and boating equipment including parts and accessories.
9. Firearms or ammunition.
10. Stock associated with any business enterprise.

Additional benefits

We will pay You as part of Your Contents sum insured (only to the extent that the sum insured is not otherwise exhausted) the following related costs and expenses resulting directly from Loss by an insured event as set out below.

Contents temporarily removed from the Site

If Your Contents are temporarily removed from the Site to a place within Australia where You are temporarily residing, We will pay for Loss to Your Contents resulting from an insured event up to a maximum of 20% of Your Contents sum insured. This applies to any one event, within the period of insurance.

Cover is not provided if Your Contents are:

1. Stored in any furniture warehouse or commercial storage facility; or
2. In a tent; or
3. In or on any motor vehicle, trailer, caravan, watercraft or aircraft.

Contents outside Your Home

We will pay up to \$1,000 for Your Contents which, are in the Open Air at the Site if Your Contents are stolen, damaged or destroyed by an insured event Covered by Your Policy.

Maximum payment

The most We will pay is the sum insured as specified on Your Policy Schedule. Where an item forms part of a pair or set We will only pay the replacement value of the item that is stolen, damaged or destroyed.

We will not replace the entire set.

Payment of Contents claims

Irrespective of age, if Your Contents are stolen, damaged or destroyed as a result of the insured events We will at Our option:

1. Repair or replace in new condition the Contents; or
2. Pay You the amount that it would cost Us to repair or replace in new condition the Contents; whichever is the lesser.

If Your Contents item is not available in new condition, new condition means of an equivalent type, standard and specification when new.

PERSONAL VALUABLES

If You insure Your Contents with Us You can also elect to take out a non-specified Personal Valuables Policy, which will provide You with protection for items anywhere in Australia (except as stated in the exclusions).

A Personal Valuables Policy will protect Your possessions against:

1. Theft.
2. Loss.
3. Damage or destruction.

Personal Valuables Cover is provided for the following items:

1. Jewellery, watches and furs.
2. Portable — radios, CD players, digital movie/music players, laptop, PDA, television sets up to 36cm, video/DVD/HDD recorders, hand held gaming/GPS devices.
3. Mobile phones.
4. Pocket calculators and electronic diaries.
5. Cameras, movie and video equipment and projectors and accessories.
6. Binoculars, telescopes, and opera glasses.
7. Pictures, paintings and prints.
8. Sporting equipment and accessories when not in use.
9. Musical instruments, but not whilst in use.
10. Non-motorised cycles and scooters, but not whilst in use.
11. Prescription Glasses and Prescription Sunglasses.
12. Brief cases, handbags, purses and wallets, but excluding their contents.
13. Tents and camping equipment.
14. Prams, strollers and baby capsules

We will not Cover:

1. Unset precious and semi precious stones.
2. Motor vehicles, motor cycles, motorised cycles or scooters, trailers, caravans, aircraft and or aerial devices or any parts or accessories of any of these things.
3. Boats and boating equipment including parts and accessories.

Unspecified items

We will insure Your Personal Valuables up to the value set out under the plan type shown in Your Policy Schedule against Loss anywhere in Australia, except as stated in the exclusions. Cover is limited to only those items listed in the definition of Personal Valuables on pages 9 and 10.

The following six plan types are available in this section:

PLAN TYPE	MAXIMUM COVER PER ITEM	MAXIMUM COVER PER CLAIM
1	\$ 300	\$ 1,000
2	\$ 500	\$ 2,000
3	\$ 600	\$ 3,000
4	\$ 750	\$ 4,000
5	\$ 1,000	\$ 5,000
6	\$ 1,500	\$ 7,500

Payment of Personal Valuables claims

If Your Personal Valuables are stolen, accidentally lost, damaged or destroyed We will at Our option:

1. Repair or replace the Personal Valuables; or
2. Pay You the amount that it would cost Us to repair or replace the Personal Valuables up to the amount specified in the Policy Schedule; whichever is the lesser.

If Your Personal Valuables item is not available in new condition, new condition means of an equivalent type, standard and specification when new.

Exclusions

The following exclusions are to be read in conjunction with the general exclusions detailed on pages 11 to 12.

In this section We will not pay any claims for Loss caused by the following:

1. A reckless or illegal act or omission by You, or by a person who has entered the site with express or implied consent.
2. A defect in the item.
3. Processes of cleaning, dyeing, repair, restoration or renovation.
4. Mechanical or electrical breakdown other than an electric motor burning out.
5. Overwinding, scratching or internal damage to clocks or watches.
6. Using the Personal Valuable for any business, trade or profession.

Protection of Personal Valuables

We will not pay for claims for any Loss to Your Personal Valuables if You fail to take all reasonable steps to protect Your Personal Valuables from Loss.

Maximum payment

The most We will pay for Personal Valuables Covered in this section is the maximum Cover per item limit and the most We will pay for any one claim is the maximum Cover per claim limit as detailed in Your Policy Schedule. Where an item forms part of a set We will only pay the replacement value of the item that is stolen, accidentally lost, damaged or destroyed. We will not replace the entire set.

LEGAL LIABILITY

When You have Renter's Contents Cover We will Cover Your legal liability anywhere in Australia and as occupier of the Site, but not as owner of the Site, for claims arising from any accident or series of accidents which results from any one event during the period of insurance causing:

- death or bodily injury to other people;
- Loss or damage to another person's property

Limits of Cover

The most We will pay under this section of the Policy for all claims made against You as a result of any accident, or series of accidents which result from any one event is \$20,000,000. This includes legal costs and expenses incurred with Our consent for which You are legally liable.

Exclusions

The following exclusions are to be read in conjunction with the general exclusions detailed on pages 11 to 12.

We will not pay for claims arising from or in connection with:

1. Bodily injury, death or illness to You, Your partner (legal or de facto) or other family member usually residing with You or any employees in the course of employment with You.

2. Loss to property belonging to You or in Your custody or control belonging to Your partner (legal or de facto) or other family member usually residing with You or any employees in the course of employment with You.
3. Penalties, fines, punitive, exemplary or liquidated damages payable by You.
4. Vibration or interference with the support of any land or buildings.
5. An accident involving any animal other than a domestic dog or cat.
6. Bodily injury, illness or death of anyone or Loss to property arising from, or connected with asbestos or asbestos material including its location and removal.
7. Your business, profession or occupation.
8. (a) the ownership, possession or use of a mechanically propelled vehicle, caravan, trailer, go-kart, motor cycle, motorised cycle or scooter, aircraft or aerial devices other than an unregistered motorised golf buggy, ride on mower or wheelchair.
(b) watercraft (including surfboards, sail boards, surf skis, wave skis or hovercraft).
9. Any acquired immune deficiency syndrome, sexually transmitted disease or other communicable disease or infection.
10. Any action brought against You in a court outside Australia or in a court in Australia if it applies other than Australian law.
11. The use of any firearms or ammunition.
12. The supply of drugs or alcohol.
13. Tree lopping or tree-felling by You or any person with Your consent.
14. Your failure to insure against Loss to property where You are required to do so by any law.
15. Any act or omission by You that:
 - (a) is reckless and disregards the safety of others; or
 - (b) breaches any statutory provision.
16. A liability which arises because You:
 - (a) are liable in contract; or
 - (b) accept liability without Us agreeing to it.

GENERAL EXCLUSIONS

These general exclusions apply to **ALL** sections of each Policy as follows.

We will not pay for Loss or legal liability arising from or caused by:

1. Radioactivity or the use or existence or escape of any nuclear materials.
2. The lack of maintenance or repair.
3. Depreciation, wear and tear, rust or corrosion, erosion, fading, shrinkage, scratching, mildew or mould, gradual deterioration, wet or dry rot.
4. Moths, rodents, vermin, termites, white ants and insects.
5. The lawful seizure, confiscation or requisition of the Site or Contents or any part of them.
6. Unlawful or illegal acts or omissions, except where expressly Covered under this Policy.
7. Structural and inherent defects or faulty workmanship.
8. The contamination or pollution of air, water or soil unless the Loss, damage or legal liability is due to a sudden unexpected or unintended accident.
9. Action of the sea, high tides, tidal wave, high water or tsunami or any earth erosion, movement, landslip or subsidence.
10. War or warlike activities.
11. Consequential Loss of any kind except as provided by Your Policy.
12. The undergoing of a process necessarily involving the application of heat.
13. Settling, seepage, shrinkage or expansion in buildings, walls, roofs, floors, ceilings, foundations, pavements or roads.
14. The failure of any computer, data processing equipment, microchip or integrated circuit to recognise a date change (including leap year calculations).
15. As a result or in consequence of, either directly or indirectly, asbestos in whatever form or quantity.
16. As a result or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss.
17. Power failures or surges unless caused by an insured event.

TERMS AND CONDITIONS

You must comply with all these general conditions. If You do not, We may refuse to pay a claim, reduce the amount You are entitled to receive or cancel this Policy.

Your duties to Us

You must assist Us by taking all reasonable steps:

1. For the safety and protection of any property insured.
2. To secure and lock Your Building when unoccupied.
3. To prevent bodily injury, death or illness to other persons or damage to their property.
4. To recover any property insured that is lost or stolen.
5. To obey any statutory obligations, by-laws or regulations that safeguard people or their property.

Alteration of risk

You must notify Us as soon as possible of any change which may affect the state, condition or use of the property insured which increases the risk of Loss, damage or liability. Unless and until We agree in writing to Cover the alteration of risk and You pay any additional premium required, We shall not be liable for the Loss or liability caused by or contributed to by such alteration.

If You change Your address, **We will** provide temporary Cover for Your property at the new

site on the same terms that apply to Your existing Cover, providing You notify Us giving full details of the home including occupancy seven days prior to the date You commence to move. Once the new details are provided a premium adjustment may be required.

Cancellation

By You

You may cancel this Policy at any time. We may retain a portion of premium which relates to the period for which You have been insured and We shall refund the balance, less an administration fee for the unexpired period provided that no event has occurred for which any liability arises under the Policy. If after charging this administration fee, the refund due to You is less than \$10 then no refund will be given.

By Us

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00pm on the date set out in the cancellation notice. **We will** retain a portion of the premium which relates to the period for which You have been insured and We shall refund the balance for the unexpired period.

Transfer of interest

No interest in this Policy may be transferred without Our written consent.

Joint insured

If more than one person is named as the insured in Your Policy Schedule, **We will** treat any statement, act, omission or claim made by one of those persons as a statement, act, omission or claim made by all of those persons.

CLAIMS PROCEDURE

As soon as possible after an incident occurs which may result in a claim under this Policy You must:

1. Take all reasonable steps to recover any lost or stolen property.
2. Take all reasonable precautions to obtain recovery of property lost.
3. Notify Us and the Police immediately if any of Your property is stolen, maliciously or intentionally damaged.
4. Notify Us immediately if Your stolen property is recovered.
5. Complete and submit a claim form for Our consideration within 30 days with full particulars of Your Loss including details of any party who may be responsible.
6. Assist Us to recover in Your name any amount paid by Us to You from the person who caused You to suffer Loss.
7. Submit to Us without delay any letters, notices or court documents that You receive in relation to any claim under this Policy.
8. Assist with any investigation or examination of the circumstances of any Loss.
9. Provide Us with an opportunity to inspect any Loss before You carry out any repairs.
10. Keep any damaged or recovered stolen property and allow Us to inspect it if necessary.

11. Provide all receipts, invoices, quotes, evidence of ownership and/or information We may require to process Your claim.
12. Not admit, deny or negotiate any claim with any person without Our prior consent or approval.

Proof of ownership and value

In the event of a claim We will require You to produce evidence of ownership and/or value of the items lost, stolen, damaged or destroyed. If You are unable to provide and/or value after evidence of ownership for Your items We can reduce or refuse Your claim.

Subrogation

We may take over conduct in Your name the defence or settlement of any claim. Furthermore, subject to the provisions of the Insurance Contracts Act 1984, We may prosecute in Your name any claim for indemnity or damages.

We have full and absolute discretion in the conduct of any legal proceedings or in the settlement of any claims.

Fraudulent claims

If You or anyone acting on Your behalf or with Your knowledge or involvement make a claim knowing or reasonably suspecting it to be false or fraudulent, payment of the claim may be refused and Your Policy may be cancelled. Making a fraudulent claim is a criminal offence and may be referred to the Police for further investigation.

Other insurances

You must:

1. Tell Us if You can make a claim under any policy of insurance with another insurer that Covers You for the same Loss caused by or for legal liability arising from the insured event the subject of Your claim.
2. Provide Us with all documents, information and assistance which We may need to recover a proportion from that other insurer.

Total Loss

When We make payment to You of a total sum insured shown in Your current Policy Schedule: For the repair or replacement of Your Contents, Cover will be terminated for Your Contents. If any such payment is made and You pay Us the premium by instalments, any unpaid instalments (either overdue or not yet due) will be deducted from Your claim settlement.

Claims settlement under GST legislation

If You are registered for GST and are claiming an Input Tax Credit Entitlement (ITCE) in respect of this Policy, it is Your obligation to inform Us of Your ITCE no later than the time settlement of any claim under this Policy. Where settlement of any claim is made in cash, Your ITCE will be taken into account in determining the settlement amount payable. Where You have failed to inform Us of Your ITCE or have understated Your ITCE, You may have a GST liability in respect of any settlement made under this Policy.

GENERAL INSURANCE CODE OF PRACTICE

We have adopted the General Insurance Code of Practice, which is aimed at improving standards within the insurance industry. The Insurance Council of Australia, insurance companies, consumer groups and the Federal Government jointly developed the Code. The Code deals with Your right as a consumer to receive communications from Us promptly and in plain language.

In addition the Code aims to improve claims handling and dispute resolution; the quality, comprehension and accuracy of policy documents and other information provided to consumers.

What to do should You have any concerns

HBF is continually looking for ways to serve You better. We are happy to assist You with any information You require or hear from You about any concerns You may have. Should You have any concerns We encourage You to discuss the matter with the employee who handled Your application or claim.

If Our employee is not able to resolve Your concerns, You can contact the Claims Manager (in the case of a claim) or the Underwriting Manager (in the case of a concern with Your application or existing Policy). This review will be conducted within 15 working days.

If Your concerns have not been resolved to Your satisfaction, We encourage You to request that

the matter be referred to Our Internal Disputes Resolution process, where a Senior Manager with delegated authority will review the original decision. This process will normally be completed, and a final decision made, within 15 working days and will involve no cost to You. All correspondence should be addressed to: Manager - Dispute Resolution

HBF

GPO Box C101 PERTH WA 6809

or by facsimile on 9265 8895.

We would like to advise You that the Financial Ombudsman Service is available to resolve disputes relating to claims and non-claim matters, where You remain dissatisfied. This organisation provides a free service to all policyholders and will be able to resolve most complaints regarding Your dispute, through the Review Panel of the Financial Ombudsman Service. They can be contacted toll free on 1300 780 808.

Alternatively You may wish to seek Your own advice on this matter.

PRIVACY POLICY OVERVIEW

Ensuring Your Privacy

At HBF We respect the privacy of Your personal information and are committed to ensuring that its security remains protected. We are bound by the National Privacy Principles (NPPs) set out in the Privacy Act 1988.

HBF's collection of personal information

We collect Your information when We accept an application for an HBF product, and We may collect further personal information whilst You hold an HBF product. We will generally collect Your personal information during a face-to-face interview, over the telephone, through an online form or by way of a paper based form (including application forms).

Some personal information is deemed to be sensitive information. We will treat sensitive information with particular care.

Consent

By applying for a product including a cover note or quote with HBF, You are taken to agree:

- To the collection by HBF of Your personal information in connection with Your product.
- That Your personal information can be used or disclosed by Us as contemplated in this Privacy Statement.
- To Us transmitting Your personal information overseas where the transmission is directly related to Your product.

The information We may collect

Usually We will collect details of Your name, address, age, telephone number, facsimile number, or email address.

We often hold information, which relates to how You choose to pay for products and services (particularly where We have a regular direct debit arrangement), which may include bank account details and credit card details. If payments are made under a payroll deduction scheme, We may hold information about Your employer. We also keep information about payment history.

HBF may collect and hold information and details about Your driving record, prior insurance claims, medical history, criminal history, and whether You have been refused insurance or had an application accepted on special terms.

If You make a claim in relation to Your insurance, We may need to collect sensitive information from third parties about the matter. When You make the claim, You consent to Us collecting related sensitive information directly from those third parties or, if the information relates to someone other than You covered by the insurance, You give consent on behalf of that person and You confirm that You have authority to do so.

How HBF will use and disclose Your information

HBF uses personal information to provide You with comprehensive service in relation to its products and services. We may use, and if necessary disclose, Your personal information:

- In connection with arrangements You make to pay Your premium (for example with Your employer or a financial institution);
- To a hospital or medical practitioner when You are or have been a patient of that hospital or medical practitioner;
- To decide whether to issue a general insurance policy, and if so, on what terms, and to assist Us in managing any claim made by You;
- When providing a certificate of currency to financial institutions (at Your request or with Your consent);
- To an external consultant dealing with the assessment or investigation of claims and the Insurance Reference Bureau;
- In relation to travel insurance applications to medical assessors; and
- In relation to travel insurance, to a travel agent or overseas travel helpline.

When You make a claim, You also give Your consent to the relevant member of the HBF Group of Companies (HBF Group) sharing Your personal information (including sensitive information) with other members of the HBF Group for the purpose of preventing and detecting fraudulent or invalid claims or misrepresentation, which would cause loss to the HBF Group.

Members of the HBF Group may also share and use this information for the purpose of providing You with material, such as articles and information about other products and services that may be of interest to You. You may request not to receive such information by contacting Us. Please allow five working days for Your request to be actioned.

HBF has a range of obligations under the Insurance Act 1973 and related regulations that impact on its collection and disclosure of personal information. In effect, these require HBF to maintain records, report to regulatory authorities, and to meet various requirements in relation to providing general insurance. We are obliged to maintain certain transaction records and make those records available for inspection by the Australian Prudential Regulation Authority (APRA). HBF may also need to make certain information and records available to other regulatory bodies, auditors, actuaries, the Financial Ombudsman Service and Our agents, representatives, services providers and contractors. We will disclose this and any other information as required by law.

If You do not wish to provide information

We may not be able to meet Your insurance needs if You do not provide Us with personal information, which We require. There are requirements under the Insurance Contracts Act 1984 that You disclose to HBF all material information, and information which a reasonable person in the circumstances, would consider material. This may require You to provide personal information in relation to

an insurance product You hold with HBF, which may have consequences in relation to any insurance policy You hold or claims under it.

Accessing Your information

In most circumstances You have a right to access any personal information, which We collect and hold about You. Please contact Us if You wish to access Your personal information. We may deny Your request in some circumstances and if We do this, We will tell You why. Further details on the way We handle personal information are in Our Privacy Policy, which is available at www.hbf.com.au or on request by calling a Member Service Advisor on 133 423.

Privacy Complaints

If You wish to complain about any breach or potential breach of this Privacy Statement, Our privacy policy or the NPP's, You should contact Us.

Contact Details

HBF Privacy Officer
GPO Box C101
Perth WA 6809
Phone: 133 423

Your complaint will be responded to within seven days. We will use Our best endeavours to resolve any complaint to Your satisfaction, however, if You are unhappy with Our response, You may contact the Office of the Privacy Commissioner.

Contact Details

Office of the Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992

KEY WORDS

Certain words in this Policy have specific meanings. These meanings are explained below. Wherever these Key Words appear they will always begin with a capital letter.

Building

Means the structure at the Site that is used primarily as a place of residence for domestic purposes.

Consequential Loss

Any additional expense arising from or as a consequence of Loss or damage caused by an insured event. For example, any additional expense in replacing undamaged property, so as to create a uniform appearance, is not Covered by this Policy.

Contents

Means those items that You either own or for which You are legally responsible that are located at the Site, as detailed on pages 8 to 9 of this brochure.

Cover(ed)

The protection provided by this Policy.

Endorsement

Any written alteration or addition to this Policy.

Excess(es)

The amount You have to pay towards the amount of any claim under this Policy. The types of Excesses are detailed on Your Policy Schedule.

Loss

Loss, damage or destruction to property insured under this Policy. For Contents, this means property which is stolen, damaged or destroyed, but not lost. For Personal Valuables, this means accidental loss, damage or destruction of property as per Your Cover specified on Your Policy Schedule, anywhere in Australia.

Open Air

Any place at the Site which does not have walls, a roof and door(s) and is incapable of being locked or secured or any motor vehicle, trailer, aircraft or watercraft.

Personal Valuables

Means personal items that You own, for which You have opted to have Cover anywhere in Australia, as detailed on page 9 to 10 of this brochure

Policy

The contract of insurance between You and Us. It consists of the terms set out in pages 6 to 17 of this brochure and Your Policy Schedule.

Prescription Glasses and Prescription

Sunglasses

Glasses or sunglasses that have been prescribed by an optician or ophthalmologist.

Schedule

The Schedule of Insurance issued by Us that forms part of Your insurance contract and shows Your Policy number together with details of Your Cover and premium.

Site

The site specified on the Policy Schedule where Your Contents are located.

If the Site is strata titled:

- For the purposes of Contents Cover, Site includes common property which is part of the strata plan when referring to Contents that You own.

Terrorism

Means any threat or use of force by any person or group of people which is done for, or in connection with, political, religious, ideological or similar purposes to influence any government and/or put any section of the public in fear.

Variations

Any Variations to this Policy that We have agreed to.

We, Us or Our

HBF Insurance Pty Ltd ABN 11 009 268 277.

You or Your

The insured(s) named on the Policy Schedule and includes Your partner (legal or de facto) or other family member permanently residing at the Site.



Telephone Enquiries 133 423

Mon to Fri: 8am to 6pm
Saturday: 9am to 12pm

www.hbf.com.au

Head Office

125 Murray Street Perth
GPO Box C101 Perth 6809

HBF Service Centre Hours

Mon to Fri: 9am to 5pm
*Saturday: 9am to 12.30pm

Metropolitan Service Centres

Perth
96 William Street

Booragoon
Garden City Shopping Centre*

Cannington
Carousel Shopping Centre*

Fremantle
82 High Street

Hillarys
Whitford City Shopping Centre

Innaloo
Innaloo Shopping Centre

Joondalup
115 Grand Boulevard

Karrinyup
Karrinyup Shopping Centre*

Mandurah
32 Pinjarra Road

Midland
18/53 The Crescent

Morley
Galleria Shopping Centre*

Rockingham
Rockingham City
Shopping Centre

Subiaco
513 Hay Street

Success
Cockburn Gateway
Shopping Centre

Regional Service Centres

Albany
21 Albany Highway
Telephone 9845 7000

Bunbury
12 Arthur Street
Telephone 9722 6300

Busselton
2/90-92 Queen Street
Telephone 9781 1800

Geraldton
Northgate Shopping Centre
Telephone 9920 8200