

# KEY FACTS ABOUT THIS UNILODGE GROUP CONTENTS POLICY

Policy Name: Group Contents Insurance  
Prepared on: 01/05/2025



THIS IS NOT AN INSURANCE CONTRACT

## STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the risks 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, and does not apply to Landlords contents. 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

You are covered whilst the contents are in your private room in the building (for bikes in a locked storage room) and where the loss or damage is caused directly by an insured event. The maximum payout is AUD 5,000 for any one loss and your payout is limited to that amount (the sum insured). For legal liability cover, which is an additional benefit under this policy, the maximum payout is AUD 10,000 for a compensation claim for death of or bodily injury to any person. Any amounts you claim include GST less any input tax credit you would have been entitled to.

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)*
Accidental Damage	Yes	Excludes damage to glass or ceramic material, shower basin, sink, lavatory pan or cistern, any item that is chipped or scratched, damage to glass in picture frames, damage to glassware, crystal or ornaments. Limited to a maximum total of AUD 2,500 during the policy period.
Fire or Explosion	Yes	Excludes loss or damage caused by the deliberate application of heat; and loss or damage caused by scorching, melting or charring.
Storm or Rainwater	Yes	Excludes loss or damage caused by water entering the site or building through an opening made for the purposes of alterations, additions, renovations or repair.
Lightning or Thunderbolt	Yes	Excludes loss or damage caused by fluctuations in the power supply unless there is evidence of a lightning strike.
Earthquake or Tsunami	Yes	All claims for earthquake have a minimum fixed excess of AUD 500 for each event.
Theft	Yes	Excludes theft by any person who is living at or near your private room on campus unless there is evidence that your private room on campus has been entered forcibly and violently; and the theft of a bicycle which is not contained in your private room or properly secured in a dedicated bicycle storage room on campus.
Malicious acts	Yes	Excludes loss or damage intentionally caused by you, your family or your family Visitors.
Flood	Yes	Excludes loss or damage to swimming pool covers, spa covers or plastic or vinyl swimming pool liners.
Riot or Civil Commotion	Yes	
Water Damage	Yes	Excludes loss or damage which occurs gradually over time.
Impact	Yes	Excludes loss or damage caused by felling or lopping trees at or near where your private room on campus is located.

Fusion in an electric motor	Yes	Excludes damage to motors over a certain age and the repair or replacement of additional parts or service items.
Spoilage of food	Yes	This covers the spoilage of food following the breakdown of a domestic refrigerator or freezer or by failure of the electricity supply to the site. Excludes spoilage as a result of strikes or switching off or disconnecting the electricity supply.
Wear and tear	No	

## STEP 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items. 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 more detail, please read the PDS and other relevant 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 AUD 10 million for any event(s) arising directly or indirectly from the one original accident/event, source or cause in total under this and any other policies issued by us that cover you. 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 30 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

The maximum payout is AUD 7,500 for any one loss and your payout is limited to that amount (the sum insured). For legal liability cover, which is an additional benefit under this policy, the maximum payout is AUD 10,000 for a compensation claim for death of or bodily injury to any person. Any amounts you claim include GST less any input tax credit you would have been entitled to.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you can 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 1300 974 095

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

### The policy this KFS relates to is:

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