

CGU Home Insurance

Fundamentals/Listed Events/Accidental Damage Comparison

	Fundamentals	Listed Events	Accidental Damage
Features and Benefits	<p>The Fundamentals policy provides cover for a defined range of events at the home including fire, burglary and storm damage.</p> <p>Fundamentals cover</p> <ul style="list-style-type: none"> • Accidental breakage (glass, mirrors, etc.) • Burglary or break in (forcible and violent entry) • Deliberate or intentional acts • Earthquake or Tsunami • Fire or explosion • Impact damage • Landslide or subsidence • Lightning or thunderbolt • Riots or civil commotion • Storm, flood, rainwater or wind • Vandalism or a malicious act • Water or liquid damage. 	<p>The Listed Events policy provides cover for a defined range of events including fire, burglary, theft and storm damage.</p> <p>Listed Events cover</p> <ul style="list-style-type: none"> • Accidental breakage (glass, mirrors, etc.) • Burglary or break in • Burning out of electric motors • Deliberate or intentional acts • Earthquake or Tsunami • Fire or explosion • Impact damage • Landslide or subsidence • Lightning or thunderbolt • Riots or civil commotion • Storm, flood, rainwater or wind • Theft or attempted theft • Vandalism or a malicious act • Water or liquid damage. 	<p>The Accidental Damage policy provides cover for a broader range of events anywhere in Australia including accidental loss or accidental damage, fire, burglary, theft and storm damage.</p> <p>Accidental Damage or Loss cover</p> <ul style="list-style-type: none"> • As per Listed Events cover • Accidental damage or accidental loss.
Accessories/spare parts for motor vehicles, motorcycles, mini bikes, caravans, trailers and watercraft.	Up to \$500 provided they are not in, or on them. No cover away from the home.	Up to \$750 provided they are not in, or on them. No cover away from the home.	Up to \$750 provided they are not in, or on them. No cover away from the home.
Accounting fees & Tax Audits	Not covered.	Yes, up to \$5000.	Yes, up to \$5000.
Alternative accommodation	10% of sum insured paid in addition to the sum insured, up to 12 months.	10% of sum insured paid in addition to the sum insured, up to 12 months.	10% of sum insured paid in addition to the sum insured, up to 12 months.
Bicycles	Covered as contents – up to \$20,000 unless specified.	Covered as contents – up to \$20,000 unless specified.	Covered as contents – up to \$20,000 unless specified.
Cameras, photographic equipment, video cameras (within the contents section)	\$1,000 per item up to \$2,000 in total. Valuable items in excess of \$1,000 are not covered under this policy.	\$2,500 per item, \$5000 in total or 20% of the contents sum insured, whichever is greater. Items in excess of \$2,500 must be specified under the valuables section of the policy.	\$2,500 per item, \$7,500 in total or 20% of the contents sum insured, whichever is greater. Items in excess of \$2,500 must be specified under the valuables section of the policy.
Clothing & personal effects (within the contents section)	\$20,000 per item limit unless specified as a special contents item.	\$20,000 per item limit unless specified as a special contents item.	\$20,000 per item limit unless specified as a special contents item.
Computers & computer software – non-business use	\$20,000 limit unless specified as a special contents item (non-portable). Portable computers are covered up to \$1,000 per item.	\$20,000 limit unless specified as a special contents item (non-portable). Portable computers are covered up to \$2,500 per item. Items in excess must be specified under the valuables section of the policy.	\$20,000 limit unless specified as a special contents item (non-portable). Portable computers are covered up to \$2,500 per item. Items in excess must be specified under the valuables section of the policy.
Contents at your home	Yes, covered.	Yes, covered.	Yes, covered.
Contents at your home in the open air	Yes, cover for burglary, storm, rainwater and wind, a \$1,000 limit applies.	Yes, cover for theft, storm, rainwater and wind, a \$2,000 limit applies.	Yes, including theft, storm, rainwater and wind.

	Fundamentals	Listed Events	Accidental Damage
Contents away from your home	Not covered.	Australia wide up to 90 days (does not include theft cover). Sporting equipment covered for permanent removal whilst kept in a clubroom.	Australia wide & New Zealand up to 90 days. Sporting equipment covered for permanent removal whilst kept in a clubroom.
Contents in a commercial storage facility	Not covered.	Yes, provided we agree to cover them. No cover for jewellery, money or negotiable documents.	Yes, provided we agree to cover them. No cover for jewellery, money or negotiable documents.
Contents in transit (During permanent removal)	Not covered.	Yes, transported by a vehicle, up to \$10,000 only for theft following violent or forcible entry, fire, collision or overturning of vehicle.	Yes, transported by a vehicle, up to \$10,000 only for theft following violent or forcible entry, fire, collision or overturning of vehicle.
Credit card and transaction card misuse	Up to \$1,000.	Up to \$5,000.	Up to \$5,000.
Debris removal & demolishing	10% of sum insured paid in addition to the sum insured.	10% of sum insured paid in addition to the sum insured.	10% of sum insured paid in addition to the sum insured.
Document damage	Not covered.	Maximum \$1,000 to reinstate, reproduce or restore documents if they are damaged while in your buildings or a bank vault.	Maximum \$1,000 to reinstate, reproduce or restore documents if they are damaged while in your buildings or a bank vault.
Employees' belongings	Not covered.	Up to \$5,000.	Up to \$5,000.
Fine art, paintings & works of art	\$20,000 limit unless specified as a special contents item.	\$20,000 limit unless specified as a special contents item.	\$20,000 limit unless specified as a special contents item.
Flood	Yes, covered.	Yes, covered.	Yes, covered.
Frozen Food	Not covered.	Up to \$500, following breakdown of freezer.	Covered.
Funeral expenses	Not covered.	Yes, up to \$10,000.	Yes, up to \$10,000.
Goods used to earn an income at your home.	Not covered.	\$5,000 at the home only.	\$5,000 at the home only.
Guests or visitors belongings	Not covered.	Up to \$5,000.	Up to \$5,000.
Jewellery, watches, furs, items containing gold/silver, stamp, coin, medal collections (within the contents section)	\$1,000 per item up to \$2,000 in total. Valuable items in excess of \$1,000 are not covered under this policy.	\$2,500 per item, \$5,000 in total or 20% of the contents sum insured, whichever is greater. Items in excess of \$2,500 must be specified under the valuables section of the policy.	\$2,500 per item, \$7,500 in total or 20% of the contents sum insured, whichever is greater. Items in excess of \$2,500 must be specified under the valuables section of the policy.
Legal costs in Australia	Not covered.	Legal costs and expenses you are liable to pay following legal proceedings brought by you or against you in Australia – limit \$5,000.	Legal costs and expenses you are liable to pay following legal proceedings brought by you or against you in Australia – limit \$5,000.
Liability cover	Up to \$20 million personal liability Australia wide.	Up to \$20 million personal liability worldwide up to 90 days.	Up to \$20 million personal liability worldwide up to 90 days.
Liability cover – when your buildings are a total loss	Liability cover continued for up to six months after buildings destroyed.	Liability cover continued for up to six months after buildings destroyed.	Liability cover continued for up to six months after buildings destroyed.
Liability cover – for committee member	Not covered.	Maximum \$10,000 following an alleged or actual act or omission for your liability in connection with your position as a committee member of a sporting or social club, provided you receive no more than \$1,000 per year for holding this position.	Maximum \$10,000 following an alleged or actual act or omission for your liability in connection with your position as a committee member of a sporting or social club, provided you receive no more than \$1,000 per year for holding this position.

	Fundamentals	Listed Events	Accidental Damage
Landlords fixtures and fittings (That you are liable for under the terms of the lease agreement)	Yes covered, unless the body corporate or similar body has insured them.	Yes covered, unless the body corporate or similar body has insured them.	Yes covered, unless the body corporate or similar body has insured them.
Media purchased on-line (Music, software and video) – personal use only.	Yes, up to \$20,000.	Yes, up to \$20,000.	Yes, up to \$20,000.
Modification of your buildings	Not covered.	Yes, if you are injured causing paraplegia or quadriplegia, up to \$10,000 to cover the cost of modifications.	Yes, if you are injured causing paraplegia or quadriplegia, up to \$10,000 to cover the cost of modifications.
Money and negotiable documents	Yes. Up to \$500.	Yes. Up to \$750.	Yes. Up to \$1,250.
Mortgagee discharge costs	Paid in addition to sum insured.	Paid in addition to sum insured.	Paid in addition to sum insured.
Musical instruments	\$20,000 limit unless specified as a special contents item.	\$20,000 limit unless specified as a special contents item.	\$20,000 limit unless specified as a special contents item.
New-for-old replacement cover (contents)	Yes.	Yes.	Yes.
Office & surgery equipment – business only	\$2,500 at the home and includes valuable items able to be powered by battery up to \$1,000 per item.	\$10,000 at the home and includes valuable items able to be powered by battery up to \$2,500 per item unless listed as a special valuable.	\$10,000 at the home and includes valuable items able to be powered by battery up to \$2,500 per item unless listed as a special valuable.
Rebuilding fees – Architects', surveyors' and legal fees	10% of sum insured paid in addition to sum insured.	10% of sum insured paid in addition to sum insured.	10% of sum insured paid in addition to sum insured.
Replacing keys and repairs to and recoding of locks and barrels	Up to \$1,000.	Up to \$1,000.	Unlimited (including loss of key).
Sale of your home	Not covered.	Cover extended to purchaser.	Cover extended to purchaser.
Security firm to monitor your home	Not covered.	Up to \$1,000 (excluding false alarms).	Up to \$1,000 (excluding false alarms).
Sporting equipment (within the contents section)	\$1,000 per item, pair or set, collection or system up to \$2,000 in total. Valuable items in excess of \$1,000 are not covered under this policy.	\$3,000 per item, pair or set up to \$5,000 in total or 20% of the contents sum insured, whichever is greater. Items in excess of \$3,000 must be specified under the valuables section of the policy.	\$3,000 per item, pair or set up to \$7,500 in total or 20% of the contents sum insured, whichever is greater. Items in excess of \$3,000 must be specified under the valuables section of the policy.
Storage costs	Not covered.	Yes, cover the reasonable costs to remove and store contents for up to 12 months.	Yes, cover the reasonable costs to remove and store contents for up to 12 months.
Storm cover to wooden gates, fences, etc.	Not covered.	Yes, up to 15 years old or less.	Yes, up to 15 years old or less.
Sum Insured (Consumer Price Index)	Buildings and contents sum insured increased by the amount the Consumer Price Index has increased.	Buildings and contents sum insured increased by the amount the Consumer Price Index has increased.	Buildings and contents sum insured increased by the amount the Consumer Price Index has increased.
Taxation audit	Not covered.	Fees to accountant when personal affairs are audited. Limit \$5,000 subject to restrictions specified in the policy.	Fees to accountant when personal affairs are audited. Limit \$5,000 subject to restrictions specified in the policy.

	Fundamentals	Listed Events	Accidental Damage
Trees, plants and shrubs replacement	Not covered.	\$750 for trees, plants and shrubs if stolen, burnt, maliciously damaged or damaged by a vehicle.	\$1,500 for trees, plants and shrubs if stolen, burnt, maliciously damaged or damaged by a vehicle.
Unregistered motorcycles or mini-bikes up to 125cc	Yes, up to \$20,000 unless they are being used for racing or pacemaking.	Yes, up to \$20,000 unless they are being used for racing or pacemaking.	Yes, up to \$20,000 unless they are being used for racing or pacemaking.
Unregistered motorised golf buggies, ride on mowers and wheelchairs	Yes, up to \$20,000.	Yes, up to \$20,000.	Yes, up to \$20,000.
Veterinary expenses	Not covered.	Up to \$500 for pets injured from a road accident.	Up to \$500 for pets injured from a road accident.
Watercraft	Only if less than 3 metres long and not powered by a motor. Watercraft covered up to \$5,000.	Only if less than 4 metres long and not powered by either a motor, or a motor less than 10hp. Watercraft covered up to \$5,000.	Only if less than 4 metres long and not powered by either a motor, or a motor less than 10hp. Watercraft covered up to \$5,000.

Please refer to the CGU Fundamentals, CGU Listed Events or CGU Accidental Damage Home Insurance Product Disclosure Statement and Policy for full terms and conditions.

