



Qikio
Quick Insurance Online

Underwritten by

CHUBB®



Qikio Contents Insurance

Product Disclosure Statement

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1. Important Information You Need to Know

Important information about this Product Disclosure Statement

This Product Disclosure Statement (PDS) provides general information only and has been prepared to assist You in understanding Qikio Contents Insurance to make an informed decision about Your insurance requirements.

This PDS contains:

- important information about Your rights and obligations including the cooling off period and the duty of disclosure; and
- the terms and conditions of Your insurance cover.

You should read this PDS carefully before deciding to take out the insurance cover. Other documents, including Your Certificate of Insurance, form part of Your insurance Policy as detailed in “What makes up Your Qikio Contents Insurance Policy”.

In return for You paying Us a premium We insure You for the benefits described in this PDS, subject to the terms, conditions, limits and exclusions of Your Policy.

For more information about this product, please contact Chubb customer service at 1800 952 357 or Qikioservice@chubb.com.

For information on how to make a claim, please go to the “What To Do If You Have A Claim” section on pages 38 and 39 of this PDS.

General Advice

Any general advice that may be contained within this PDS or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type, and level of cover are appropriate for You. You should read this PDS carefully to understand what's covered, what's not covered, terms, conditions, exclusions and limits of cover. Do not rely on assumptions of what should be covered under this insurance. A copy of the Target Market Determination for this product is available [here](#).

PDS Code

23PDSQIKIOCONTENTS01

Preparation Date

This PDS was prepared on 12 May 2023.

About Chubb

Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687) (Chubb) is the insurer and issuer of this product. In this PDS "We", "Us", "Our" means Chubb. Our contact details are:

Head Office: Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000

Postal Address: GPO Box 4907, Sydney NSW 2001

Phone: 1800 958 123

Email: CustomerService.AUNZ@chubb.com

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance.

More information can be found at www.chubb.com/au.

About Qikio

Qikio Pty Ltd (ABN 84 648 643 369) (Qikio) is the distributor of this product. Qikio is an Authorised Representative (AR Number. 001296984) of Australian Insurance Company Pty Ltd (ABN 65 002 941 513, AFS Licence No. 238384) (AIC). AIC is authorised by Chubb to distribute this product, and AIC sub-authorises Qikio to distribute this product. Qikio, via AIC, authorises Chubb to use the Qikio branding on this product.

We pay a commission to AIC from the Premium for arranging the Policy, who in turn pay a commission to their Authorised Representatives, including but not limited to Qikio. For or more information on Qikio, including its relationship with AIC, please review Qikio's Financial Services Guide (FSG) which can be found at qikio.com/fsg.

The contact details of Qikio are:

Head Office: 1/110 Brisbane Road, Mooloolaba, QLD 4557

Postal Address: P.O Box 193, Coolum Beach, QLD 4573

Phone: 1300 459 346

Email: help@qikio.com

Updating Our PDS

There are circumstances in which We may need to update this PDS. These could include correcting an error within the PDS or amending the PDS to comply with updated legal and regulatory requirements. If We need to update this PDS, We will provide You with a new PDS or Supplementary PDS (SPDS).

Duty of Disclosure

Your Duty of Disclosure

Before You enter into this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984.

The duty applies until We first agree to insure You, and where relevant, until We agree to any subsequent variation, extension, reinstatement or renewal (as applicable).

A consumer insurance contract

This policy is a 'consumer insurance contract' as it is, wholly or predominantly, for personal, domestic or household purposes.

Answering Our questions

In all cases, if We ask You questions that are relevant to Our decision to insure You and on what terms, You have a duty to take reasonable care not to make a misrepresentation when answering the questions.

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

Variations, extensions and reinstatements

For variations, extensions and reinstatements, You have a duty to take reasonable care not to make a misrepresentation when answering the questions.

Renewal

Where We offer renewal, We may, in addition to or instead of asking specific questions, give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

What You do not need to tell Us

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

The Meaning of Certain Words and Interpretation

Throughout the PDS certain words begin with capital letters. These words have special meanings and are included in the section "Definitions" on page 24. Please refer there for their meaning.

Any reference to legislation or a legislative instrument in this document also refers to that legislation or legislative instrument as may be amended from time to time and any replacement, successor or functionally similar or delegated legislation or legislative instrument of the Commonwealth of Australia (or of the applicable State or Territory of the Commonwealth of Australia in which the Insured Location is located).

What makes up Your Qikio Contents Insurance Policy

When We accept Your application for insurance cover, or Your existing Qikio Contents Insurance Policy is renewed, We enter into an insurance contract with You. Your insurance contract is made up of the following documents collectively known as Your Policy:

- this PDS;
- Your current Certificate of Insurance (issued to You if We accept Your application for insurance); and
- any SPDS that may be issued by Us from time to time.

Electronic Communications

We will send Your Policy documents and related notices to You electronically. This includes email and other types of electronic communications. You provided consent to receive electronic communications when You applied for Your Policy. Each electronic communication will be deemed to be received by You at the time it leaves Our information system.

Key Benefits and Risks

This PDS provides a number of benefits (including additional benefits) which are:

- subject to the relevant Excess, limits, sub-limits and the relevant Sum Insured;
- only payable following a Defined Event for Contents or an Incident for Personal Liability, both of which must occur during the Policy Period (except for Contents in Transit to the Insured Location); and
- subject to terms, conditions and exclusions.

It is important that You read the Policy carefully and that You understand the extent of the cover.

If a Contents claim is paid as a Total Loss during a Policy Period, then We will not reinstate the Sum Insured and the cover for Your Contents will have ended for that Policy Period.

Contents Cover

Benefits:

- We cover loss or damage to Your Contents from the following Defined Events: an animal becomes accidentally trapped, Storm, Storm Surge, lightning, fire, Flood, Theft, attempted Theft or burglary, earthquake, riot and civil commotion, tsunamis, Vandalism or Malicious Damage, explosion, escape of liquid and impact from certain sources.
- The most We will pay for loss or damage to Your Contents is the Contents Sum Insured shown on Your Certificate of Insurance.

Risks:

- We do not cover all types of loss or damage: We only cover You for Defined Events. For example, We do not cover You for items that are lost or misplaced that are not as a result of a Defined Event.
- Limits and exclusions may apply to some types of loss or damage or to some items.

Personal Liability Cover

Benefits:

- We cover Your Personal Liability to others for Bodily and Mental Injury and Property Damage.
- The most We will pay for all claims arising from one Incident for Personal Liability covered by this PDS is Your Personal Liability Sum Insured of \$20 million, which includes any covered legal costs.

Risks:

- We do not cover all types of loss or damage. For example, We will not pay for Personal Liability arising from any Business activity or Personal Liability arising from the use or towing of any vehicle.

Summary of Benefits Table

The Summary of Benefits Table summarises the maximum amounts payable and should be read as a summary only. When You purchase the Policy, You choose your Excess and the Contents Sum Insured that are recorded in Your Certificate of Insurance. A detailed description of the cover is set out in the What We Cover section in this PDS and in Your Certificate of Insurance.

Benefit and Cover Description	Sum Insured	Excess	Sub-Limites applicable to Contents (Defined Events and additional benefits)	
			Type	Amount
<p>A. Contents - Defined Events</p> <p>Cover for physical loss or damage to Your Contents caused by a Defined Event.</p> <p>The Defined Events are:</p> <ol style="list-style-type: none"> 1. An animal becoming accidentally trapped 2. Escape of liquid 3. Earthquake 4. Explosion 5. Fire 6. Flood 7. Impact from certain sources 8. Lightning 9. Riot or civil commotion 10. Storm 11. Storm Surge 12. Theft, attempted Theft or burglary 13. Tsunami 14. Vandalism or Malicious Damage 	<p>You select Your Contents Sum Insured between \$40,000 to \$150,000, which is shown on Your Certificate of Insurance.</p>	<p>The Excess or Unoccupied Excess apply to these Defined Events.</p> <p>The Excess You selected is <policy excess from S6> per Defined Event.</p> <p>The Unoccupied Excess replaces the Excess if the Insured Location has been Unoccupied for more than 60 continuous days and is calculated as 10% of your Contents Sum Insured.</p>	<p>Money, gift cards or bullion</p> <p>Valuables</p> <p>Art and antiques</p> <p>Home Office Equipment and tools of trade</p> <p>Uninstalled motor vehicle and watercraft spare parts and accessories</p> <p>Mobile Electronic Devices</p>	<p>\$500 per claim</p> <p>\$2,000 per item and \$5,000 per claim</p> <p>\$2,000 per item and \$5,000 per claim</p> <p>\$5,000 per claim</p> <p>\$1,000 per claim</p> <p>\$5,000 per claim</p>
<p>Contents – Additional Benefits</p>	<p>Sum Insured</p> <p>(in addition to the Contents Sum</p>			

	Insured unless otherwise noted)			
a. Damaged Contents removal following a paid Defined Event claim	Up to 30% of the Contents Sum Insured for reasonable expenses to dispose of damaged Contents.	No Excess applies		
b. Additions and Alterations following a Defined Event if you are the owner of the Insured Location	Up to 10% of the Contents Sum Insured.	The Excess or Unoccupied Excess applies to this benefit.		
c. Alternative Accommodation following a paid Defined Event claim	Up to 10% of the Contents Sum Insured for up to 12 months	No Excess applies		
d. Loss or damage to Contents in transit to the Insured Location caused by certain events	This benefit is included within and not in addition to Your Contents Sum Insured and does not increase the amount of Your Contents Sum Insured or the maximum payable for any insured item.	The Excess applies to this benefit.		
e. Emergency repairs at the Insured Location to protect Contents from a Defined Event	Up to \$1,000	No Excess applies		
f. Emergency preventative measures to protect Contents from Storm, Flood or bushfire	Up to \$1,000	No Excess applies		
g. Food, medicine and wine spoilage at the Insured Location due to changes in temperature caused by certain events	Up to \$1,000	No Excess applies		

h. Loss, damage or destruction by a Defined Event of Personal Effects temporarily removed from the Insured Location	\$2,000 per item and \$5,000 per claim	The Excess applies to this benefit		
B. Personal Liability Cover for Personal Liability for You or a Family Member for an Incident that occurs during the Policy Period	\$20,000,000	No Excess applies		
Personal Liability – Additional Benefit Credit card liability when a credit card, bank card or debit card issued to You or a Family Member is physically stolen	Up to \$1,000 for Personal Liability You or a Family Member incur from the unauthorized use of a stolen credit card	No Excess applies		

Excesses, Underinsurance, Policy Limits, and Premium

The examples below outline some scenarios of how the Excess, underinsurance and Policy limits may be applied in particular claims. These examples are for illustrative purposes only.

Excesses

The Excess only applies to Contents. No Excess is applicable for Personal Liability.

For each particular Contents benefit, item, loss or claim insured by the Policy an Excess may apply. An Excess is the amount that is deducted from any Contents claim before We pay Your claim. Please refer to the Summary of Benefits Table on page 8.

You select Your Excess for Contents from a range of alternatives offered at the time of purchase of Your Policy. In some cases the value of the claim may be less than the Excess You have selected, and in that case You will not receive a payment.

If at the time of the Defined Event covered by Your Policy, the Insured Location has been Unoccupied for more than 60 continuous days, the Unoccupied Excess will apply instead of the Excess. The Unoccupied Excess is calculated as 10% of the Contents Sum Insured.

Example:

Contents Sum Insured	\$50,000
Excess selected by You	\$1,500

Claim	Your mobile phone is stolen from Your Insured Location and the cost to replace it is \$1,200.
How We settle the claim	In this case the cost to replace the item (\$1,200) is less than the amount of the Excess (\$1,500) and We will not pay anything.

Underinsurance

It's important that You choose the right Sum Insured to reflect the total value of Your Contents because, if You underinsure, it could be financially devastating. For example, if Your Contents were damaged significantly in a fire, and Your Sum Insured was not enough to fully replace Your Contents, You would have to pay the shortfall. Some Contents have certain item limits meaning that if You make a claim as a result of a Defined Event, the maximum We will pay is the amount specified for that item. See the table on page 8 for the maximum amount payable for certain Contents.

Example:

Contents Sum Insured	\$50,000
Excess selected by You	\$1,000
Claim	A fire destroys all Contents at the Insured Location causing a Contents claim of \$60,000. The Sum Insured of \$50,000 is insufficient to replace the destroyed Contents.
How We settle the claim	We will pay to replace the Contents after applying the Contents Sum Insured and the Excess: \$50,000 Sum Insured - \$1,000 Excess = \$49,000 claim payment. As this is a claim for a Total Loss, we will not reinstate the Contents Sum Insured and the cover for Your Contents will have ended for that Policy Period.

Policy Limits

In some cases the maximum amount We are liable to pay for a particular Defined Event, Incident, benefit, item, loss or claim within a Policy benefit may be limited by the relevant Sum Insured, a sub-limit or otherwise. You should refer to the Summary of Benefits Table, the PDS and Your Certificate of Insurance to understand the limits that are applicable.

Example:

Contents Sum Insured	\$50,000
Excess selected by You	\$500
Claim	Thieves break the door to your holiday accommodation while you are on a 2 week vacation and steal a ring valued at \$2,200.
How We settle the claim	This Theft is covered by the Contents additional benefit (h) "loss damage or destruction by a Defined Event or Theft of Personal Effects temporarily removed from the Insured Location". The maximum We will pay under this benefit is \$2,000 per item.

	We will pay to replace the ring after applying the item limit and the Excess: \$2,000 item limit - \$500 Excess = \$1,500 claim payment.
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Premium (including payment by instalments)

The cost of the Policy for the Policy Period is the Premium as shown in Your Certificate of Insurance. Your Premium includes applicable government taxes and charges including GST, stamp duty and, in New South Wales, the Emergency Services Levy (ESL). We may cancel the Policy if You have failed to pay the total Premium due. See the 'Cancelling Your Policy' section in this PDS for more details.

The amount of Your Premium:

- is determined by a number of factors which reflect the risk to Us including the location of the Insured Location, the Contents Sum Insured, the Personal Liability Sum Insured, Your claims history, the security at the Insured Location, the age of the Insured Location and the Excess You selected;
- may be increased or decreased during the Policy Period when changes are requested by You to Your Policy (such as a change in the Contents Sum Insured); and
- may be changed by Us when You renew Your Policy by applying an inflation factor (due to changes in the Consumer Price Index and related considerations) to the Contents Sum Insured and We will calculate the renewal Premium based on this revised Contents Sum Insured.

When You purchase the Policy, You can choose to pay Your Premium by paying the entire Premium for the Policy Period or by paying in twelve (12) equal monthly instalments. In either case, Your Premium is paid in advance and We will tell You the amount of Your Premium (and the Premium instalments, if applicable) and how it can be paid when We accept Your application for insurance.

If You decide to pay Your Premium by twelve (12) equal monthly instalments:

- the first instalment is the first day of Your Policy Period;
- there is no additional fee for paying in instalments;
- payment must be made by way of direct debit via a credit card;
- We may refuse to pay a claim (in whole or in part) if an instalment remains unpaid for at least 14 days after the instalment was due; and
- We may cancel Your Policy if You do not pay Your instalments in circumstances detailed in the 'Cancelling Your Policy' section of this PDS.

Cooling Off Period

If You change Your mind and decide You no longer need this insurance Policy, You have 14 days after the start of the Policy Period (including renewals) to request to cancel Your Policy and receive a full refund. If the request is made to Us within those 14 days, We will cancel the Policy, provided You (or any insured under the Policy) have not exercised a right or power under the terms of the Policy in that period (e.g. a claim has been made or benefit paid).

We will provide a full refund of Premium (or if You are paying by instalment, Your first Premium instalment payment), less charges or taxes which We are unable to recover. Even after the cooling off period ends You still have cancellation rights (see 'Cancelling Your Policy' directly below).

You can contact Us to exercise Your rights within the cooling off period on [1800 952 357](tel:1800952357) or Qikioservice@chubb.com.

Cancelling Your Policy

This Policy may be cancelled by You at any time by giving Us notice in writing of the future date the cancellation

is to take effect. There are circumstances in which We may cancel this Policy, including non-payment of Your Policy Premium (including non-payment of a Premium instalment if you are paying by instalments), non-disclosure of information reasonably requested by Us, and fraud. Any Policy cancellation will be in accordance with the Insurance Contracts Act 1984 (Cth). If We do cancel Your Policy, We will provide You with specific details as to why Your Policy is being cancelled. Should We or You cancel Your Policy, We shall retain a pro -rata proportion of the Premium for the time the Policy has been in force.

If You are paying Your Premium via equal monthly instalments and We have not received an instalment payment, We will send You a notice in writing regarding Your non-payment at least 14 calendar days before any cancellation by Us for non-payment. If after sending this first notice We do not receive the instalment payment, then We will send You a second notice in writing before cancellation, informing You that Your Policy is being cancelled for non-payment.

Refund

In the event of cancellation by You or by Us, We will refund any Premium paid based on the effective date of cancellation or within fifteen (15) business days (Monday to Friday, excluding public holidays). Any returned Premium will be calculated on a pro-rata basis relating to the time the Policy was in place and will depend upon any claims made by You. However, We will not refund any Premium in the event We have paid a claim for the relevant Sum Insured provided under any section(s) of this Policy. If You are paying Your Premium in monthly instalments, You will be required to pay the entire Premium for the Policy Period in the event We pay a claim regardless of whether You subsequently cancel Your Policy.

How to Make a Claim

For full detail on how to make a claim, please refer to the 'What to do if You have a claim' section of this PDS. In summary, you must complete the claim form available on qikio.com.au/claims by clicking 'Make a claim'. If you require assistance, you can call Chubb Customer Service on 1800 952 357. For after-hours emergencies, call 1800 726 226.

Chubb's Privacy Statement

In this Statement, We, Our and Us means Chubb Insurance Australia Limited (Chubb).

You and Your refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs), as amended or replaced from time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: CustomerService.AUNZ@chubb.com
Fax: + 61 2 9335 3467
Address: GPO Box 4907
Sydney NSW 2001

Further information request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

Qikio's Privacy Statement

This policy describes what personal information we collect about You and how it is used and shared.

At Qikio, we strive to protect the confidentiality and security of the information that You share with us.

In this policy, 'we', 'us', 'our' means Australian Insurance Company Pty Ltd (AIC) and Qikio Pty Ltd (Qikio). Qikio Pty Ltd (Qikio), is an authorised representative of Australian Insurance Company Pty Ltd (AIC).

Things You do and information You provide

When You purchase insurance arranged by Qikio, we collect personal information from You depending on what information You choose to disclose to us and how You use Qikio services, which may include:

- Your name, date of birth, gender;
- contact details such as Your residential address, telephone numbers, email;
- information relevant to providing a product or service;
- underwriting information like Your claims history and driving history;
- information obtained as part of the management and processing of a claim, for example information on a police report;
- other information we think is necessary.

We also collect the content and other information You provide when You use our products or services, including when You sign up for an account, purchase a financial product, make a change to a product or make a claim. We also collect information about how You use our products or services, such as the types of content You view or engage with, or the frequency and duration of Your activities.

Device Information

We collect information from or about the computers, phones, or other devices where You install or access our products or services, depending on the permissions You've granted. We may associate the information we collect from Your different devices, which helps us provide consistent products and services across Your devices. Here are some examples of the device information we collect:

- attributes such as the operating system, hardware version, device settings, file and software names and types, battery and signal strength, and device identifiers;
- device locations, including specific geographic locations, such as through GPS, Bluetooth, or WiFi signals; and
- connection information such as the name of your mobile operator or ISP, browser type, language and time zone, mobile phone number and IP address.

Information from third-party partners

We collect Your personal information directly from You when we can. However, there may be occasions where we collect Your personal information from someone else, like:

- our authorised representatives, distributors, referrers, agents, business partners, affiliates, insurers, underwriters or related companies;
- our service providers;
- people You have authorised us to deal with about Your policy;
- the Australian Financial Complaints Authority or any other external dispute resolution body;
- any other organisation or person where You have consented to them providing your personal

information to us or consented to us collecting personal information from them.

Telephone and emails

We record and securely store all telephone conversations for quality and coaching purposes. All emails are also stored securely.

Government related identifiers

We do not ask for, use or disclose government related identifiers of an individual (e.g. Your tax file number). Should Qikio come into possession of such an identifier we will notify You in writing by email, and take steps to de-identify and destroy the information as soon as practicable.

How do we take care of Your personal information?

We care about the security of Your personal information and we take steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure. Some of the ways we do this are:

- confidentiality requirements and privacy training of our employees;
- security measures to control access to our systems and premises;
- only giving access to personal information to a person who is verified to be able to receive that information;
- ensuring third parties meet Qikio's privacy obligations; and
- electronic security systems, such as firewalls and data encryption on our website.

We only keep Your information for as long as we require it for our purposes or as required by law. When we no longer require your information, we'll ensure that Your information is destroyed or de-identified.

How do we use Your information?

We will use Your personal information for the purposes we collected it, as well as purposes that are related, such as the following purposes:

- handling Your enquiries;
- providing a product or service;
- handling complaints;
- managing our business operations (including our IT infrastructure, website, and statistical/maintenance purposes) and company research and development;
- conducting market research and communicating details about our products and services, including for marketing purposes;
- auditing, quality assurance and training; or
- any other purposes communicated to You at the time we collect Your personal information and as permitted by law.

You may contact us at any time to "opt out" of receiving marketing communications or unsubscribe by following the links in any relevant email messages.

How is Your information shared?

We share Your information with third-party service providers for the purposes of providing our products and services to You.

We may also share Your personal information:

- if we are required to by a court order, subpoena or other legal requirements;
- You have consented to us sharing it with a third-party for a particular purpose;
- with an insurance broker or agent acting on Your behalf or who You have designated to act on Your behalf;
- where it is necessary for a third-party to assist us in providing our products and services, for example, reinsurers, insurance intermediaries, insurance reference bureaus, lawyers, accountants, loss adjusters and others involved in the providing of products and services or claims handling processes; or
- for any other purposes which are within reasonable expectations or where permitted by law.

Some examples of these third parties that we may share Your personal information with are:

- our authorised representatives, distributors, referrers, agents, business partners, affiliates;
- our insurers or underwriters;
- Insurance Reference Services (a member-based organisation supporting Australian general insurance company members with understanding policyholder claims history);
- our service providers; and
- our professional advisers.

Third-parties will only be provided with access to Your information as is reasonably necessary and we will require that such third parties comply with this privacy policy, our data security requirements and any applicable laws.

Sharing outside of Australia

If Your personal information is collected or supplied to an organisation outside of Australia we will ensure it will be held, used or disclosed only in accordance with the Privacy Act. We may store Your information in cloud or other types of networked or electronic systems. As electronic or networked systems can be accessed from various countries via an internet connection, it is not always practicable to know in which country Your information may be held. If Your information is held in this way, disclosures may occur in overseas countries. If this occurs, we will ensure that it will be held, used or disclosed only in accordance with the Privacy Act.

How will we notify You of changes to this Policy?

We will notify You by email of any changes to this Policy. Your continued use of the Service after notification of such a change means that you accept the changes to its content.

How can I access or correct information about me?

You will have access to Your personal information unless there are legal reasons why You can't. You can ask us to access or correct Your personal information that we hold by calling us on 1300 459 346 or emailing help@qikio.com. We will give You access to Your information in the form You want it where it's reasonable and practical. There may be a fee to cover the costs when giving You access, but we'll discuss this with You first.

If we can't give You access, we will explain why in writing. If You have concerns, You can make a complaint to us by contacting us via phone or email.

What happens if something goes wrong

Where any of the personal information under our control is compromised as a result of a breach of security, we'll take reasonable steps to investigate. In accordance with the Notifiable Data Breaches Scheme, we will notify You in the event Your personal information is involved in a data breach that is likely to result in serious harm. This notification will include recommendations about the steps You can take in response to the breach. We will also notify the Office of Australian Information Commissioner (OAIC) of eligible data breaches.

How to contact Qikio with questions or complaints

If You have any questions about this policy, or a complaint about our handling of Your personal information, or if You believe that Your privacy has been breached, please contact us using the contact information below.

Phone: 1300 459 346

Email: help@qikio.com

Website: www.qikio.com

General Insurance Code of Practice

Chubb is a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, we are bound to comply with its terms. As part of our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

Chubb's Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (CCR Service) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not

required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au
W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

Complaints about privacy

If You have any concerns or complaints about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy please contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

If You're not satisfied with Our response, You can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Post: GPO Box 5288, Sydney NSW 2001

Financial Claims Scheme

Chubb is an insurance company authorised to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA). This Policy is protected under the Financial Claims Scheme (FCS). The FCS is an Australian Government scheme that provides protection to certain general insurance policyholders and claimants, in the event that a general insurer authorised by APRA were to become insolvent and unable to meet its obligations under the insurance policy.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the FSC. Access to the Scheme is subject to eligibility criteria and monetary limits. Please refer to www.fcs.gov.au for more information.

2. Definitions

In this Policy there are words that have a special meaning, these words are defined below.

Action of the Sea means waves, and tidal waters caused by the normal (astronomical) tide, from natural and man-made bodies of water including but not limited to oceans, seas, canals, harbours, bays and rivers. Action of the Sea includes spray from such waves and tidal waters even if it is driven by wind.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act dangerous to human life or property, against any individual, property or government, with the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not, and includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.

Additions and Alterations means additions, alterations, fixtures, improvements, installations or items of real property at the Insured Location that You own and which is not the responsibility of the Body Corporate to insure.

Art means private collections of paintings, etchings, pictures, tapestries, rugs, art glass windows, other bona fide works of art (for example: statues, rare books and manuscripts, porcelains, rare glass, crystal and other items of historical value or artistic merit).

Bodily and Mental Injury means physical bodily harm and mental injury (including physical illness, mental illness, disease or death that results from them), required care and loss of services.

Body Corporate means any strata company, strata corporation, owners corporation or community corporation comprising the owners of the Insured Location, established under the relevant strata legislation for the Insured Location.

Business means any employment, trade, occupation, profession, or farm operation (including the raising or care of animals) or any activity intended to earn an income on a full-time, part-time or occasional basis.

Certificate of Insurance means the document issued to You when You purchase the Policy, which shows that You have insurance and contains important information relevant to Your insurance including the Policy Period, Your Premium, Your Sum Insured, the Insured Location, the Excess, and the Unoccupied Excess. When We refer to Your Certificate of Insurance, We are always referring to the most recent Certificate of Insurance We issued to You.

Chubb means the insurer of the Policy, as described more fully in the 'About Chubb' section of this PDS and also referred to as We, Our and Us.

Consumer Price Index (CPI) means the economic indicator produced by the Australian Bureau of Statistics, providing a general measure of changes in the prices of consumer goods and services purchased by Australian households.

Contents means personal property You or a Family Member own which is not specifically excluded in the section 4 "What We don't Cover".

Contents includes:

- clothing;
- furniture and household goods;
- computers;
- Electronic Contents;
- Mobile Electronic Devices;
- unfixed carpets;
- Home Office Equipment;
- tools of trade;
- spare parts for Your motor vehicle or watercraft but only while such spare parts are not in or on the motor vehicle or watercraft and only while located at the Insured Location;

- canoes, surfboards, surf skis or sailboards and any other unmotorised watercraft up to four (4) metres in length;
- Unregistered Vehicles used to assist the disabled;
- sporting and fishing equipment;
- non-motorised bicycles;
- potted plants;
- toy kites;
- drones, non-pilotable model aircraft or remote piloted aircraft (RPAs) as defined by the Civil Aviation Safety Regulations (CASR) 1998 and associated legislation, as amended from time to time;
- electric bicycles and electric scooters which comply with Australian legislation and which do not require registration for use on public roads;
- Art, antiques and curios; and
- Jewellery.

However, Contents does not include:

- birds, fish and animals;
- motorised land vehicles other than those defined as Contents;
- motorised watercraft and jet skis;
- aircraft or aerial devices other than those defined as Contents;
- electric skateboards, hoverboards, self-balancing scooters or jetpacks;
- stock, money and stamps belonging to Your Business;
- unset gems;
- property of Your tenants, flatmates, boarders or paying guests;
- caravans and trailers;
- trees, shrubs and other plant life, except when growing in pots;
- firearms which are not registered or not stored in accordance with relevant legislation; or
- any items belonging to any other person which is under Your care, custody or control.

Defence Costs means the legal fees (limited to reasonable costs, charges, fees and expenses) incurred in defending a Personal Liability claim.

Defined Event(s) mean the insured events for Contents listed on pages 26 - 29.

Electronic Contents means non-recoverable purchased eBooks, software, application software (apps), and photo, video, music, and movie files.

Electronic Data means non-tangible information, concepts, knowledge, facts, personal information, data of any kind, or instructions which are stored digitally but does not include Electronic Contents.

Electronic Data Processing Property means:

- Electronic Data processing equipment, and their accessories;
- Mobile Electronic Devices;
- Electronic Contents; or
- Electronic Data, including the capacity of Electronic Data to be stored, processed, or transmitted over the internet.

Excess means the amount that You are liable for in relation to a Contents claim, which is deducted before We pay Your Contents claim.

Family Member mean parents, parents in-law, grandparents, grandparents in-law, children, brothers and sisters who live with You at the Insured Location.

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, river, creek or other natural watercourse (whether or not these have been altered or modified), reservoir, canal or dam.

Home Office Equipment means physical property (including furniture and equipment) owned by You or a Family

Member in connection with a home office at the Insured Location.

Incident means a loss or accident or damage or a series of losses, accidents or damages arising out of any one event to which the Personal Liability section of this insurance applies occurring within the Policy Period, irrespective of the number of claims. Continuous or repeated exposure to substantially the same general conditions, unless excluded, is considered to be one Incident.

Insured Location means the location that is shown in Your Certificate of Insurance that is insured under the Policy. When the alternative accommodation additional benefit is being paid by Us, the Insured Location also includes the alternative accommodation location.

Jewellery means articles of personal adornment containing gemstones, silver, gold, platinum or other precious metal or alloys. This also includes costume jewellery and watches. Jewellery does not include unset gemstones.

Mobile Electronic Devices means any portable electronic device including but not limited to mobile phones, tablets, laptops, electronic reading devices, personal organisers or gaming devices or wearable computers such as digital or smart watches including accessories or attachments that come as standard equipment with the device.

Mould means fungi, mould, mould spores, mildew, mycotoxins, and the scents and other by-products of any of these.

PDS (Product Disclosure Statement) means this document, which forms part of Your Policy.

Personal Liability means Your or Your Family Member's legal liability to pay compensation for Bodily and Mental Injury or Property Damage which takes place during the Policy Period and which is caused by an Incident anywhere in Australia or New Zealand.

Policy means Your insurance contract with Us. It consists of Your Certificate of Insurance, this PDS and any Supplementary PDS that may be issued by Us from time to time.

Policy Period means the period in which this Policy is in effect as shown in Your Certificate of Insurance. Those dates begin at 12am standard time at the Insured Location.

Pollutant is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste.

Personal Effects means Valuables, furs, cameras, Mobile Electronic Devices, sporting equipment, luggage, clothing and portable personal belongings which accompany You while You are temporarily away from the Insured Location.

Premium means the amount You have to pay Us (inclusive of applicable government taxes and charges such as GST, stamp duty and, in New South Wales, the Emergency Services Levy (ESL)) each Policy Period for Your Policy as shown in Your Certificate of Insurance.

Property Damage means physical injury to or destruction of or loss of tangible property, including its loss of use. Property Damage does not include Electronic Contents, Personal Information or Electronic Data that is damaged, lost or destroyed, made inoperable or made inaccessible.

Qikio means the distributor of the Policy as more fully described in the 'About Qikio' section of this PDS.

Repair Cost means the cost to repair Contents (or Additions and Alterations) to a condition substantially the same as but not better than existed before the claim.

Replacement Cost means the cost to replace Contents (or Additions and Alterations) without deduction for depreciation.

Storm means a violent disturbance of the atmosphere, including strong winds which may be accompanied by lightning, rain, hail, snow or dust.

Storm Surge means an abnormal rise in water level along a shore:

- caused by a Storm; and
- above the tide levels associated with an Action of the Sea.

Sum Insured means the maximum amount that You are insured for as shown in Your Certificate of Insurance. The Contents Sum Insured is selected by You when You purchase the Policy and the Personal Liability Sum Insured is pre-selected by Us.

Theft means the unlawful and unauthorised taking of property with the intention to permanently deprive the owner of it.

Total Loss means the condition of the Contents after it is damaged or destroyed being to such an extent that it cannot be repaired to equal its condition prior to the loss and for which We pay You the full Contents Sum Insured.

Unoccupied means no one is eating, sleeping or living at the Insured Location.

Unoccupied Excess means the amount that You are liable for in relation to a Contents claim, which is deducted before We pay Your Contents claim, if, at the time of the Defined Event covered by Your Policy, the Insured Location has been Unoccupied for more than 60 continuous days. The Unoccupied Excess is calculated as 10% of the Contents Sum Insured and replaces the Excess.

Unregistered Vehicle means any motorised land vehicle not designed for or required to be registered for use on public roads.

Valuables means Contents which are articles of Jewellery, watches, furs and platinum, gold or silver articles or other precious metal that are not bullion.

Vandalism or Malicious Damage means a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging property.

You and Your means the insured person named in the Certificate of Insurance who lives at the Insured Location and a spouse (legal or de facto) who lives with that person at the Insured Location.

We, Our, Us and Chubb means the insurer of the Policy, Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence Number 239687).

3. What We Cover

Qikio Contents Insurance provides cover for physical loss or damage to Contents belonging to You or a Family Member caused by a Defined Event and for Your Personal Liability caused by an Incident, as well as some additional benefits, as outlined below.

A. Contents

Defined Events

We will pay the lesser of the Repair Cost or the Replacement Cost for physical loss or damage to Contents belonging to You or a Family Member at the Insured Location during the Policy Period caused by a Defined Event listed below and subject to:

- the application of the Excess or the Unoccupied Excess;
- the claim payment not exceeding the Contents Sum Insured or any sub-limits; and
- the terms, conditions and exclusions of the Policy.

When You make a claim under this Defined Events Contents benefit, We will:

1. only pay for items that are actually damaged;
2. not pay to match any undamaged items but we will try to match materials with the original item, if possible;
3. only pay for items that are damaged. Where the item forms part of a pair or set, system, collection or larger unit We will:
 - a. only pay the value an item has itself as a proportion of the combined pair, set, system, collection or larger unit; and
 - b. not pay any allowance for any special value that the item may have in forming part of a pair, set, system, collection or larger unit or for any reduction in the value of the remaining part or parts; and
 - c. pay You the full Replacement Cost of the entire pair, set, system, collection or larger unit if You agree to surrender the undamaged article(s) of the pair, set, system, collection or larger unit to Us;
4. reinstate the Contents Sum Insured for the Policy Period if We agree to pay a Contents claim that is not a claim for a Total Loss. No additional Premium is payable during the Policy Period for the reinstated Contents Sum Insured; and
5. not reinstate the Contents Sum Insured for the Policy Period if We agree to pay a Contents claim that is a Total Loss. If a Contents claim is a Total Loss, the cover for Your Contents will have ended for that Policy Period and any unpaid Premium (if paid in instalments) for the relevant Policy Period will become due and payable by You before We will pay the Total Loss claim. Alternatively, you can elect to have the unpaid Premiums deducted from Your claim payment.

The Defined Events are:

1. An animal becoming accidentally trapped

An animal that becomes accidentally trapped inside the Insured Location provided:

- You are not the owner of, or responsible for, the animal which causes the physical loss or damage;
- the animal does not belong to someone living or staying at the Insured Location; and
- the animal must not have been allowed inside the Insured Location by anyone living or staying at that location.

2. Escape of liquid

Liquid bursting, leaking, or overflowing from:

- fixed guttering;
- fixed tanks;

- aquariums;
- fixed pipes, drains, drainage and sewage systems which do not form a part of a shower cubicle wall, floor or base;
- taps;
- fixed apparatus used to hold or carry liquid such as baths, sinks, toilets and basins (but not showers);
- fixed heating or cooling systems;
- refrigerators, freezers, dishwashers and washing machines; or
- waterbeds.

3. Earthquake

An earthquake where that loss or damage occurs within seventy-two (72) hours of the earthquake.

4. Explosion

An explosion but not including the physical loss or damage to the item or container that exploded and not caused by an Act of Terrorism.

5. Fire

- A fire at the Insured Location; and
- heat, ash, soot and smoke as a direct result of a fire within one-hundred (100) metres of the Insured Location.

6. Flood

Flood.

7. Impact from certain sources

The impact of:

- a motor vehicle, trailer or watercraft that are not operated by You or a Family Member;
- an aircraft or drone, or an item falling from these;
- space debris or meteorites;
- a falling tree or part of a falling tree unless caused by the lopping or felling of trees at the Insured Location;
- power poles; or
- television or radio masts, aerials or antennae, or satellite dishes.

8. Lightning

- lightning as recorded by The Bureau of Meteorology; or
- a power surge caused by lightning such cause to be confirmed by a qualified repairer such as an electrician.

9. Riot or civil commotion

Acts of riot or civil commotion at the Insured Location (e.g. damage caused by a violent crowd) including damage caused by any lawfully constituted authority in connection with these events but not caused by an Act of Terrorism.

10. Storm

A Storm at the Insured Location.

11. Storm Surge

A Storm Surge at the Insured Location that occurs at the same time as a Storm.

12. Theft, attempted Theft or burglary

Theft, attempted Theft and burglary at the Insured Location, where there is evidence of actual forcible and violent break-in.

13. Tsunami

A tsunami at the Insured Location.

14. Vandalism or Malicious Damage

Vandalism or Malicious Damage at the Insured Location but not caused by an Act of Terrorism.

Sub-Limits for certain items in Defined Events Contents claims and in claims for additional Contents benefit “(d) loss or damage to Contents in transit to the Insured Location caused by certain events”

For some items of Contents, We will not pay more than the amount listed in the table below:

Item or type of loss	Sub-limit per claim
money, gift cards or bullion	\$500
Valuables	\$2,000 per item and \$5,000 in total
Art and antiques	\$2,000 per item and \$5,000 in total
Home Office Equipment and tools of trade	\$5,000
uninstalled motor vehicle and watercraft spare parts and accessories	\$1,000
Mobile Electronic Devices	\$5,000

Additional Contents Benefits

The additional Contents benefits:

- apply during the Policy Period (with the exception of the additional benefit “Contents in transit to Your Insured Location” which will be effective seven (7) days immediately prior to the commencement of the Policy Period);
- are paid in addition to Your Contents Sum Insured unless stated otherwise; and
- are subject to:
 - an Excess (including any applicable Unoccupied Excess) unless stated otherwise;
 - the Contents belonging to You or a Family Member; and
 - the terms, conditions and exclusions of the Policy.

The additional Contents benefits are outlined below:

a. Damaged Contents removal following a paid Defined Event claim

If We agree to pay a claim for Contents caused by a Defined Event, We will pay up to 30% of the Contents Sum Insured for the reasonable expenses which You incur to dispose of the damaged Contents from the Insured Location.

No Excess is payable for this additional benefit.

b. Additions and Alterations following a Defined Event

If You are the owner of the Insured Location, We will pay the lesser of the Repair Cost or the Replacement Cost for Additions and Alterations at the Insured Location up to 10% of the Contents Sum Insured if they are required as a result of that Defined Event.

c. Alternative accommodation following a paid Defined Event claim

If We agree to pay a claim for Contents caused by a Defined Event and the Insured Location is so damaged that You cannot live there while it is being repaired or rebuilt (e.g. it is unable to be made weatherproof or no bathroom or kitchen facilities) then We will pay up to 10% of the Contents Sum Insured for up to 12 months following the Defined Event for the reasonable:

- extra costs for temporary alternative accommodation above Your rental payments at the Insured Location; and
- expenses incurred to board Your pets in alternative accommodation if they are not able to live with you.

No Excess is payable for this additional benefit.

d. Loss or damage to Contents in transit to the Insured Location caused by certain events

We will cover Your Contents, except Valuables and cash, in transit to Your Insured Location for loss or damage resulting from:

- i. Theft following violent and forcible entry to the locked vehicle or container in which they are being transported;
- ii. fire;
- iii. flood; and
- iv. collision or overturning of the vehicle in which they are being transported.

If You are moving to Your Insured Location before the Policy Period commences, this benefit will be effective seven (7) days immediately prior to the commencement of the Policy Period.

This benefit is not in addition to Your Contents Sum Insured (i.e. it is included within and not in addition to Your Contents Sum Insured) and does not increase the amount of Your Contents Sum Insured or the maximum payable for any insured item.

e. Emergency repairs at the Insured Location to protect Contents from a Defined Event

We will pay up to \$1,000 for costs You incur for emergency repairs at the Insured Location made to protect Your Contents from loss or damage due to a Defined Event under this Policy.

No Excess is payable for this additional benefit.

f. Emergency preventative measures to protect Contents from Storm, Flood or bushfire

We will pay up to \$1,000 for costs You incur in taking emergency preventative measures at the Insured Location which are reasonable to avoid or mitigate a potential claim caused by Storm, Flood or bushfire.

No Excess is payable for this additional benefit.

g. Food, medicine and wine spoilage at the Insured Location due to changes in temperature caused by certain events

We will pay up to \$1,000 to replace food, medicine or wine while contained in a refrigerator or freezer at the Insured Location which spoils due to changes in, or extremes of, temperature caused by:

- i. an off-premises power interruption that affects the Insured Location;
- ii. electrical or mechanical breakdown of the refrigeration equipment at the Insured Location.

No Excess is payable for this additional benefit.

h. Loss, damage or destruction by a Defined Event or Theft of Personal Effects temporarily removed from the Insured Location

We will cover loss, damage or destruction to Your Personal Effects caused by Defined Events while temporarily removed from the Insured Location. The maximum We will pay under this additional benefit is \$2,000 per item and \$5,000 in total per claim.

B. Personal Liability

We cover Personal Liability for You or a Family Member for an Incident that occurs during the Policy Period subject to:

- the Incident not being related to the ownership of any house, or land or unit other than the unit at the Insured Location;
- the claim payment not exceeding the Personal Liability Sum Insured for any one Incident irrespective of how many claims or claimants are involved in that Incident; and
- the terms, conditions and exclusions stated in the Policy.

When You make a claim under this Personal Liability benefit, We will:

1. not apply an Excess as the Personal Liability section is not subject to an Excess;
2. only pay under one Policy if a claim arising from the same Incident is payable under more than one Policy issued by Us to You;
3. pay for reasonable and justifiable legal Defence Costs incurred by Us or with Our consent, in relation to any Incident. Defence Costs are included within and are not in addition to Your Personal Liability Sum Insured; and
4. have the right to investigate, negotiate, defend or settle in Your name and on Your behalf any Incident and will have reasonable discretion in the conduct of any proceedings or in the settlement of any claim, subject to Us keeping You apprised of the status of proceedings, informed of material developments and consulted where appropriate.

Additional Personal Liability benefit

Credit card liability

If the Insured Location is Your principal residence and a credit card, bank card or debit card issued to You or a Family Member is physically stolen, We will pay up to \$1,000 for any Personal Liability You or a Family Member incur from its unauthorised use. This cover will only apply if You or Your Family Member have complied with the card issuer's security and loss reporting requirements. This additional benefit is included within and is not in addition to Your Personal Liability Sum Insured.

4. What We Don't Cover

General Exclusions

These General Exclusions apply to the whole of Your Policy including the additional benefits. We do not cover any claim arising out of or contributed to by any:

1. accidental damage or loss;
2. Act of Terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism;
3. Action of the Sea;
4. loss of or damage to aircraft or aerial devices other than those defined as Contents;
5. animals, birds or fish owned by You or a Family Member which are lost, damaged or injured by a Defined Event;
6. breaking the law by You or a Family Member including:
 - committing or trying to commit an unlawful or criminal offence (e.g. assault, Vandalism or Malicious Damage);
 - possession, manufacture, supply or consumption of any illegal substances or drugs;
 - failure to obey any commonwealth, state, territory or local government law including laws or directions relating to:
 - the use and storage of dangerous goods and liquids; or
 - the control of a dangerous or restricted breed of dogs including any legal requirement to restrain a dog in public or keep it fenced in.

When applying this exclusion, We will have regard to any prejudice suffered by You or a Family Member caused by mental illness, substance abuse or an act of violence or intimidation by another person entitled to benefit under the Policy.
7. bullion or metal ingots;
8. caravans, mobile homes or trailers;
9. any claims preparation costs or any fees incurred in preparing or furthering any claim under this Policy;
10. cloud storage, or any other virtual storage, backup or maintenance facilities used by You or a Family Member, which are operated by a third party provider, including where Electronic Data Processing Property is compromised, damaged, lost or destroyed as a result of the failure of or disruption to such a cloud storage or other virtual storage backup or maintenance facility;
11. computer virus or computer hacking including loss or damage or liability resulting from or in connection with any error in computer programming or instructions to the computer;
12. consequential loss following a Defined Event except as provided by the additional Contents and Personal Liability benefits. Examples of these extra costs include but are not limited to:
 - loss of income or wages
 - medical expenses
 - travel costs
 - professional or legal consulting costs unless We have agreed in advance to pay these costs by way of Defence Costs under the Personal Liability benefit or otherwise;
13. Contents being sent by courier or by post;
14. Contents in a commercial storage facility;

15. Contents used in connection with any Business other than Home Office Equipment or tools of trade;
16. damage or loss caused by someone You or a Family Member invited into the Insured Location in relation to certain Defined Events being an animal becoming accidentally trapped; riot or civil commotion; Theft, attempted Theft or burglary; and Vandalism or Malicious Damage;
17. damage to a Contents item caused by fusion or burning out of the electrical motor of that Contents item;
18. dampness including rising damp or condensation unless the loss or damage is directly caused by Storm, Storm Surge, tsunami or Flood;
19. earth movement including volcanic eruptions, landslides, mud flows, erosion, subsidence and the sinking, rising or shifting of land unless it is caused by landslide or subsidence occurring within 72 hours of and is directly caused by the following Defined Events: earthquake, Storm, tsunami, Flood, explosion or escaping liquid;
20. electric skateboards, hoverboards, self-balancing scooters or jetpacks;
21. gradual escape of liquid over a period of time where You or a Family Member were aware of such gradual escape of liquid unless You had taken reasonable steps to address the gradual escape of liquid;
22. failure to supervise or control Your children or pets, or those of a Family Member;
23. firearms which are not registered or not stored in accordance with relevant legislation;
24. hazardous material if not stored or used in accordance with the relevant laws, controls and manufacturer's instructions relating to safe usage and adequate storage;
25. intentional acts including any loss caused intentionally by You, a Family Member, a person who lives with You, or a person acting under the direction or instruction of You, a Family Member, or a person who lives with You. An intentional act is one which is done deliberately with conscious design. This exclusion does not apply:
 - when the loss is caused by an intentional act committed for the purpose of preventing Bodily and Mental Injury or Property Damage, or eliminating danger to persons or property; or
 - to You if You are not the perpetrator of any such willful, deliberate or criminal act or if You did not know of or condone any such act;
26. maintenance, repairs or attempted repairs which cause damage to Your Contents;
27. Mould, including any actual or alleged damages arising from Mould, the possibility of Mould or any consequences resulting from Mould;
28. neglect, carelessness, poor housekeeping or unhygienic living habits;
29. NFTs (Non-Fungible Tokens);
30. nuclear reaction, radiation, or biological, chemical, radioactive contamination, regardless of how it was caused;
31. motorised land vehicles other than those specifically included in the definition of Contents and in the additional Contents benefit 'Loss or damage to Contents in transit to the Insured Location caused by certain events';
32. motorised watercraft and jet skis;
33. musical instruments, cameras and their related equipment which are used for profit by a professional musician or photographer;
34. physical loss or damage to trees, shrubs or other plant life other than pot plants;

35. proprietary business information, trade secrets, Electronic Data, Personal Information or data of any kind;
36. scorching, arcing, sparking, or heat damage where there is no fire damage, or any process involving the application of heat or the use of chemicals;
37. damage to Your spare parts or accessories of motor vehicles, caravans, trailers, watercraft or aircraft other than as specifically noted in the definition of Contents;
38. sporting equipment whilst it is in use and bicycles while being used for racing, pace making or in competition;
39. Contents that does not belong to You or a Family Member including the property of flatmates, boarders, or other tenants;
40. Theft, attempted Theft, burglary or other misappropriation:
 - a) by You, Your Family Member or any person who is living with You at the Insured Location; or
 - b) by tenants, flatmates, boarders or paying guests and their visitors; or
 - c) by any person who entered the Insured Location with Your consent or the consent of Your Family Member or any person who is living with You at the Insured Location; or
 - d) of money and negotiable instruments of any kind unless there is visible evidence of forcible and violent entry; or
 - e) from any unlocked motor vehicle; or
 - f) which is not a result of actual forcible and/or violent action;
41. trees, shrubs and other plant life, except when growing in pots;
42. unset gemstones;
43. Valuables and cash under the additional benefit "Contents in transit";
44. vermin, insects, or rodents;
45. virtual currency or cryptocurrencies (such as Bitcoin) or any other electronic currency whether or not it is authorised by a sovereign government as part of its currency;
46. Vandalism and Malicious Damage caused by:
 - You, a Family Member or any person who is living with You at the Insured Location;
 - Your tenants, flatmates, boarders or paying guests and their visitors; or
 - any person who entered the Insured Location with Your consent or the consent of any person who is living with You at the Insured Location;This exclusion does not apply to You if You are not the perpetrator of any such Vandalism and Malicious Damage or if You did not know of or condone any such Vandalism and Malicious Damage.
47. directly or indirectly caused by, attributable to, or in any way connected with war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation, requisition or destruction of property by or under the order of any government or public authority; and
48. wear and tear including gradual deterioration, fading, rust, corrosion, bacteria, dry or wet rot and warping.

Personal Liability Exclusions

In addition to the general exclusions, these Personal Liability exclusions apply to the Personal Liability cover provided under this Policy, including the additional benefits. We do not cover any claim arising out of or contributed to by any:

1. aircraft - the ownership, possession or use of any aircraft or aerial device including drones or remote piloted aircraft (RPAs) as defined by Civil Aviation Safety Regulations (CASR) 1998 and associated legislation, as amended from time to time;
2. asbestos, use of asbestos, the removal or remediation of asbestos, or the presence of asbestos or asbestos fibres or any derivatives of asbestos;
3. business or investment or profit seeking activity carried out by You or a Family Member, even if it is being run out of the Insured Location;
4. contamination including any loss caused by the discharge, dispersal, seepage, migration or release or escape of Pollutants and any associated clean-up costs;
5. contracts or agreements unless:
 - liability for such damages would have existed without the agreement; or
 - Your liability is under a tenancy rental agreement and for damage to Your Landlord's property at the Insured Location caused by fire or by water leaking from pipes or overflowing from a dishwasher, bath or tub;
6. credit card liability where funds have been removed:
 - in excess of the amount authorised by You or a Family Member; or
 - by a person with authorised access to these cards or funds.
7. Electronic Contents, Personal Information or Electronic Data that is damaged, lost or destroyed, made inoperable or made inaccessible;
8. discrimination including discrimination due to age, race, colour, sex, creed, national origin or any other discrimination;
9. financial guarantee given by You or a Family Member for the financial performance of any person or organisation;
10. fines, penalties or punitive, aggravated, multiple or exemplary damages;
11. illness, sickness or disease transmitted intentionally or unintentionally by You or a Family Member to anyone, or any consequence resulting from that illness, sickness or disease;
12. molestation, misconduct or abuse including any actual, alleged or threatened sexual molestation, sexual misconduct or harassment or abuse;
13. ownership of any house or land or ownership of any unit other than the unit at the Insured Location;
14. Bodily and Mental Injury to You, a Family Member or a person who lives with You;
15. Property Damage to any property owned by or in the custody or control of You, a Family Member or a person who lives with You;
16. libel or slander or other defamatory or derogatory material, or a publication or utterance in violation of right of privacy made by You or a Family Member or under Your or Your Family Member's direction or influence;
17. racing or practising for competitive racing of any motorised land vehicle, watercraft or aircraft;

18. watercraft when being used or towed except for sailboards, surfboards, canoes, kayaks, non- motorized water craft less than 4 metres long and remote-controlled model watercraft; and
19. workers compensation including damages or compensation You or a Family Member is legally obligated to provide under any workers compensation, disability benefits, industrial award or agreement or statutory accident compensation scheme or other similar laws.

5. Terms and Conditions

This part of the PDS explains the conditions that apply to Your Policy. These general terms and conditions apply to the entire Policy. In the event of conflict with any other conditions of Your policy, these conditions supersede.

Abandoning Contents

You cannot require Us or a third party to take possession of or responsibility for any Contents You have abandoned following a claim unless We agree to You doing so. Our consent will not be unreasonably withheld or delayed.

Admission of liability

You must not make any admission of liability or any payments for any Personal Liability unless We agree or incur any expense other than is necessary to protect persons or property.

Appeals

If You or a Family Member do not appeal a judgment for covered Personal Liability, We reserve the right to instruct legal counsel to make such an appeal, where it is appropriate in the circumstances, subject to Us keeping You apprised of the status of proceedings, informed of material developments and consulted where appropriate. We will then become responsible for all expenses, costs and interest arising out of the appeal. However, the Personal Liability Sum Insured will not be increased.

Applicable law

Any dispute arising under the Policy or concerning its formation shall be governed by the laws of the appropriate State or Territory of the Commonwealth of Australia. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within the said State or Territory and to comply with the requirements necessary to give such court jurisdiction. For Personal Liability claims that occur in New Zealand, the relevant laws of New Zealand will apply in relation to an Incident.

Appraisals

If You or We fail to agree on the amount of loss, You and We may agree on the selection of an independent appraiser in order to reach a mutual agreement. You and We will share the expenses incurred equally and every effort will be made to reach an agreement within a reasonable time. However, We do not waive Our rights under this Policy by agreeing to an appraisal.

Application of cover

Cover applies separately to each insured person under this Policy. However, this provision does not increase the amount of cover per claim for any one Defined Event or Incident.

Bankruptcy or insolvency

We will meet all Our obligations under this Policy regardless of whether You, Your Family Member, Your estate or Your Family Member's estate becomes bankrupt or insolvent.

Carrier and bailees

We will not make any payments under this Policy to the benefit of any carrier or other bailee of Your damaged or lost Contents.

Compliance with laws and regulations

You must take reasonable measures to comply with statutory obligations and regulations imposed by statutory or governmental authorities as applicable to the coverage under the Policy.

In case of death

In the event of Your death, We cover Your legal representative, a Family Member or any person having proper temporary custody of Your Contents covered under this Policy at the time of death.

Policy changes

No change in, modification of, or assignment of interest under this Policy shall be effective except when made by written endorsement to such Policy which is issued by Us.

Monetary or economic loss

We will only pay for loss to Contents in which You or a Family Member has a monetary or economic loss. We will not pay more than the Sum Insured and any applicable sub limits that apply to Your monetary or economic loss.

Renewals

We may offer to renew this Policy for a further period of insurance. If We do so, We may adjust the Contents Sum Insured by applying an inflation factor (due to changes in the Consumer Price Index and other considerations). A renewal of the Policy may include a revised Premium and revised Policy provisions in effect at the date of renewal. We will do this by sending You a renewal notice containing the bill for the revised Premium along with any changes in the Policy provisions or amounts of cover, a comparison between the previous year's premium and the renewal year's premium, and an explanation as to how the Premium is calculated.

You may accept Our offer by paying the required Premium as directed in the renewal notice.

If We are unable or unwilling to offer a renewal Policy We will advise You in writing no less than 14 days prior to Your renewal date.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged. Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and Australian sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

Subrogation

In the event of any payment under this Policy, Your rights of indemnity, contribution or recovery against any person or organisation in relation to the payment will be subrogated to Us. You agree to execute and deliver any appropriate instruments and papers and do whatever else is necessary and within Your power to secure such rights, including cooperating with the action and providing testimony. Any amount so recovered shall be applied in accordance with the provisions of s.67 of the Insurance Contracts Act 1984 (Cth).

6. What to do if You have a claim

To make a claim You must complete the claim form available on qikio.com.au/claims by clicking 'Make a Claim'. If You require assistance You can call Chubb Customer Service on 1800 952 357. For afterhours emergencies, call 1800 726 226.

You must notify Us as soon as practicably possible of Your Contents or Personal Liability claim. If requested by Us, You must also notify the police or similar appropriate authority (e.g. local authorities or fire and rescue), Your landlord or leasing agent.

We can only accept responsibility for repairs or payment to third parties under a claim where You have told Us about them beforehand and We have accepted Your claim.

Assistance

You must provide Us with assistance and promptly provide Us with information that is reasonably required and within Your power to provide. This includes:

- court papers or other documents (e.g. summons, demands, notices or correspondence) which help Us in the event that We defend You;
- evidence or documentary proof related to a loss or claim under this Policy, (and not destroy evidence or Contents until given specific permission to do so by Us unless it is necessary for health and safety reasons);
- information, cooperation and assistance including You and Family Members attending interviews or giving evidence in court if required;
- allowing Us or Our agent to interview potential witnesses if required;
- helping Us to recover and salvage any Contents covered by a claim; or
- cooperate with Us in any legal defence.

Claims process

We will make a decision on Your claim as soon as possible and inform You accordingly.

The claims process involves several steps and Your co-operation is necessary for Us to make a decision.

During the claims process:

- We will confirm the relevant insurance policy and identify all information required for assessment;
- if We require more information from You, We will inform You within ten (10) business days;
- if We need to appoint an external assessor, or other expert, We will inform You;
- as soon as We have all the information required, We will confirm in writing to You whether the claim is covered under the Policy; and
- if the claim is not covered, in part or in full, We will explain to You in writing why it is not covered and provide You an opportunity to respond.

If the claim is accepted, We will then determine what should be paid, repaired or replaced in accordance with the Policy and contact You to confirm and discuss how We will progress the settlement of the claim. When the claim is paid or otherwise settled, We will detail in writing the final claim settlement and confirm that the claim will be closed.

If at any time during this process, You are unhappy with the service You are being provided, or the decisions made on the claim, please contact Us to discuss via the details in 'Chubb's Complaints and Dispute Resolution Process' section of this PDS.

Display Contents

When We reasonably request You must:

- show Us the damaged Contents; and
- allow Us to arrange for experts to assess the damaged Contents and quote on repair or replacement.

Examination

We may ask You to give Us a signed description of the circumstances surrounding a loss and to produce records and documents We reasonably request and that are within Your control to provide and permit Us to

make copies, by way of a statutory declaration.

Protect Your Contents

You must take reasonable action to minimise and to protect Your Contents from further loss or damage, and make any repairs that are reasonable to protect Your Contents.

Prepare an inventory

At Our reasonable request and when a claim has been made for Your Contents, You must prepare and submit to Us an inventory of damaged or lost Contents, describing the Contents in as much detail as possible including bills, receipts and other documents to support the value of Your Contents.

Proof of loss

You must submit to Us, within 60 days after We reasonably request, Your signed, sworn proof of loss statement providing all information and documentation We request such as the cause of loss, inventories, receipts, repair estimates and other similar records.

