

Household Certificate of Insurance

New Policy Direct Debit

TAX INVOICE. DATE ISSUED 27 JUL 2025

0046674207

MR ROBERT ROBERT
34 BLAIKIE ST
HENDRA QLD 4011



racq.com/insurance



PO Box 4, Springwood Qld 4127

POLICY EXPIRY DATE

21 Aug 2026 midnight

POLICY NUMBER

56822109P2

Thank you for choosing RACQ.

What next?

- When we renew your policy, we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. Please refer to the enclosed Direct Debit Confirmation Certificate for full details. If you would like to opt out from automatic renewal call us on 13 1905, visit an RACQ store or go to racq.com/login.
- Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you.
- Read your Certificate of Insurance, including the General conditions, your Household Insurance Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS) and Key Facts Sheet (KFS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
- This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
- To view your insurance details or update your personal information, please visit RACQ online at racq.com/login. If you have not accessed your My RACQ online account before, you will need your RACQ membership number to register.

Policyholder and payment information

Policyholders

MR ROBERT ROBERT *you are an RACQ Blue member*
MRS ANNIE BURNS *you are an RACQ Blue member*

Amount due by
04 September 2025

\$352.81 Pay by the Month (direct debit only)

The premium is being paid by monthly direct debit instalments.
Please refer to your Direct Debit Confirmation Certificate for full details.

The amount due includes any applicable discounts and credits.

General conditions

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who permanently lives with you has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You move home.
 - There is a change to the materials used in the constructions of your roof, or walls.
 - The occupancy of your home changes including where: there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days, or if some or part of your home is being rented out.
 - You run a business from your home.
 - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy, or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

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Home and Contents Insurance

Insured address **34 BLAIKIE ST HENDRA 4011**
 PDS version **Household Insurance RHHB2.1224**
 SPDS version **Not applicable**

Selected cover

Sum/s insured	Home	\$1,050,000
	Contents	\$140,000
Basic excess Home	\$3,000	
Basic excess Contents	\$1,000	
Earthquake excess	\$300	The earthquake excess will be on top of your basic excess in the event of a claim
Period of insurance	21 August 2025 to midnight 21 August 2026	
Home details	You have told us your home is: A two storey House that is not elevated more than 1 metre from the ground, built in 2017 Of Brick Veneer construction with Tile roof Permanently occupied by you Structurally sound and well maintained Not under construction, reconstruction or renovation Not used as a trade, business or professional workplace Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has the following security: Key operated deadlocks on all external hinged doors Key operated locks on all accessible windows Security screens, grilles or bars fitted to all accessible windows A Local alarm/Smart home monitor	
Mitigation details	You have told us your home: Does not have window weather protection on all windows Does not have a replaced or upgraded roof	
Flood cover	This policy includes coverage for Flood	
Mortgagee	You have told us NAB holds the First mortgage	
Legal liability	\$20 million	If any details on this Certificate of Insurance are incorrect, please call us on 13 19 05.

SUM INSURED
Please review the sum insured to make sure it provides the right amount of cover for you. Call 13 1905 to change the sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE
Combined discount <input checked="" type="checkbox"/>

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Selected cover *Continued from previous page*

Optional benefits

Only those Optional benefits marked with a ✓ (tick) have been selected by you

Benefit description	Home	Contents
Advanced cover	✗	✗
Mobile phone	not available	✗
Motor burnout	✗	✗
Pet cover	not available	✗
Small business contents	not available	✗
Specified items	not available	✗
Individual Items away from home	not available	✗
Grouped Items away from home	not available	✗
Call 13 1905 if you would like to add an Optional benefit.		

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Listed policyholders

Policyholder	Age
MR ROBERT ROBERT	43
MRS ANNIE BURNS	40

Claims history

Claim history in the past 3 years

You have told us that no person insured or covered by this policy has made any claims on any Home, Contents or Landlord policy in the past 3 years.

Insurance history

Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance refused, cancelled or voided in the past 3 years.

Criminal history

Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal offence in the past 5 years.



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Premium breakdown

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
Home	34 BLAIKIE ST HENDRA 4011	\$3,043.76	\$304.38	\$301.34	\$3,649.48
Contents	34 BLAIKIE ST HENDRA 4011	\$484.89	\$48.48	\$48.01	\$581.38

Total amount payable

Premium breakdown	Total
Insurance premium	\$3,528.65
GST	\$352.86
Stamp duty	\$349.35
Total amount payable	\$4,230.86

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.



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Household Certificate of Insurance

Direct Debit Confirmation Certificate

DATE ISSUED 27 JUL 2025

racq.com/insurance

PO Box 4, Springwood Qld 4127

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you have given us.

To view your insurance details, update your personal information, or change your direct debit details, please visit RACQ online at racq.com/login. If you have not accessed your My RACQ online account before, you will need your RACQ membership number to register.

When we renew your policy we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. If you would like to opt out from automatic renewal call us on 13 1905, visit an RACQ store or go to racq.com/login.

Financial institution details

Financial institution: **MASTERCARD**
Account name: **ROBERT BURNS**
Account number: **XXXXXXXXXXXX0441**

Monthly direct debit details

Name: **MR ROBERT ROBERT**
Policy type: **Home and Contents Insurance**
Policy number: **56822109P2**
Period of insurance: **21 Aug 2025 to 21 Aug 2026**
First instalment amount: **\$352.81**
First instalment date: **04 Sep 2025**
Ongoing instalment amount: **\$352.55**
Ongoing instalment date: **21st of each month**

Pay by the Month fee

Please read the Pay by the Month conditions contained in the Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement (SPDS). You can view our PDS and SPDS online at racq.com.au/PDS, call us any time on 13 1905 or visit your nearest RACQ store.

Multiple payments may be deducted in the same month depending on your instalment date.

By choosing to pay by the month, an annual fee of \$78.00 may apply which equates to \$6.50 per month.



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RACQ Insurance Financial Services Guide

Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

Remuneration and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$149 for Motor Comprehensive policies, \$87 for Boat Comprehensive policies, \$81 for Household Contents policies, \$68 for Household Home policies, \$62 for Caravan and Trailer policies, \$56 for Grouped/Individual items away from home benefit, \$37 for Pet policies, \$31 for Motor Third Party Property Damage policies, Motor Fire, Theft and Third Party policies, Third Party Liability Boat policies, Motorcycle/Mobility Aid/Golf Buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you.** An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.

Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at racqidisputeresolution@racq.com.au, visit us online at www.racq.com.au/contact-us/feedback-and-complaints or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting www.racq.com.au/contact-us/feedback-and-complaints.

External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or www.afca.org.au.

Document preparation date: 14 June 2024

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Household building insurance

Prepared on: 2 December 2021 (effective 11 April 2022)



THIS IS NOT AN INSURANCE CONTRACT

STEP 1 Understanding the Facts

This Key Facts Sheet (KFS) sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No / Optional	Some examples of specific conditions, exclusions or limits that apply to events/ covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You're not covered for loss or damage caused by smoke or heat (e.g. melting or scorching) when your home did not catch fire unless it is caused by a fire within 100 metres of the insured address. You're not covered for loss or damage to an item or device that explodes.
Flood	Yes	You're not covered for loss or damage to lawns or grass, swimming pools and spas and their covers and liners, the water in swimming pools and spas, shade or sail cloth and fabric awnings.
Storm	Yes	You're not covered for anything that happens while you're renovating your home (but we do cover wind damage caused by the storm).
Accidental Breakage	Yes / Optional	Yes – We pay for glass that is accidentally broken in certain parts of your home. We also cover accidental damage by a tenant, if your home is being rented out, under the extra benefit "Accidental damage, malicious damage or theft by a tenant". Optional – We cover accidental damage to some items under the optional benefit of "Advanced cover". You're not covered for accidental damage if you rent out your home.
Earthquake	Yes	We cover your home if an earthquake causes loss or damage. An earthquake excess applies on top of your basic excess.
Lightning	Yes	You're not covered for power surges or fluctuations that are caused by your electricity provider or other things like a tree falling onto a power line.
Theft and Burglary	Yes	We refer to Theft and Burglary as "Theft". If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. We also cover theft by a tenant, if your home is being rented out, under the extra benefit "Accidental damage, malicious damage or theft by a tenant".
Actions of the sea	No	You're not covered for actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami and storm surge).
Malicious damage	Yes	We refer to Malicious damage as "Vandalism". If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. We also cover malicious damage by a tenant, if your home is being rented out, under the extra benefit "Accidental damage, malicious damage or theft by a tenant".
Impacts	Yes	Includes the cost to remove and dispose of a tree or tree branch that causes the impact. You're not covered for the cost to remove the tree stump of a tree that causes the impact.
Escape of liquid	Yes	We refer to Escape of liquid as "Leaks". Leaks are liquids that are leaking, bursting, discharging or overflowing from certain items or devices. You're not covered for loss or damage caused by leaks from shower recesses or cubicles.
Removal of debris	Yes	We pay up to 20% of your home sum insured for each claim under our "Demolition and removal of debris benefit".
Alternative accommodation	Yes	We refer to Alternative accommodation as "Temporary accommodation". We pay up to 10% of your home sum insured for each claim.

*This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example, the extra benefit "Emergency services damage" has a \$1,000 limit in our home building policy. To find out these limits, you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example, your basic excess would be payable on a claim for the insured event of "Storm". You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million for each accident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).
- the insurer will cover all the reasonable costs to rebuild your home (*Total replacement*).

* the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 13 1905 or in writing to RACQ Insurance Limited, 2649 Logan Road, Eight Mile Plains, Qld 4113.

For more information on choosing insurance and to better understand insurance, visit the Australian Government website: www.moneysmart.gov.au.

The policy this KFS relates to is:

- Provided/Distributed by RACQ Insurance Limited, AFS Licence Number 233082, and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) and through RACQ Insurance authorised representatives.
- Underwritten by RACQ Insurance Limited, AFS Licence Number 233082.

KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Household contents insurance

Prepared on: 2 December 2021 (effective 11 April 2022)



THIS IS NOT AN INSURANCE CONTRACT

STEP 1 Understanding the Facts

This Key Facts Sheet (KFS) sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event / Cover	Yes / No / Optional	Some examples of specific conditions, exclusions or limits that apply to events/ covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	You're not covered for loss or damage caused by smoke or heat (e.g. melting or scorching) when your contents did not catch fire unless it is caused by a fire within 100 metres of the insured address. You're not covered for loss or damage to an item or device that explodes.
Flood	Yes	You're not covered for loss or damage to lawns or grass, swimming pools and spas and their covers and liners, the water in swimming pools and spas, shade or sail cloth and fabric awnings.
Storm	Yes	You're not covered for anything that happens while you're renovating your home (but we do cover wind damage caused by the storm).
Accidental Breakage	Yes / Optional	Yes – We pay for glass that is accidentally broken in certain furniture items. We also cover accidental damage by a tenant, if your home is being rented out, under the extra benefit "Accidental damage, malicious damage or theft by a tenant". Optional – We cover accidental damage to some items under the optional benefit of "Advanced cover". You're not covered for accidental damage to your mobile phone.
Earthquake	Yes	We cover your contents if an earthquake causes loss or damage. An earthquake excess applies on top of your basic excess.
Lightning	Yes	You're not covered for power surges or fluctuations that are caused by your electricity provider or other things like a tree falling onto a power line.
Theft and Burglary	Yes	We refer to Theft and Burglary as "Theft". If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. We also cover theft by a tenant, if your home is being rented out, under the extra benefit "Accidental damage, malicious damage or theft by a tenant".
Actions of the sea	No	You're not covered for actions of the sea which include erosion and king tides (but we do cover flood or water runoff, tsunami and storm surge).
Malicious damage	Yes	We refer to Malicious damage as "Vandalism". If your home is unoccupied, you're not covered for anything that happens after the first 60 days that no one has been living in your home. We also cover malicious damage by a tenant, if your home is being rented out, under the extra benefit "Accidental damage, malicious damage or theft by a tenant".
Impacts	Yes	Includes the cost to remove and dispose of a tree or tree branch that causes the impact. You're not covered for loss or damage to contents in the open air.
Escape of liquid	Yes	We refer to Escape of liquid as "Leaks". Leaks are liquids that are leaking, bursting, discharging or overflowing from certain items or devices. You're not covered for loss or damage to the item or device which leaked.

Cover for valuables, collections and items away from the insured address

High value items and collections	Optional	We refer to High value items and collections as "Specified items". You're not covered for loss or damage to "Specified items" unless the loss or damage is caused by an insured event when the "Specified items" are inside your home.
Items away from the insured address	Optional	We refer to Items away from the insured address as "Items away from home". You're not covered for loss or damage to your items away from home outside of Australia and New Zealand.

*This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example, cameras and their accessories have a \$2,000 limit in our home contents policy. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example, your basic excess would be payable on a claim for the insured event of "Theft". You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million for each accident. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

**the insurer may provide some cover above this amount.*

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 13 1905 or in writing to RACQ Insurance Limited, 2649 Logan Road, Eight Mile Plains, Qld 4113.

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- Underwritten by RACQ Insurance Limited, AFS Licence Number 233082.