

# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

CCI Residential Buildings and Contents Policy  
Prepared on: 17 August 2022



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 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 and limits that apply to events/covers (see PDS and other relevant policy documentation for full details)*
<b>Fire and Explosion</b>	Yes	Excludes damage or loss caused by: the deliberate act of any person insured under the policy; the malicious act of any person living at the address; or a process involving the application of heat.
<b>Flood</b>	Yes	Excludes damage or loss caused by: action of the sea, tsunami, tidal wave or high water; defective workmanship, structural defects, or error or omission in specification or design; corrosion or gradual deterioration; mildew, condensation, rising damp, atmospheric or climatic conditions (other than storm, lightning, thunderbolt or tempest).
<b>Storm</b>	Yes	Excludes damage or loss caused by: defective workmanship, structural defects, or error or omission in specification or design; mildew, condensation, rising damp, atmospheric or climatic conditions (other than storm, lightning, thunderbolt or tempest).
<b>Accidental breakage</b>	Yes	Covers accidental breakage that extends through the entire thickness of fixed glass, fixed wash basins, toilet bowls and cisterns, sinks, glass light fittings and telephone handsets or answering machines. Excludes: glass which is part of a glasshouse or conservatory; items which are in a part of the residence occupied for trade purposes; items be paid for under a lease or rental agreement.
<b>Earthquake</b>	Yes	Excludes damage or loss caused by: actions of the sea, including tsunami, tidal wave or high water.
<b>Lightning</b>	Yes	Excludes recreating software or the rewriting of records.
<b>Theft and Burglary</b>	Yes	Excludes theft or attempted theft by any person living at the address of the residential buildings.
<b>Actions of the sea</b>	No	Excludes: actions of the sea, including tsunami, tidal wave or high water.
<b>Malicious Damage</b>	Yes	Excludes: malicious acts by any person living at the address of the residential buildings.
<b>Impacts</b>	Yes	Excludes damage or loss caused by: deliberate acts by any person insured under the policy; malicious acts by any person living at the address of the residential buildings.
<b>Escape of liquid</b>	Yes	Excludes damage or loss caused by: water entering residential buildings due to a structural defect, faulty design or workmanship; during renovations; gradually, through or under walls, roof or floor; gradual seepage from a shower recess.
<b>Cover for valuables, collections and items away from the insured address</b>		
<b>High value items and collections</b>	Optional	Covers personal effects and special valuables against loss or damage. Excludes chipping, cracking, denting or scratching of such items (except jewellery).
<b>Items away from insured address</b>	Optional	Personal effects and valuables are covered against loss or damage occurring anywhere in Australia. Personal effects means jewellery, clothing, sporting equipment, portable electronic items, cameras and other personal articles worn or carried by you.

\* 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 jewellery and watches have a limit of cover of \$5,000 per item or set and \$20,000 for all items in total. 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 have to pay for each incident. A number of different excesses may apply in respect to this policy, for example, the residential buildings cover, residential contents cover, legal liability cover and personal effects cover each have their own excesses – these will be stated on your Schedule. But if you have cover for residential buildings and contents and make a claim for loss or damage under each, you only pay the greater 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 \$20,000,000 in respect of any one accident, and for all claims in total in respect of accidents during the period of insurance. 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 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.

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 limitations 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 1800 011 028.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The policy this KFS relates to is:

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