

Cover	Excess	Extensions	Exclusions
<p>Defined events only as per the policy wording</p> <p>Indemnity (depreciated) value cover on all items except for furniture, furnishings and home appliances up to 10 years of age</p> <p>Full earthquake and natural disaster cover</p>	<p>Lowest excess option of \$250</p> <p>Optional higher excesses available for a discounted premium</p> <p>One excess if claim on more than one policy from a single event</p> <p>If portable electronic equipment is stolen or lost from your motor vehicle an additional excess of \$150 applies</p> <p>If you have been provided the alarm discount but the alarm is not set in the event of a burglary, an additional excess of \$250 applies</p> <p>If the home is let to tenants other than you an additional excess of \$250 applies</p>	<p>Alternative accommodation up to 12 months. 12 months up to \$30,000 if you occupy the home / 1 month up to \$5,000 if you are a tenant</p> <p>Liability cover for property damage up to \$2,000,000</p> <p>Liability cover for bodily injury and Forest and Rural Fires Act up to \$1,000,000</p> <p>Stolen credit card cover up to \$1,000</p> <p>Property used for trade or business use up to \$2,000</p> <p>Overseas travel cover up to \$5,000</p> <p>Accidental damage and cover away from home</p>	<p>Your excess</p> <p>Defect in design or inherent fault</p> <p>Wear and tear</p> <p>Insects or vermin (except opossums)</p> <p>Poor or defective workmanship</p> <p>Burglary, theft or malicious damage committed by anybody renting, living, or staying in the home</p> <p>War, invasion etc confiscation by local authority</p> <p>Mechanically propelled vehicles</p> <p>Vehicle accessories and keys</p>