

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Redicova Fast Disaster Recovery Cash

Prepared on: 15-Jan-2023

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the events 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 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 specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	No	
Flood	No	
Storm	Yes	<p>Covered only for Economic Loss due to:</p> <ul style="list-style-type: none"> Very Destructive Winds as a result of a Severe Tropical Cyclone; or winds within the Buffer Zone, <p>occurring at the Insured Situation during the Period of Insurance.</p> <p>Not covered for any other perils such as fire or Flood (including resultant or consequential flooding)..</p>
Accidental breakage	No	
Earthquake	No	
Lightning	No	
Theft and Burglary	No	
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 provided 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 you are only covered up to 30% of the Sum Insured when winds within the 5km Buffer Zone immediately surrounding Very Destructive Winds Zone occur at the Insured Situation. 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. However under this policy no excesses apply.

Legal liability

This policy doesn't provide cover for legal liability.

Cooling off period

If you decide you don't want this policy within 14 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.

You should consider which type of cover is best for you.

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 your 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 **1300 733 426**.

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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