

<b>Insured events</b>	<b>Buildings</b>	<b>Contents</b>
Accidental breakage of glass	✓	✓
Earthquake	✓ \$250 additional excess	✓ \$250 additional excess
Explosion	✓	✓
Fire or smoke	✓	✓
Impact damage	✓	✓
Lightning or thunderbolt	✓	✓
Malicious acts	✓	✓
Riot or civil commotion	✓	✓
Storm, rainwater or run-off	✓	✓
Theft, burglary or house breaking & entering	✓	✓
Tsunami	✓ \$250 additional excess	✓ \$250 additional excess
Water or other liquid damage	✓	✓
<b>Other benefits</b>	<b>Buildings</b>	<b>Contents</b>
Automatic indexation of sums insured	✓	✓
Contents in open air at the risk address	✓	✓ Up to \$200
Continuation of cover when you are selling your buildings	✓	✓
Fusion of electrical motors	✓	✓
Landlord contents <a href="#">[1]</a>	✓	✓
Legal liability - cover for injury to other people or their property	✓ Up to \$10 million	✓
Mortgage discharge costs	✓ Up to \$2,000	✓
Reinstatement of sum insured after a loss	✓	✓
Removal of debris, professional rebuilding fees and extra costs of complying with building regulations	✓	✓
Rental costs after an insured event	✓ Up to 12 months	✓
Replacement of locks or cylinders	✓ Up to \$500	✓ Up to \$500
Rainwater tanks and solar water heater	✓ Up to \$5,000 <a href="#">[2]</a>	✓

Optional additional covers
<p>Rent default</p> <ul style="list-style-type: none"> <li>• Lesser of 15 weeks rent or \$10,000 or until payment of rent recommences</li> <li>• Departure of the tenant from the building without notice – lesser of 6 weeks rent or \$10,000 or until rent payments recommence</li> <li>• Death of a sole tenant – lesser of 6 weeks rent or \$10,000, or until another tenant takes up residence in the building</li> <li>• Tenant hardship – lesser of 6 weeks rent or \$10,000, or until another tenant takes up residence in the building</li> </ul> <p>Theft by tenant</p> <ul style="list-style-type: none"> <li>• Covered up to the buildings and/or contents sum insured</li> </ul>
Strata title mortgage protection <a href="#">[3]</a>
Landlord Workers' Compensation <a href="#">[4]</a>

[1] Restricted amount (up to \$10,000) if only building cover is purchased.

[2] This amount is after any applicable deductions under government and/or council rebate schemes.

[3] This cover only applies if the building is part of a strata title development.

[4] Landlord Workers' Compensation is only available in ACT, TAS and WA.

Information provided in this table is current as at February 2009 and is general advice only, please refer to the Product Disclosure Statement (PDS) to see the full details of this policy.