



# Insurance.

Protection for your home and car.

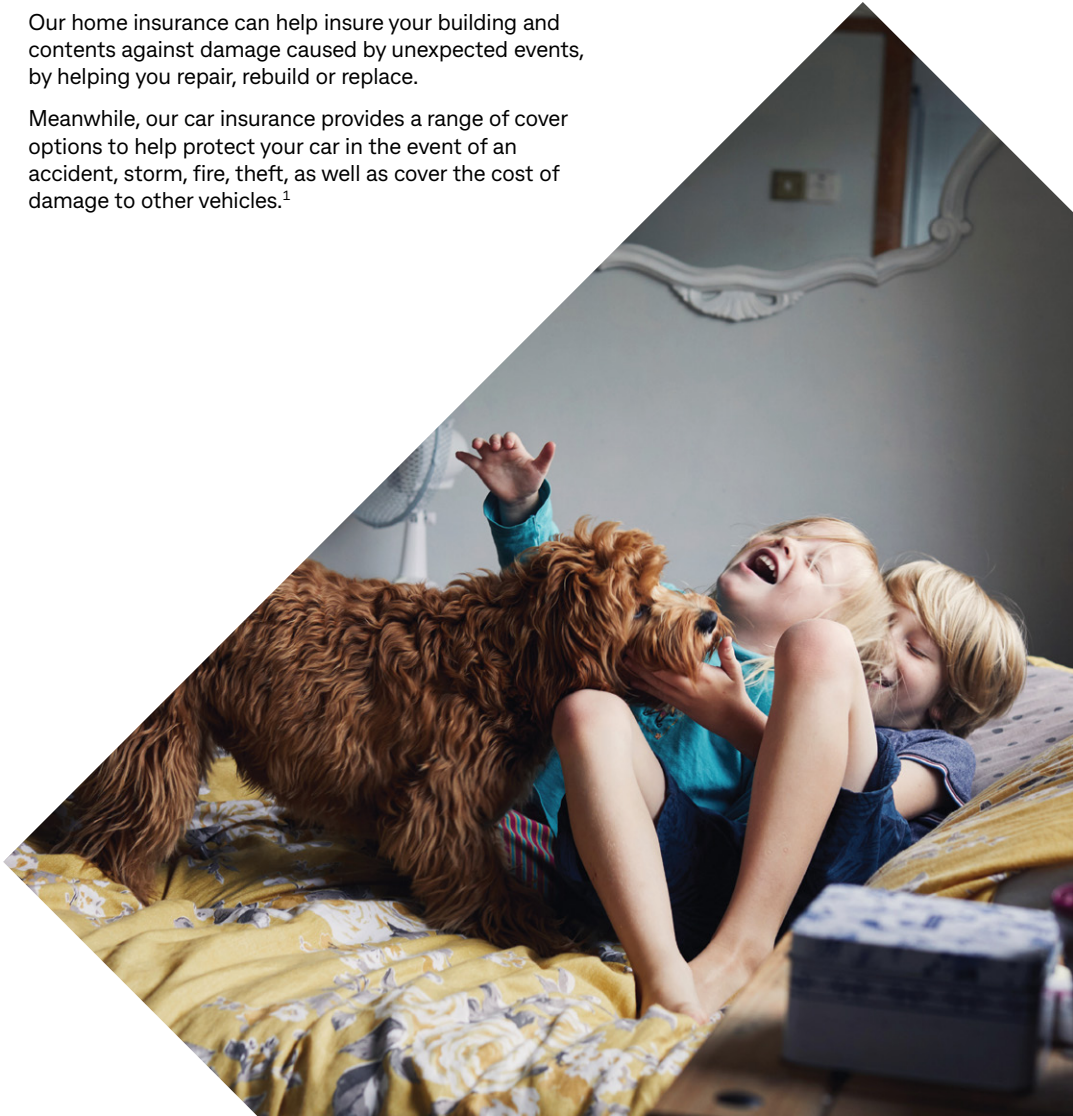
Provided by **Hollard.**

# Protect the things in life that matter to you.

Accidents, theft and extreme weather can happen at any time. But with the right insurance, we can help you be ready for just about anything.

Our home insurance can help insure your building and contents against damage caused by unexpected events, by helping you repair, rebuild or replace.

Meanwhile, our car insurance provides a range of cover options to help protect your car in the event of an accident, storm, fire, theft, as well as cover the cost of damage to other vehicles.<sup>1</sup>



<sup>1</sup> Cover for damage caused by fire, storm, hail or flood is excluded for the first 24 hours of the Car Insurance policy (exceptions apply). Claim limits and other exclusions apply.



Home  
insurance.



# Home insurance that reassures you.

Protect your home with home insurance that includes up to 25% Gap Cover<sup>1</sup>, a wide range of standard inclusions and pay no additional premium when you choose to pay monthly.

## Why choose Home Insurance provided by Hollard?



### Gap Cover.

To help ease the financial burden, we cover up to an additional 25% on top of your building and contents sum insured when it isn't enough to cover your loss<sup>1</sup>.



### Wide range of standard inclusions.

Enjoy a wide range of standard inclusions like cover for loss or damage caused by flood, fire, theft, motor burnout and more<sup>2</sup>.



### Pay your premium monthly.

Rest easy knowing you'll pay no additional premium when you choose to pay your home insurance monthly - we also offer a range of payment options.



### Flexibility with your Excess.

In addition to the applicable Basic and/or Imposed Excess, you may be able to reduce your premium by selecting to pay a higher excess in the event of a claim.



### Dedicated support.

With local call centres and more branches than any other bank, you get the help you need.



### Policy details and online claim form at your fingertips.

View your policy and cover details, or start a claim at a time that suits you – you can do it all online using NetBank or the CommBank app.



### 24/7 emergency claims assistance.

The emergency claims assistance line is available 24 hours a day, 7 days a week.

<sup>1</sup> Gap Cover does not apply to Portable Contents Cover, Items with a maximum claim limit and Legal liability.

<sup>2</sup> Cover for damage caused by storm, bushfire or flood is excluded for the first 48 hours of the policy (exceptions apply). Claim limits and other exclusions apply.

Please refer to the Home Insurance Product Disclosure Statement (PDS) for more information about the coverage available under the Residential and Investment Home Packages, as well as full terms and conditions, limits and exclusions that apply.

# Home insurance for homeowners, renters, investors and landlords.

Whatever home means to you, we have home insurance to help you protect your building and/or contents from loss, damage and theft.

For homeowners and renters.



## Residential Home Package

Designed to insure property located in Australia. For homeowners and renters aged 15 years and over, or company owned properties, subject to our Underwriting criteria.

Our Residential Home Package gives you the option to take out Building Cover, Contents Cover or Portable Contents Cover – or a combination to suit your needs.

## Home insurance cover options

- **Building Cover** - Suitable for homeowners. Covers the cost of repairing, rebuilding or replacing your building if it's damaged or destroyed as a result of an insured event such as fire, flood, storm and more. Additional benefits include Emergency work and temporary repairs and Mortgage discharge. For an additional cost, you can select optional cover for Accidental damage to your building and/or contents.<sup>1</sup>
- **Contents Cover** - Suitable for homeowners and renters. Covers the cost of repairing or replacing your contents items on a new-for-old basis. There's no need to list valuable items such as artworks, collections and antiques. Automatic cover is also provided for your jewellery and watches within your home, up to 25% of your contents sum insured.
- **Portable Contents Cover** - Suitable for homeowners and renters. Provides cover against accidental loss, damage or theft for items that you typically wear or take away from home – including jewellery, camera and sporting equipment (mobile phones can be insured under Customised Cover).

<sup>1</sup> Cover for damage caused by storm, bushfire or flood is excluded for the first 48 hours of the policy (exceptions apply). Claim limits and other exclusions apply.

Please refer to the Home Insurance Product Disclosure Statement (PDS) for more information about the coverage available under the Residential and Investment Home Packages, as well as full terms and conditions, limits and exclusions that apply.

## For investors and landlords.



### Investment Home Package

Designed to insure property located in Australia. For property investors and landlords aged 15 years and over, or company owned properties, subject to our Underwriting criteria.

Our Investment Home Package gives you the option to take out Building Cover, Contents Cover or both.

### Home insurance cover options

- **Building Cover** - Covers the cost of repairing, rebuilding or replacing your building as a result of an insured event such as fire, flood, storm and more. Additional benefits include Emergency work and temporary repairs and Mortgage discharge. For an additional cost, you can select cover for Malicious damage or theft by tenants, Loss of rent extra or Accidental damage to your building.<sup>1</sup>
- **Contents Cover** - Covers the cost of repairing or replacing your contents items on a new-for-old basis. Includes items such as furniture, appliances, curtains, internal blinds, carpets and gardening equipment.

<sup>1</sup> Cover for damage caused by storm, bushfire or flood is excluded for the first 48 hours of the policy (exceptions apply). Claim limits and other exclusions apply.

Please refer to the Home Insurance Product Disclosure Statement (PDS) for more information about the coverage available under the Residential and Investment Home Packages, as well as full terms and conditions, limits and exclusions that apply.

# Residential Home Package & Investment Home Package.

The following table includes the Insured Events we cover, the Additional Benefits we provide and the Optional Covers available.

	Residential Home Package		Investment Home Package	
	Building insurance	Contents insurance	Building insurance	Contents insurance
<b>Insured Events</b>				
Accidental glass breakage	✓	✓	✓	✓
Animal damage	✓	✓	✓	✓
Burning out of electric motors and power surge	✓	✓	✓	✓
Earthquake	✓	✓	✓	✓
Explosion	✓	✓	✓	✓
Fire <sup>1</sup>	✓	✓	✓	✓
Flood <sup>1</sup>	✓	✓	✓	✓
Legal liability	✓	✓	✓	✓*
Lightning	✓	✓	✓	✓
Malicious act including vandalism	✓	✓	✓	✓
Riot and public disturbances	✓	✓	✓	✓
Storm <sup>1</sup>	✓	✓	✓	✓
Sudden escape of liquid	✓	✓	✓	✓
Sudden impact	✓	✓	✓	✓
Theft or attempted theft	✓	✓	✓	✓

\* Legal liability cover is only provided under Investment Home Package - Contents cover where the property is strata titled.

<sup>1</sup> Cover for damage caused by storm, bushfire or flood is excluded for the first 48 hours of the policy (exceptions apply). Claim limits and other exclusions apply.

	Residential Home Package		Investment Home Package	
	Building insurance	Contents insurance	Building insurance	Contents insurance
<b>Additional Benefits.</b>				
Some Additional Benefits are paid within your Sum Insured, and some are paid in addition to your Sum Insured. Limits on what we will pay also apply. For details on each please read the PDS.				
Alternative accommodation costs (up to 52 weeks)	✓	✓**	✗	✗
Contents in transit (up to 20% of the contents sum insured)	✗	✓	✗	✓
Damage by emergency services	✓	✓	✓	✓
Demolition and debris removal costs	✓	✓	✓	✓
Domestic pet cover				
• Up to \$1,000 for veterinary expenses	✓	✓	✗	✗
• Up to \$3,000 for alternative accommodation				
Emergency work and temporary repairs	✓	✓	✓	✓
Loss of rent (up to 52 weeks) - 50 weeks whilst home is being repaired, plus up to 2 additional weeks whilst looking for a new tenant	✗	✗	✓	✓*
Matching benefit	✓	✓	✓	✓
Mortgage discharge	✓	✓*	✓	✓*
Moving within Australia	✗	✓	✗	✓
Storage fees (up to 120 days)	✓	✓	✓	✓
Temporary removal of your contents (up to 20% of the contents sum insured)	✗	✓	✗	✓
Visitors' property (up to \$2,000)	✗	✓	✗	✗

\* Strata Titled properties only.

\*\* Not available in all situations, see policy section for details.



	Residential Home Package		Investment Home Package	
	Building insurance	Contents insurance	Building insurance	Contents insurance
<b>Optional Covers</b>				
Accidental damage	✓	✓	✓	✗
Loss of rent extra				
• Up to 16 times the weekly rent <sup>^</sup>				
• Expenses to evict the tenant up to \$1,500	✗	✗	✓	✓
• Expenses incurred to re-tenant your insured address up to \$500				
Malicious damage or theft by tenants	✗	✗	✓	✓
Portable Contents Cover	✓	✓	✗	✗

<sup>^</sup>The first 4 weeks of Loss of rent extra cannot be claimed. The 16 weeks begins once the first 4 weeks has passed.

Please refer to the Home Insurance Product Disclosure Statement (PDS) for more information about the coverage available under the Residential and Investment Home Packages, as well as full terms and conditions, limits and exclusions that apply.

# Home insurance with Gap Cover.

Sometimes the cost to replace your building or contents can be more than you expected and leave you out of pocket. That's why we include Gap Cover<sup>1</sup> of up to an additional 25% on top of the sum insured, to help ease any financial burden.



## Gap Cover example.

Your building is totally destroyed under the Insured Event 'Fire'. You have Building Cover of \$500,000.

The cost to rebuild is \$600,000, including demolition and debris removal.

The full amount of Gap Cover available is up to \$125,000, so we'll cover the additional \$100,000 on top of the sum insured to rebuild your home.



## Residential Home Package example.

Mary has Residential Home Package Building Cover of \$500,000 and a mortgage of \$300,000 remaining on her home.

Unfortunately, her house is completely destroyed by fire and the cost to rebuild is \$700,000, including \$35,000 for demolition and debris removal.

Gap Cover can provide up to an additional 25% on top of the sum insured (in this case \$125,000, which is 25% of \$500,000) so Mary's total claim will be \$625,000 – leaving her with a shortfall of \$75,000.

We'll pay \$300,000 to Mary's credit provider to pay off her mortgage and pay out the remaining \$325,000 to Mary (minus the basic excess).

That is why it's so important to choose a sum insured amount that accurately reflects the value of your home and the extra costs associated with rebuilding, so you're not left out of pocket. We have calculators on our website to help you work out your sum insured.

<sup>1</sup> Gap Cover does not apply to Portable Contents Cover, Items with maximum claim limit and Legal liability.



Car insurance.

# Car insurance, driven your way.

Take control of your car insurance with flexible options that let you choose your level of cover.

## Why choose Car Insurance provided by Hollard?



### Choice of repairer.

Use one of our preferred repairers – or nominate your own.



### Pay your premium monthly.

Rest easy knowing you'll pay no additional premium when you choose to pay your car insurance monthly – we also offer a range of payment options.



### Flexibility with your Excess.

In addition to the applicable Basic and/or Imposed Excess, you may be able to reduce your premium by selecting to pay a higher excess in the event of a claim.



### Dedicated support.

With local call centres and more branches than any other bank, you get the help you need.



### Policy details and online claim form at your fingertips.

View your policy and cover details, or start a claim at a time that suits you – you can do it all online using NetBank or the CommBank app.

# Cover to suit your needs.

We offer three levels of cover for your car – to make sure you have the right level of protection for your needs.

Designed to provide cover if you use the vehicle for private or non-excluded purposes. We require you to be at least 15 years of age or the policy can cover vehicles owned by a company, and have an Australian address where the car is ordinarily parked overnight. All policies are subject to our Underwriting criteria.



## **Comprehensive.**

Our highest level of cover. Provides cover for your car up to the sum insured for collision or impact damage, theft, vandalism, fire, storm, hail and floods<sup>1</sup>. Also covers the Legal liability for damage to other people's property.



## **Third Party Property Damage, Fire and Theft.**

Provides cover for damage to someone else's property (also known as Legal liability) caused by or in connection with your car. Up to \$5,000 cover for your car if an accident occurs that is not your fault and the other driver is not insured. Cover also includes protection for your car if it's stolen or burnt<sup>1</sup>.



## **Third Party Property Damage.**

Covers damage to someone else's property (Legal liability) caused by or in connection with your car. Up to \$5,000 cover for your car if an accident occurs that is not your fault and the driver is not insured.



## **Choice of repairer.**

Take control of your car insurance. Use one of our preferred repairers or nominate your own. This allows you to go with a repairer you know or one that's closer to home.

<sup>1</sup> Cover for damage caused by fire, storm, hail or flood is excluded for the first 24 hours of the policy (exceptions apply). Policy limits and other exclusions apply.

Before taking out our Car Insurance you should refer to the Car Insurance Product Disclosure Statement (PDS) for more information.



# Car insurance covers.

The following table includes the Insured Events we cover, the Cover Benefits we provide and the Cover Options available.

	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<b>Insured Events</b>			
Collision or impact damage	✓	✗	✗
Damage from an identified uninsured driver	✓*	✓	✓
Fire damage <sup>1</sup>	✓	✓	✗
Liability for damage to other people's property caused by your vehicle – up to \$20 million	✓	✓	✓
Storm, hail or flood damage <sup>1</sup>	✓	✗	✗
Theft of keys – up to \$2,000	✓	✗	✗
Theft or attempted theft	✓	✓	✗
Vandalism or malicious act	✓	✗	✗

<sup>1</sup> Cover for damage caused by fire, storm, hail or flood is excluded for the first 24 hours of the policy (exceptions apply). Policy limits and other exclusions apply.

\* Included under the Insured Event "Collision or impact damage".

	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<b>Cover Benefits</b>			
Accidental death • Up to \$10,000	✓	✗	✗
Domestic pets • Up to \$1,000	✓	✗	✗
Emergency accommodation costs • Up to \$600	✓	✗	✗
Emergency repairs • Up to \$800	✓	✗	✗
Hire car following theft • Up to \$75 per day and \$1,050 in total • Maximum of 14 days	✓	✗	✗

	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<b>Cover Benefits</b>			
Loss of damage to baby capsules and child seats • Up to \$500	✓	✗	✗
Loss of or damage to a trailer or caravan • Up to \$1,000	✓	✗	✗
Loss of or damage to personal items other than mobile phones, computers, business tools and cash • Up to \$1,000 for mobility devices/disability aids; and • \$500 for other personal items	✓	✗	✗
Replacement of a new vehicle after a total loss (new for old)	✓	✗	✗
Substitute vehicle • Legal liability up to \$20 million	✓	✓	✓
Temporary cover for a replacement vehicle • Up to 14 days	✓	✓	✓
Towing and storage cost	✓	✓	✗
Transportation costs • Up to \$500	✓	✗	✗

# Flexible cover that puts you in control.

Our flexible car insurance cover options puts you firmly in the driver's seat – helping you take control of your cover and your premium.



**Select from a range of Cover Options available under Comprehensive Cover for an additional premium.**

Hire car following an incident

Removal of excess for glass damage

Protected No Claim Discount – available if your policy's No Claim Discount is 65% or above



**Reduce your premium by selecting from the following Cover Options.**

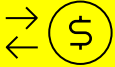
Optional additional basic excess

Driver age restriction – no cover for drivers under the age of 30

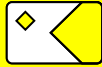
# Paying your premium.

Rest easy knowing that we have a range of payment options available and pay no additional premium for home or car insurance when you choose to pay monthly.

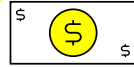
## Payment options.



**Direct debit from  
a bank account**



**Credit card by  
direct debit**



**Cash or cheque in  
at your local branch\***



**BPAY®\***



**Telephone\***



**Internet banking\***

\* Annual payments only.

For information on how we calculate your premium please refer to our Premium Excess and Discount Guide available to download at [commbank.com.au](http://commbank.com.au).







# We're here to help.

Get a quote in minutes and apply today.



Call **13 24 23**, 8am-8pm Monday-Friday (Sydney time),  
8am-5pm Saturday (Sydney time)



Visit us online at [commbank.com.au/insurance](http://commbank.com.au/insurance)



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For information on how your premium is calculated, please refer to the Premium, Excess and Discount Guide available to download at [commbank.com.au](http://commbank.com.au). This information has been prepared without considering your objectives, financial situation or needs. You should, before acting on this, consider its appropriateness of the product to your circumstances. A Product Disclosure Statement is available at all Commonwealth Bank branches, by downloading them from [commbank.com.au](http://commbank.com.au) or by calling 13 24 23 and should be considered before making any decisions about these products.

Hollard is a signatory to the General Insurance Code of Practice, for more information on the Code visit [codeofpractice.com.au](http://codeofpractice.com.au).

For products issued by Hollard, information about the target market can be found within the product's Target Market Determination available at [commbank.com.au/importantdocs](http://commbank.com.au/importantdocs).