

ING's Home Insurance quick reference guide

Buildings cover

What's covered	What this could mean to you
Full buildings replacement - underinsurance protection Instead of asking you to estimate the replacement value of your buildings (also known as your sum insured), we will automatically calculate it for you using a building sum insured calculator. In the event of a total loss, the building will be fully replaced even if the rebuilding costs exceed the sum insured determined at the time of application. Limit: full building replacement cost PDS page(s): 1, 4, 45, 46, 56	Your home which is insured for \$200,000, is destroyed by fire and needs to be rebuilt from scratch. Upon lodging a claim, the rebuilding costs are estimated to be \$250,000. Your home will be rebuilt for \$250,000.
Rebuilding fees Professional costs including architect, surveyor and legal fees are covered*. Limit: reasonable cost PDS page(s): 12	Your home is destroyed by fire. Your professional fees, within reasonable limits, are covered and paid in addition to the rebuilding cost.
Demolition and removal of debris Demolishing and removing any buildings debris are covered*. Limit: reasonable cost PDS page(s): 10	Your home is destroyed by fire. The cost of demolition and debris removal, within reasonable limits, are covered and paid in addition to the rebuilding cost.
Natural events Storm, rainwater or wind (excluding flood) Loss or damage as a result of a storm (including a named cyclone), rainwater or wind.	Following a storm the 14 year old fence in your yard blows down. The repair cost is covered. There is so much rain that water runs off the road into your house, damaging your wall and wooden floorboards. The cost of repair or replacement is covered.
Landslide or subsidence If the loss or damage occurs within 72 hours of: <ul style="list-style-type: none">• an earthquake or explosion• storm, including rainwater or wind• liquid escaping from a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain. Limit: building sum insured PDS page(s): 7, 8	The day after a severe storm there is a landslide that damages your building's structure which needs repairing. The repair cost is covered.
Accidental glass breakage Accidental breakage of fixed glass in your buildings and fixed shower bases, basins, sinks, spas, baths and toilets. Limit: building sum insured PDS page(s): 4	A cricket ball flies through the kitchen window. The repair cost or replacement of glass is covered.
Impact damage Loss or damage as a result of an impact. Examples include a falling tree or part of a tree and a falling television or radio antenna mast or dish. Limit: building sum insured PDS page(s): 6	You're pruning your gum tree and a branch falls on your roof and damages the gutter. The repair cost is covered.
Electrical motor burn out (fusion) & power surge Repair or replacement costs of the electric motor of domestic appliances or equipment (up to 15 years old). Examples include built-in air conditioners, in ground pool and dishwasher. Limit: building sum insured PDS page(s): 5	The motor in your 14 year old inbuilt air conditioner burns out. The cost of repairing or replacing the motor is covered.
Alternate temporary accommodation (including pets) Alternative accommodation costs (up to 10% of buildings sum insured over a maximum of 12 months) if you are unable to live in your home. Limit: 10% buildings sum insured PDS page(s): 10	Your home is destroyed by fire. The cost of alternate accommodation is covered (including your pet cat) until your home is repaired or rebuilt.
Personal liability Limit: up to \$20 million PDS page(s): 33-35	A visitor is injured in your house as a result of falling down some unstable stairs. You are covered for legal liability costs associated with your visitor's injury.

What's covered	What this could mean to you
<p>Replacement of locks and keys Replacement, repair or recoding costs of locks and barrels. Limit: sum insured PDS page(s): 13</p>	Your house is broken into and your house keys are stolen and front door lock damaged. The cost of new locks and keys are covered.
<p>Trees, plants and shrubs Replacement costs of trees, plants or shrubs planted in the ground. The loss or damage must occur as a result of an event we have agreed to cover. Limit: \$1,500 PDS page(s): 14</p>	Your newly planted trees are stolen from your front garden. The replacement costs are covered.
<p>Water or liquid damage Loss or damage caused by water or liquid escaping from a range of items including a fixed pipe, bath, washing machine and dishwasher. Limit: buildings sum insured PDS page(s): 9</p>	The pipes leading to your dishwasher develop a leak and damage the floor boards in your living room. The cost of replacing the ruined floor boards is covered.
<p>Sale of your property Extension of cover to the purchaser if you have entered into a contract to sell your home. Limit: buildings sum insured PDS page(s): 13</p>	You sell your property with a two month settlement period. During this period your building remains insured.
<p>* If the building needs to be rebuilt as a result of a total loss which we have agreed to cover. † In the event of a total loss we will cover up to the full building replacement cost and this will not be limited to the sum insured.</p>	

Buildings and/or contents cover – 10% off and extra unique benefits for over 50's

If you are 50 or over you receive 10% off your premium and the following unique benefits.

What's covered	What this could mean to you
<p>Buildings or contents</p> <p>Fracture to limbs at home If you fracture a limb at home and are admitted to hospital as an inpatient*. Limit: \$500 per event. Total limit in any one period of insurance \$1,000 PDS page(s): 11, 30, 31</p>	You fall down the stairs, break your arm and spend one night in hospital. You receive a lump sum payment of \$500.
<p>Funeral expenses Funeral costs, if you or any member of your family dies within 12 months of an event at home which we have agreed to cover. Limit: \$20,000 for over 50's, \$10,000 for under 50's PDS page(s): 11, 31</p>	Your 52 year old partner passes away as a result of a fire in your home. Your home insurance will cover funeral expenses up to \$20,000.
<p>Buildings only</p> <p>Travel cancellation Domestic and/or international travel costs that have already been paid and that are unable to be recovered from cancellation as a result of fire, storm or burglary damage occurring to your buildings within 14 days prior to your scheduled departure date. Limit: \$1,000 per event and a maximum of \$1,000 in any one period of insurance PDS page(s): 14</p>	Your home is badly damaged by storm and as a result you must cancel your summer holiday planned for the following week. You receive up to \$1,000 toward prepaid costs you cannot recover.
<p>Modifications to your buildings Building modification costs, if you become a permanent paraplegic or quadriplegic as a result of an event we have agreed to cover. Limit: \$20,000 for over 50's, \$10,000 for under 50's PDS page(s): 12</p>	You are covered for the cost to modify your buildings after becoming a paraplegic or quadriplegic from a covered event.
<p>Contents only</p> <p>Veterinary expenses (road accidents) The veterinary expenses if your pet is injured as a result of a road accident. Limit: \$1,000 for over 50's, \$500 for under 50's PDS page(s): 32</p>	Your pet dog is hit by a car. The resulting vet expenses are covered.
<p>^ This benefit is not of a kind described in the Private Health Insurance Act 2007.</p>	

Contents cover

What's covered	What this could mean to you
<p>Natural events</p> <p>Storm, rainwater or wind (excluding flood)</p> <p>Loss or damage as a result of a storm (including a named cyclone), rainwater or wind.</p> <p>Landslide or subsidence</p> <p>If the loss or damage occurs within 72 hours of:</p> <ul style="list-style-type: none"> • an earthquake or explosion • storm, including rainwater or wind • liquid escaping from a fixed pipe or an object attached to a pipe, fixed gutter, fixed tank or a drain. <p>Limit: sum insured PDS page(s): 23-25</p>	<p>Tiles blow off your roof in a storm and rainwater enters your house, damaging your carpets and curtains. The cost of repair or replacement is covered.</p> <p>There is so much rain that water runs off the road into your house, damaging your lounge suite. The cost of repair or replacement is covered.</p> <p>The day after a severe storm there is a landslide that damages your building and causes your china cabinet to topple over. The cost of repair or replacement of the cabinet and china is covered.</p>
<p>Contents in the open air</p> <p>Loss or damage to your contents at home that are in the open (i.e. if they are not in a building that is fully enclosed), up to a maximum of \$5,000, as a result of:</p> <ul style="list-style-type: none"> • storm • rainwater • wind • theft • attempted theft. <p>Limit: \$5,000 PDS page(s): 20</p>	<p>Your brand new \$1,500 BBQ is stolen from your backyard. The cost of replacement is covered.</p>
<p>New for old replacement regardless of age</p> <p>We'll cover loss or damage to most contents and replace them as new.</p> <p>Limit: sum insured PDS page(s): 21, 22</p>	<p>Your 15 year old TV is stolen. The cost of replacement is covered for an equivalent new TV with similar features.</p>
<p>Accidental glass breakage</p> <p>Accidental loss or damage to mirrors, glassware, crystal and glass in furniture. In addition, any item when it is chipped or fractured through its entire thickness.</p> <p>Limit: sum insured PDS page(s): 21</p>	<p>You trip and fall into a cabinet and break the glass in the cabinet doors. The cost of repair or replacement is covered.</p>
<p>Electrical motor burn out (fusion) & power surge</p> <p>Repair or replacement costs of the electric motor of domestic appliances or equipment (up to 15 years old). Examples include portable air conditioner, washing machine and fridge.</p> <p>Limit: sum insured PDS page(s): 22</p>	<p>Lightning causes a power surge which fuses the motor of your washing machine.</p> <p>The cost of replacement will be covered.</p>
<p>Theft</p> <p>Loss or damage as a result of a burglary or break-in, or an attempted burglary or break-in. It must be reported to the Police.</p> <p>Limit: Up to sum insured. Valuables covered up to \$3,000 per item unless specified PDS page(s): 21</p>	<p>Your house is broken into and your laptop (\$2,500), CD collection (\$1,500), TV (\$1,999) and jewellery (\$2,900) are stolen. The cost of replacement is covered.</p>
<p>Replacement of locks and keys</p> <p>Replacement, repair or recoding costs of locks and barrels.</p> <p>Limit: reasonable cost PDS page(s): 32</p>	<p>Your house is broken into and your house keys are stolen and front door lock damaged. The cost of new locks and keys are covered.</p>
<p>Contents in transit</p> <p>Contents are covered for loss or damage while you move them to your new home, or to a commercial storage facility within Australia.</p> <p>Limit: \$10,000 PDS page(s): 28</p>	<p>You're moving house and the truck carrying your home contents is involved in an accident. As a result, your cupboard is damaged. The cost of repair or replacement is covered.</p>
<p>Storage cover</p> <p>Contents are covered for loss or damage while in a commercial storage facility in Australia, and we have agreed to cover them.</p> <p>Limit: up to sum insured PDS page(s): 28</p>	<p>Your contents are covered up to your sum insured while in commercial storage for loss or damage as a result of an event we have agreed to cover.</p>
<p>Demolition and removal of debris</p> <p>Demolishing and removing any contents debris is covered.</p> <p>Limit: up to 10% of contents sum insured PDS page(s): 29</p>	<p>Your furniture and carpet are destroyed in a fire at your home. The cost of demolition and debris removal are covered up to 10% of your contents sum insured.</p>
<p>Personal liability</p> <p>Limit: up to \$20 million PDS page(s): 33-35</p>	<p>You accidentally push a shopping trolley into someone else's car. The legal liability associated with the damage to the car is covered.</p>
<p>Individual contents covered up to the sum insured</p> <p>There is no limit per item on general contents. You are covered up to the sum insured.</p> <p>Limit: sum insured PDS page(s): 15, 18</p>	<p>Your contents are insured for \$55,000. You get burgled and a \$35,500 painting is stolen. The replacement cost is covered.</p>

Contents cover – Cover limits

What's covered	What this could mean to you
<p>Valuable items</p> <p>The following items are classified as valuables:</p> <ul style="list-style-type: none"> • jewellery and watches • items containing gold or silver • collections of stamps, medals or other collectibles • battery powered items such as audio-visual equipment and portable computers • sporting equipment. <p>These items are automatically covered up to the contents sum insured in total, and up to \$3,000 per item.</p> <p>Limit: \$3,000 per item (unless specified). Covered in total up to contents sum insured PDS page(s): 19</p>	<p>Your house is broken into and your diamond ring (\$2,800) and watch (\$2,500) are stolen. Replacement cost of these valuables is covered.</p>
<p>Increasing the amount we will pay for valuable items</p> <p>You can increase the maximum amount we will pay for an individual valuable item, which is worth more than \$3,000 (inclusive of GST), by listing it on your Schedule as a specified valuable.</p> <p>Limit: up to contents sum insured PDS page(s): 19</p>	<p>Your house is broken into and your diamond engagement ring (\$8,000) is stolen. You have listed this ring as a specified valuable on your Schedule. Replacement cost of the ring is covered up to its nominated value of \$8,000. If you had not listed this ring as a specified valuable, it would have been covered only up to \$3,000.</p>
<p>Money or negotiable documents</p> <p>Limit: \$1,200 PDS page(s): 18</p>	<p>Your house is broken into and \$750 in cash and \$250 in travellers' cheques are stolen. This amount is covered.</p>
<p>Visitors' contents</p> <p>Limit: \$7,500 PDS page(s): 31</p>	<p>You have a guest staying with you when your house is burgled, and their clothes are stolen. This is covered, only if your guest cannot claim the loss under their own insurance. Maximum amount that can be claimed is \$7,500.</p>

Optional covers to add to your policy

Cover to add	What this could mean to you
<p>Buildings only</p> <p>Cover for accidental damage to buildings</p> <p>Limit: sum insured PDS page(s): 36</p>	<p>You are rearranging your furniture in your home and accidentally knock your dining table against the wall and also make a deep scratch on your wooden floorboards. The cost of repair is covered.</p>
<p>Contents only</p> <p>Cover for accidental damage or loss to contents</p> <p>Limit: sum insured. Valuables covered up to \$3,000 per item unless specified PDS page(s): 36</p>	<p>You are entertaining guests at home and one of your guests accidentally spills red wine on your carpet. The cost of repair or replacement is covered.</p>
<p>Cover away from home</p> <p>Covers your personal effects and specified valuables for accidental damage or loss away from your home worldwide, up to 90 consecutive days.</p> <p>Personal effects include the items listed below:</p> <ul style="list-style-type: none"> • clothing and apparel • binoculars and telescopes • spectacles and sunglasses • handbags, briefcases, purses, wallets, suitcases and other travel bags • wheelchairs, walking sticks, crutches • prams, strollers, baby capsules and other baby carriers • musical instruments • unspecified valuables (valuables not specifically listed on your Schedule). <p>Limit: Item limit of \$3,000 applies per event. Total limit of \$6,000 per event to personal effects. Specified valuables covered up to the nominated items sum insured PDS page(s): 36, 37</p>	<p>You are at the beach and you leave your new sunglasses worth \$800 and watch worth \$2,500 on your towel when you go for a swim. When you return they are missing. The cost of replacement is covered.</p> <p>You drop and break your video camera (\$4,000) while taking a video at a family birthday party. The cost of replacement is covered up to \$4,000 if you have listed the camera as a specified valuable, or up to \$3,000 if it is not listed, on your Schedule.</p>

Pay by the month at no extra charge

You might find it more convenient to stagger your insurance over 12 months rather than pay it all in a single annual premium, and you can at no extra cost.

Help line open 24 hours a day, 7 days a week – 132 062

ING's Customer Services is open 24 hours a day, 7 days a week to give you immediate advice and assistance with claims.

Important information: The material in this publication is current as at April 2009 but may be subject to change. ING's Home Insurance is co-issued by ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) (ING General Insurance) and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE). This publication is a summary only. In preparing this publication the needs of a potential Policy owner has not been taken into account. A potential Policy owner should consider the Product Disclosure Statement and Policy before acquiring or continuing to hold the financial product. For full Home Insurance product details and terms and conditions refer to the relevant Product Disclosure Statement (PDS) and Policy, which is available by calling 132 062 or visiting www.ing.com.au/insurance.

