

# Home & Contents Insurance



Rest easily at night, secure in the knowledge that your property and possessions are safely insured. The CGU Home Building and Contents Insurance we can arrange protects your home and contents against a range of events including; fire, theft, vandalism, liquid damage, flood, and storm damage.

## Accidental Damage Home Insurance

Accidental Damage Home Insurance protects your property against a broad range of risks for any accidental damage or accidental loss and can provide you with a high degree of peace of mind.

### Benefits & Features

- 24 hour emergency 'Home Support' hotline (1300 306 497)
- \$20 million liability insurance Australia-wide (worldwide for 90 consecutive days)
- Pay-by-the-month instalment option at no extra charge
- Protection of your property against a broad range of risks for accidental damage or accidental loss

## Listed Events Home Insurance

Listed Events Insurance provides protection against events such as fire, lightning, earthquake, burglary, explosion, flood, storm damage and even a vehicle running into your house.

### Benefits & Features

- 24 hour emergency 'Home Support' hotline (1300 306 497)
- \$20 million liability insurance Australia-wide (worldwide for 90 consecutive days)
- Pay-by-the-month instalment option at no extra charge
- Protection against events such as fire, lightning, earthquake, burglary, explosion, flood and storm damage

## Fundamentals Home Insurance

Fundamentals Home Insurance protects your property against major risks like fire, burglary, explosion, earthquake, flood, storm damage and even a vehicle crashing into it.

### Benefits & Features

- 24 hour emergency 'Home Support' hotline (1300 306 497)
- \$20 million liability insurance Australia-wide (worldwide for 90 consecutive days)
- New for old cover for contents
- Automatically covers valuable items up to \$2,000



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| Features   | Listed Events Medium Level Cover  | Accidental Damage High Level Cover  | Fundamentals Basic Level Cover  |
|--|---|---|---|
| Accidental Damage Cover  | No  | Yes   | No  |
| Electrical burn out of domestic motors   | Yes, 15 years old or less   | Yes, 15 years old or less   | No  |
| Replacement benefit for buildings  | Yes   | Yes   | Yes   |
| New for old cover for contents   | Yes   | Yes   | Yes   |
| New for old cover for carpets  | Yes   | Yes   | Yes   |
| Valuable items cover (incl. jewellery, sporting equipment and portable electronic equipment) as part of contents cover | Total of \$5,000 or 20% of the contents sum insured, whichever is greater | Total of \$7,500 or 20% of the contents sum insured, whichever is greater | Total of \$2,000  |
| Paintings, works of art, electronic equipment  | \$20,000 limit unless specified as a special contents item                | \$20,000 limit unless specified as a special contents item                | \$20,000 limit unless specified as a special contents item              |
| Liability Cover  | Up to \$20 million personal liability worldwide up to 90 days             | Up to \$20 million personal liability worldwide up to 90 days             | Up to \$20 million personal liability worldwide for 90 consecutive days |
| Option to pay by the month at no extra charge  | Yes   | Yes   | Yes   |
| Guests or visitors belongings  | Yes - up to \$5,000   | Yes - up to \$5,000   | Not covered   |

## Landlords Insurance

**Insuring properties which you own but don't live in can be a complicated business. To make it simpler CGU has a policy specifically designed to protect your investment.**

Landlords Residential Property Insurance covers flats, units, apartments and houses which are leased or rented to tenants.

Many insurance policies give you a list of the events you are covered for; however CGU offers Accidental Damage cover to protect your property against a broader range of events.

You secure the insurance cover you require by selecting from the extensive range of covers and options CGU offers with this policy.

### Benefits & Features

- Replacement benefit for building
- New for old cover for most contents up to 15 years
- Loss of rent
- Rent default and theft by a tenant
- Legal liability (\$5 million, \$10 million, \$15 million or \$20 million)
- Workers' compensation in WA, Tasmania and NT
- 21 day Money Back Guarantee
- Easy-Pay monthly instalments option at no extra charge



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Insurance issued by CGU Insurance Ltd AFSL 238291. This is general advice only and doesn't take into account what you currently have, want and need for your personal circumstances. It is important for you to read the Product Disclosure Statement (PDS) and any applicable Supplementary PDS before you make a decision about an insurance product.

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