



Group Contents Insurance

Combined Product Disclosure Statement, Policy Terms & Conditions and Financial Services Guide



Please retain this booklet for your future reference.

If you have any questions, wish to make a claim or require any assistance with this insurance, contact Quantum Underwriting Agencies at:

Unit 2, 10 Cassowary Bend, Eaton, Western Australia 6232

1300 974095

reception@qua.net.au

claims@qua.net.au

www.qua.net.au

This PDS is prepared and authorised for distribution by the *insurer* referred to in this PDS on 01/07/2025

INTRODUCTION

This document is a combined Product Disclosure Statement (PDS), Policy Terms and Conditions and Financial Services Guide (FSG) and contains important information about this insurance. This PDS includes the details of *your* cover (Policy) and forms part of *your* Policy. There are a number of sections in this booklet, which are summarised below.

You should read all of the sections in this booklet carefully before making any decision relating to this *Policy*. Keep this booklet in a safe place for future reference.

Any advice contained in this PDS is general advice only and does not take into account *your* individual objectives, financial situation or needs. Before making any decision to buy *your* Policy, *you* should consider the appropriateness of the information in this PDS, including the Policy and the FSG, having regard to *your* individual objectives, financial situation and needs to determine if this insurance is right for *you*.

Part A - Product Disclosure Statement (PDS)

The PDS is designed to help *you* understand the insurance cover so that *you* can decide whether to hold this *Policy* and make decisions relating to it. The *insurer* is responsible for the content in Part A of the PDS.

The PDS describes the main features and benefits of the insurance, the cost of the insurance, *our* internal and external complaints procedures, *your* duty of disclosure and *your* cooling off rights. It also contains *our* privacy statement.

Updating this PDS

We may need to update this PDS from time to time if certain changes occur and where required by law. If a change is relatively minor and would not materially affect a decision to buy or renew the Policy, *we* will set out the details at:

<https://www.unilodge.com.au/terms-conditions>

If a change is material, *we* will issue a Supplementary PDS or a new PDS. If so, the *Group Policyholder* will provide *you* with a new PDS or supplementary PDS and if a change applies to *your* Policy, *we* will let *you* know about it before *you* purchase and/or renew the *Policy*.

This PDS has been lodged with ASIC. Please note that ASIC takes no responsibility for the content of the document.

Part B - Policy Terms and Conditions

We recommend that *you* read the Policy Terms and Conditions to fully understand *your* insurance cover (including the terms, conditions, exclusions and limitations that apply to the insurance).

The Policy Terms and Conditions are the terms on which the *insurer* has agreed to insure *you* under the *Policy*. They also contain a description of things that are not covered (exclusions), and any restrictions, limitations and conditions which apply to *your* cover and to any claim made under this *Policy*. The *insurer* is responsible for the content in Part B of the PDS.

A word or expression that is italicised in this booklet, including the PDS, means it has a special meaning. *You* will find that meaning in the Definitions section of this booklet. When *you* purchase this insurance, *we* will issue *you* with Evidence of Cover and this needs to be read with the Policy Terms and Conditions (in Part B). *Your Evidence of Cover* includes important information such as the standard *excess* *you* pay when *you* make a claim.

If *you* need to change the cover at any time, contact *us* and *we* will make changes by adding what is called an *endorsement*. *You* will find any *endorsements* that apply to the policy printed on the *Evidence of Cover*.

If *you* are eligible for the insurance, *we* will also give *you* a Key Facts Sheet, which is a summary of the Policy Terms and Conditions.

Part C - Financial Services Guide (FSG)

The FSG contains important information about the services provided by *Quantum*, how they are paid, the relationship they have with the *insurer* and others, how to make a complaint about their services and compensation arrangements, including professional indemnity arrangements. *Quantum* is responsible for the content in Part C of the PDS.

PART A - PRODUCT DISCLOSURE STATEMENT

How this Policy is arranged

This *Policy* is provided as part of an arrangement relating to a *group policy*, which has been issued by the *insurer* to the *Group Policyholder (UniLodge)*. It provides cover for *UniLodge* accommodation providers and as a resident of *UniLodge* located in Australia, *you* qualify to be covered under the Terms and Conditions of the *Policy* described in this PDS.

Your cover under the *Policy*, and the cover under the *group policy*, is underwritten by the *insurer*.

UniLodge facilitates the distribution of this insurance via the *UniLodge* platform and Quantum Underwriting Agencies Pty Ltd (*Quantum*) administers *your Policy* (and the cover provided under it), as a corporate authorised representative of the *insurer*.

For the avoidance of doubt, note that this *Policy* is issued to *you* and is separate from the *group policy* issued to *UniLodge*.

You are not obliged to accept any of the benefits of the insurance arrangement connected with the *group policy* issued to *UniLodge*. However, under this arrangement, if *you* have elected to apply for cover through the *UniLodge* platform, a *Policy* as described in this PDS, together with a separate *Evidence of Cover*, will be issued to *you*. If *you* make a claim under this *Policy*, *you* will have rights and obligations to *us* as described in this PDS and *Policy*, and *we* will also have rights and obligations to *you*.

This PDS does not take into account *your* individual objectives, financial situation and needs. *You* should consider this information in relation to *your* own circumstances before making any decision about this product.

The information in this PDS is intended to help *you* decide if this product will meet *your* needs and to compare this product with other insurance products *you* may be considering.

You may wish to obtain advice on whether the cover afforded by this insurance is appropriate or useful for *your* personal circumstances, objectives, financial situation and needs. No advice is or will be provided by *us* about this *Policy's* suitability. There is nothing to prevent *you* from entering into other insurance arrangements as *you* see fit.

If *you* have difficulty understanding this document, it is important that *you* seek assistance before entering into a *Policy* with *us*.

Quantum Underwriting Agencies and the Insurer

This PDS has been prepared by *Quantum* as the agent of the *insurer*. The *insurer* is certain underwriters at Lloyd's of London. The *insurer* is financially liable for any claims that are covered within the *Policy* Terms and Conditions. Lloyd's of London is regulated under the Insurance Act 1973 (Cth). *Quantum* has a binding authority to issue a policy to the *Group Policyholder* acting as an agent of the *insurer*, and subject to agreed limits of authority.

Quantum is a corporate authorised representative (CAR No 328372) of Quantum Insurance Holdings Pty Ltd which holds an Australian financial services licence (AFSL number: 451134). *Quantum* does not provide any advice on the insurance to *you* and when issuing policies or handling insurance claims, it does not act for *you* or on *your* behalf. More information about the services it provides can be found in Part C of this booklet.

Main Features and Benefits

This insurance provides financial protection for damage to *your contents* caused directly by any of the *insured events* set out in the table in Section B - *Policy* Terms and Conditions and occurring during the *period of insurance*.

There are additional benefits with the *contents* cover. For example, legal liability, loss of rent and cover for illegal credit card transactions following theft or loss of *contents*. More information about these benefits is shown on in the Additional Benefits section of this booklet.

Understanding the Limits of the Insurance

There are some events that are not covered by this *Policy*. For example, damage to or the loss of *contents* which is caused by an *act of terrorism* or a *flood*. More details about the excluded events can be found in Section B – Policy Terms and Conditions.

There are also some objects and things that the *insurer* will not insure under this *Policy*, as explained in Part B of this PDS. You should review the definition of *contents* within the Definitions section of this booklet carefully, to understand exactly what is covered and when it is covered. Importantly, if *your contents* are not stored or kept within *your accommodation on campus*, they will not be covered by this *Policy*.

The maximum benefit provided under this *Policy* will be the sum insured shown on *your Evidence of Cover*. The *insurer* will not pay more than this amount. There are also further restrictions and limitations on the maximum amounts which the *insurer* will pay under this *Policy* for loss or damage to certain items. For example, for items like artwork, rugs, jewellery, watches, cameras, bicycles and cash. There are some restrictions on the number of claims that can be made for loss or damage to laptops, tablets and mobile devices. More information on the restrictions and limits of cover is set out in the General Exclusions and Specific Exclusions sections of this booklet.

Costs of this Insurance

We will base *your* premium on the cost of this insurance under the *group policy*. *Your* premium is the fee charged by *UniLodge* when *you* elect to purchase the cover under this *Policy* via the *UniLodge* platform.

The premium payable by *you* is subject to applicable Commonwealth and State taxes and charges such as the Goods and Services Tax, Stamp Duty, and Emergency Services Levy (where applicable). The amount of these taxes, duties and/or fees will be shown on *your Evidence of Cover*.

If *you* make a claim under the *Policy* we will deduct an *excess* from the amount of *your* claim. *Your excess* is shown on *your Evidence of Cover* and there is an additional *excess* for claims involving earthquake or *tsunami* events. For specific claims for *insured events* such as *fusion* in an electric motor, *you* must also make contribution payments and *You* will have to contribute towards the total cost of repair or replacement including labour charges. This is to cover labour costs and it is required to keep this *Policy* more affordable.

30 Day Cooling Off Period

You have a full 30 days from the commencement of the *period of insurance* to make sure that *you* agree with the terms of cover and with every aspect of this *Policy*. This is known as the "cooling off" period.

During this time *you* may cancel the *Policy* by contacting the *Group Policyholder*, *UniLodge*. If *you* cancel within the 30-day cooling-off period, we will refund any premiums *you* have paid for the *Policy*, less any government levies, taxes or duties that *we* cannot recover.

You cannot return or cancel this *Policy* within the 30-day cooling off period if *you* have made a claim.

After the cooling off period ends *you* continue to be able to cancel *your Policy* at any time by notifying *us*. These cancellation rights are set out in the General Conditions section of this booklet

Your Privacy

We are committed to compliance with the Privacy Act 1988 (Cth). We will only collect, use, disclose and otherwise manage *your* personal information in accordance with *our* Privacy Policy. This includes disclosing personal information when specifically required by law or for the purposes of administering this *Policy*.

We use *your* personal information to provide *you* with this insurance and to assess and manage claims. *Your* information is collected by *us* and by *our* service providers. If *you* do not provide full information, *we* may not be able to provide *you* with insurance or assess a claim. These details can change from time to time and *you* should contact *us* for further details to see if this applies to *you*.

By providing *us* with *your* personal information, *you* and any other person *you* provide personal information for consent to these uses and disclosure until *you* tell us otherwise. *Your* consent applies when *you* apply for insurance or become or remain the Insured.

We will provide *your* information to the *insurer*, and to third party providers who are assisting with claims and the assessment of *your* claim, and they will be organisations that are regulated by the Privacy Act 1988 (Cth). It may happen that we disclose personal information to related companies or service providers located in countries other than Australia.

Our Privacy Policy also contains information about how we collect, use and disclose your personal information or how *you* can access the information we hold about *you*, ask *us* to correct it or make a privacy related complaint.

You can obtain a copy of our Privacy Policy by telephone 1300 974 095, email reception@qua.net.au or by visiting www.qua.net.au

You can obtain a copy of the *insurer's* Privacy Notice by contacting DPO@archinsurance.com or by visiting www.archcapgroup.com/privacy.

General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code which applies to the *insurer*. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au

Underinsurance

Your contents insurance is issued separately to and managed under *group policy* arrangements between the *insurer* and UniLodge.

The *Policy* is issued to you as a resident of UniLodge by the *insurer* and is subject to the Terms and Conditions of the *Policy* including limits, restrictions and exclusions set out in this PDS.

In general, many people do not have enough insurance cover for their contents.

If the limits under this *Policy* do not cover the full replacement cost of *your* contents, *you* will have to cover any shortfall *yourself* and *you* may be underinsured.

It is *your* responsibility to assess if *your* cover is adequate and if *you* require more extensive cover, particularly for specific valuable items, *you* should consider obtaining additional insurance to cover such risk.

Governing law

Any disputes arising out of or under this *Policy* will be determined by the courts of, and subject to the laws of, the State or Territory where the insured site is located.

Financial Claims Scheme

In the event that the *insurer* is no longer able to meet its obligations to *you* under the *Policy*, *you* may be entitled to a payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria.

Further information about the Scheme can be obtained from fcs.gov.au or their hotline 1300 55 88 49.

Please refer to the Financial Services Guide for Compensation Arrangements of our Authorised Representatives.

Complaints and Disputes

If *you* have any concerns or wish to make a complaint in relation to this *Policy*, *our* services or *your* insurance claim, please let *us* know and *we* will attempt to resolve *your* concerns in accordance with *our* Internal Dispute Resolution procedure. Please contact Quantum Underwriting Agencies Pty Ltd in the first instance:

The Complaints Officer Quantum Underwriting Agencies Pty Ltd Unit 2 10 Cassowary Bend, Eaton WA 6232
Phone: 1300 974 095
Email: complaints@qua.net.au

We will acknowledge receipt of *your* complaint and do *our* utmost to resolve the complaint to *your* satisfaction within 10 business days.

If *we* cannot resolve *your* complaint to *your* satisfaction, *we* will escalate *your* matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited Email: ldraustralia@lloyds.com Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to *you* within 30 calendar days of the date on which *you* first made the complaint unless certain exceptions apply.

You may refer *your* complaint to the Australian Financial Complaints Authority (AFCA), if *your* complaint is not resolved to *your* satisfaction within 30 calendar days of the date on which *you* first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678 Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001 Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If *your* complaint is not eligible for consideration by AFCA, *you* may be referred to the Financial Ombudsman Service (UK) or *you* can seek independent legal advice. *You* can also access any other external dispute resolution or other options that may be available to *you*.

The *Underwriters* accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to law and jurisdiction of the State or Territory this *Policy* was issued in and the *Underwriters* will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the *Underwriters* may be served upon:
Lloyd's Underwriters' General Representative in Australia Suite 1603
Level 16
1 Macquarie Place
Sydney NSW 2000

who has authority to accept service on the *insurer* and *Underwriters'* behalf;
- (iii) if a suit is instituted against any of the *Underwriters*, all *Underwriters* participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

SECTION B - POLICY TERMS AND CONDITIONS

INSURING CLAUSE

What you are insured for - *Your contents*

You are insured for loss or damage to *your contents* which occurs during the *period of insurance*. You are covered whilst the *contents* are in *your accommodation on campus* and where the loss or damage is caused directly by any of the *insured events* in the table below.

There are items which are not included in the definition of *contents* and therefore will not be covered under *your Policy*. These are described in the definition of *contents* within the Definitions section of this booklet.

We pay only once for loss or damage to *contents* from the same event, even if it is covered under more than one section of this *Policy*.

INSURED EVENTS

Subject to the terms of this *Policy*, you are covered for the Insured Events listed in the table below.

There are also some limits and exclusions which apply to the Insured Events. These are shown in the right-side column in the table below (under the heading '*What is not covered*').

The exclusions listed in the General Exclusions section of this booklet also apply to *your cover*.

When you make a claim, we will deduct an *excess* which is the amount which you are required to pay when you make a claim under *your Policy*. We will deduct the *excess* from the amount of *your claim*. We may also deduct any additional *excess* that applies (see Excess and Additional Excess below).

Insured Events (What is Covered)	What is Not Covered
Accidental Damage	Accidental Damage to <ul style="list-style-type: none">■ glass or ceramic material in a shower base, basin, sink, lavatory pan, cistern.■ any item that is chipped or scratched.■ glass in a picture frame.■ glassware, crystal or ornaments■ more than AUD 2,500 in any one policy period.
Fire or Explosion	Loss or damage caused by: <ul style="list-style-type: none">■ the deliberate application of heat.■ scorching, melting or charring.

Insured Events (What is Covered)	What is Not Covered
Storm or Rainwater	Loss or damage caused by: <ul style="list-style-type: none"> ■ storm, rainwater or wind damage to trees, shrubs or plants. ■ storm, rainwater or wind damage to retaining walls, free standing walls, fences or gates not constructed of brick, concrete, masonry or stone (except in Queensland & Western Australia). ■ <i>flood</i>. ■ the action of the sea, high water, tidal wave. ■ water seeping through a wall or floor. ■ mildew, algae. ■ atmospheric or climatic conditions other than storm. ■ water entering the site or building through an opening made for the purpose of alterations, additions, renovations or repair.
Lightning or Thunderbolt	Loss or damage caused by fluctuations in the power supply unless there is evidence of a lightning strike.
Earthquake or <i>Tsunami</i> Important note: For details of the applicable <i>excess</i> and other important information about claims involving earthquake or <i>tsunami</i> , read the Additional Excess section below.	
Theft	Loss or damage caused by: <ul style="list-style-type: none"> ■ theft by any person who is living in the same building where <i>your private room</i> is located, unless there is evidence that <i>your private room</i> has been entered forcibly and violently. ■ theft of cash or negotiable securities unless there is evidence that <i>your private room</i> has been entered forcibly and violently. ■ theft of bicycles unless contained in <i>your private room</i> or securely locked to a fixed point within a dedicated bicycle storage room at on campus.
Malicious Acts	Loss or damage intentionally caused by <i>you</i> , <i>your</i> family, or <i>your</i> family visitors.
Riot or Civil Commotion	

Insured Events (What is Covered)	What is Not Covered
<p>Bursting, leaking, discharging or overflowing of fixed basins, shower bases, or other fixed apparatus, fixed tanks or fixed pipes used to hold or carry liquid of any kind (including the reasonable costs of locating the cause of the damage, and the costs of reinstating the property damaged or disturbed in the course of work).</p>	<p>Loss or damage which:</p> <ul style="list-style-type: none"> ■ occurs gradually over time. ■ results from water escaping from a shower base not fitted with a tray or waterproof membrane. ■ is caused by the porous condition of any tiles, grouting or sealant. ■ is caused by repair or replacement of the apparatus, tank or pipe itself.
<p>Impact by:</p> <ul style="list-style-type: none"> ■ a vehicle, an aircraft or a water-borne craft. ■ space debris or debris from an aircraft, rocket or satellite. ■ an animal. ■ a falling tree or part of a tree. ■ a mast or a television or radio aerial that has broken or collapsed. 	<p>Loss or damage caused directly or indirectly by:</p> <ul style="list-style-type: none"> ■ an animal kept at <i>your accommodation on campus</i>. ■ felling or lopping trees at or near where <i>your accommodation on campus</i> is located.
<p><i>Fusion</i> in an electric motor</p> <p>Important Note: We will pay the cost of rewinding the motor, or, at our option, replacing it.</p> <p>You will have to contribute towards the total cost of repair or replacement including labour charges as follows:</p> <ul style="list-style-type: none"> ■ motors up to 10 years from the date of purchase when new or rewinding - AUD 0. ■ for each additional year - 20% per year. In no case will <i>your</i> contribution exceed 90% after applying the excess. 	<p>Damage to:</p> <ul style="list-style-type: none"> ■ motors which occurs more than 15 years from the date of purchase when new, or more than 15 years from the date of rewinding. ■ repair or replacement of additional parts or service items.
<p>Spoilage of food domestic refrigerators or freezers at the site caused by:</p> <ul style="list-style-type: none"> ■ breakdown of the refrigerator or freezer; ■ failure of the electricity supply to the home. 	<p>Spoilage as a result of:</p> <ul style="list-style-type: none"> ■ strikes. ■ switching off or disconnecting.

EXCESS

We will deduct an *excess* from the amount of *your* claim. For claims relating to *contents*, the *excess* is as set out in the *Evidence of Cover* for each and every loss and for Legal Liability claims the *excess* is as set out in the *Evidence of Cover* for each occurrence.

ADDITIONAL EXCESS

For earthquake or *tsunami* claims, there is an additional *excess* of AUD 250. All loss, destruction or damage occurring within a period of 48 hours of the earthquake is regarded as one event.

GENERAL EXCLUSIONS

There are certain situations or circumstances when we do not provide cover under *your Policy*. The following exclusions apply to all covers under *your Policy*.

What you are not insured for

You are not insured for loss, damage, destruction, liability, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- a. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- b. Any *act of terrorism* that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination.
- c. Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or *fusion*.

These exclusions also exclude any loss, destruction, damage, liability, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to a, b or c above.

You are not insured against:

- d. Loss or damage intentionally caused by *you* or a member of *your* family or a person acting with *your* or their consent.
- e. Loss or damage resulting from or caused by:
 - the lawful seizure, confiscation, nationalisation or requisition of *your contents*;
 - destruction of or damage to property by a government or public or local authority;
 - inherent defects, structural defects, faulty workmanship, faulty design or any gradual process;
 - wear, tear, rust, corrosion, depreciation or gradual deterioration;
 - fungus, mildew, algae, atmospheric or climatic conditions (other than storm);
 - settling, shrinkage or expansion in buildings, foundations, walls or pavements;
 - the removal or weakening of supports or foundations for the purpose of alterations, additions, renovations or repair;
 - damage caused by swimming pools or similar structures caused by hydrostatic pressure;
 - mechanical, electrical or electronic breakdown where *fusion* does not occur;

- loss of or damage to electronic data caused by electronic or mechanical derangement or malfunction or by a virus, or processing error;
- any consequential loss other than that specifically provided by this *Policy*;
- any process of cleaning involving the use of chemicals;
- vermin, insects, wildlife;
- tree roots;
- erosion, subsidence, landslide or earth movement unless it is a direct result of one of the following insured events including storm, earthquake or *tsunami*, escaping liquid and occurring no more than 48 hours after the event;
- the action of the sea, high water, tidal wave;
- loss or damage to sporting equipment while in use or play.

SPECIFIC EXCLUSIONS

The following exclusions apply to liabilities under the Additional Benefits section of this booklet.

You are not insured for loss, damage, destruction, liability, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss or claims arising from:

- any liability arising out of any agreement unless liability would have attached to *you* if that agreement did not exist;
- death of or bodily injury to *you* or to any person who normally lives with *you*;
- death of or bodily injury to anyone employed by *you* if the death or injury arises out of their employment;
- damage to property belonging to *you* or any person who normally lives with *you* or to *your* or their employees;
- any workers compensation legislation, industrial award or agreement, or statutory accident compensation scheme;
- the ownership, custody, or use of any lift, aerial device or aircraft (except model aircraft or toy kites), aircraft landing area, boat exceeding 3 metres in length (except canoes, surfboards, surf skis or sailboards) or motorised watercraft in excess of 10 horsepower;
- the conduct of any activity carried on by *you* or *your* family for reward except part time casual babysitting or letting the home for domestic purposes;
- vibration or the weakening of, removal of or interference with support to land, buildings or other property;
- construction or demolition of a building, including the home if the value of the work exceeds AUD 50,000;
- death or bodily injury to any person arising out of pregnancy or the transmission of any communicable disease by *you* or *your* family;
- the ownership of land, buildings or structures other than the home insured by this *Policy*;
- loss, damage or injury intentionally caused by *you* or a person acting with *your* or their consent;
- the lawful seizure, confiscation, nationalisation or requisition of the property insured;
- destruction of or damage to property by any government or public or local authority;
- the ownership or use of any motor vehicle other than the cover given by the Additional Benefit - Motor vehicle liability;
- the ownership or use of an electric bicycle;
- fines, penalties, or punitive, aggravated or exemplary damages.

Other exclusions are set out in the *endorsements to your Policy* and also may be specified on your *Evidence of Cover*.

LIMITS ON CLAIMS AND SUMS INSURED

Some type of contents have limits that will apply in the event of a claim.

How and how much we will pay for loss or damage to *contents*

The maximum amount that we pay for claims is the limit described in the table within the 'Restrictions and limits on claims or the amount paid' section below, or any lesser limit that applies, less any applicable excess. The payment amount may also be adjusted in accordance with the GST provisions in this PDS.

At the *insurer's* option, we will:

- repair or replace the lost or damaged item; or

- pay the reasonable cost of repair or reinstatement to a condition substantially the same as, but not better than when new; or
- pay *you* compensation in an amount up to the sum insured (subject to any sub-limits that apply as stated below).

Note that if we cannot source a like-for-like replacement, we will either repair the lost or damaged item or replace it with an item substantially the same as, but not better than, the original item.

Restrictions and limits on claims or the amount paid

The maximum amount that we pay for the following claims is:

Contents	Limit per item and / or for all claims
Works of art, pictures, tapestries, rugs and antiques	AUD 1,000 per item and AUD 2,500 in total for all claims during the <i>period of insurance</i> .
Items of jewellery, gold or silver articles, furs, watches, photo-graphic equipment including video cameras, sporting equipment, and collections of any kind	AUD 1,000 per item or collection and AUD 2,500 in total for all claims during the <i>period of insurance</i> .
Bicycle, Electric Bicycle	AUD 2,500 for any and all claims during the <i>period of insurance</i> .
Cash, treasury notes, savings certificates, stamps, money orders, and other negotiable instruments bullion or documents	AUD 200 for any and all claims during the <i>period of insurance</i> .
Laptops, tablets and mobile devices including mobile phones	Two claims during any one period of insurance.
Floor coverings, blinds and curtains	For carpets and other floor coverings, curtains and internal blinds we pay only for items in the room, hall or passage where the damage occurred.
Pairs, sets and collections	If any item lost or damaged is part of a pair, set or collection, we pay no more than the actual value of the item. We do not give any allowance for any special value it may have as forming part of a pair, set or collection, or for any reduction in value of the remaining part or parts. A pair, set or collection means 2 or more articles the collective value of which exceeds the sum of their individual values.

ADDITIONAL BENEFITS

The following Additional Benefits are included in *your Policy* (subject to us agreeing to pay a claim for *insured events*), unless stated otherwise in this PDS. All of the Additional Benefits in this section of the *Policy* are subject to:

- the General Exclusions and the Special Exclusions sections of this booklet.
- the exclusions in the Endorsement
- the restrictions and limitations described under 'We do not pay a claim' below.
- the Terms and Conditions of your *Policy*.

1. Illegal use of credit card or financial transaction card

If we pay a claim for loss or damage to *your contents* and a credit card, debit card or other stored value/financial transaction card is lost or stolen, we will pay *you* compensation of up to AUD 500 during the *period of insurance* to meet any legal liability *you* incur from its unauthorised use and no more than the sum insured on the *Evidence of Cover* for all *contents* claims made during the *period of insurance*.

We do not pay a claim if:

- the card does not belong to *you*;
- *you* have not complied with the card issuer's requirements; or
- the unauthorised user of the card is someone *you* know including a relative, invitees, visitor or other person living at *your accommodation on campus*.

2. Loss of rent or temporary accommodation

If the building in which *your private room* is located is severely damaged by an insured event described in Section B – Policy Terms and Conditions and the building is not habitable, we will pay *you* compensation for increased living costs and additional rent of up to AUD 2,000 during the *period of insurance* and no more than the sum insured on the *Evidence of Cover* for all *contents* claims made during the *period of insurance*.

3. Legal Liability

When we insure *your contents*, we insure *you* against any claim for compensation or expenses which *you* become legally liable to pay for:

- the death of, or bodily injury to, any person; or
- the loss of, or damage to, property,

resulting from an occurrence during the *period of insurance*, up to the amount shown as the sum insured for legal liability on the *Evidence of Cover* for any one occurrence during the *period of insurance*. In addition to this amount we pay legal costs which we approve.

We do not pay more than this amount in total under all policies we have issued to *you* which cover the same liability.

GENERAL CONDITIONS

1. Cancellation

You may cancel *Your Policy* at any time by notifying *us* in writing. We will refund to *you* a proportion of the premium for the unexpired *period of insurance*.

We may cancel this *Policy* by notice in writing where permitted by and in accordance with law including for a breach of the duty of good faith, failure by *you* to pay premiums or failure to comply with other *Policy* conditions or the law, including the duty of disclosure or not to make a misrepresentation or you make a fraudulent claim. When we cancel the *Policy* for any reason, we will refund *you* a proportion of the premium for the unexpired *period of insurance* less any government or statutory charges we are unable to recover.

2. Care and Maintenance

You must take reasonable steps to maintain *your* contents in a good state of repair or condition and make reasonable efforts to protect *your contents* from any loss or damage.

If *you* do not take reasonable care to:

- protect and maintain the *contents* insured;
- prevent damage or injury to others or their *contents*;
- minimise the cost of any claim under this *Policy*; or
- comply with all statutory obligations and by-laws or regulations relating to the safety of person or property,

we may not pay for the part of the claim that fairly represents the extent to which the *insurer's* interest have been prejudiced from a failure by *you* to comply with these *Policy* conditions.

3. Claims

If an event occurs that is likely to result in a claim under *your Policy* *you* should ensure that *you* take the following steps so that *your* claim can be assessed quickly.

What you must do

If an event happens which may give rise to a claim *you* must:

- take all reasonable precautions to prevent further loss, damage or liability;
- notify the police immediately if any of *your* property is lost, stolen, or maliciously or intentionally damaged;
- tell *us*, as soon as possible. *You* will be provided with a claim form and advice on the procedure to follow;
- supply *us* with all information *we* require to settle or defend the claim;
- notify *us* of any other insurance covering the same loss, damage or liability; and
- co-operate with *us* fully in any action *we* take if *we* have a right to recover any money payable under this *Policy* from any other person where *we* are permitted to do so by law.

What you must not do

You must not:

- authorise repairs to or arrange replacement of any of the property insured in connection with any claim without *our* consent, other than emergency repairs necessary to prevent further loss. If *we* agree to pay *your* claim, *we* will pay for these repairs, but *you* must retain all receipts; or
- admit liability if an accident occurs which is likely to result in someone claiming against *you*.

What we do

We have the right to take over and conduct in *your* name the defence or settlement of any claim or to prosecute in *your* name for damages. *We* have full discretion in the conduct of any proceedings and in the settlement of any claim.

What can affect a claim

We will reduce the amount of a claim by the *excess* shown in the *Evidence of Cover* and as described in the Terms and Conditions under your *Policy* in Part B of this PDS.

We may refuse to pay a claim or reduce what *we* pay for a claim if *you* are in breach of *your* duty of disclosure or any of the conditions of this *Policy*, including any *endorsements* noted on or attached to the *Evidence of Cover*.

We pay only once for loss or damage from the same event to *contents* insured by this *Policy* even if it is covered under more than one section of the *Policy*.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent; or

- any fraudulent means or devices are used by *you* or anyone acting on *your* behalf to obtain any benefits under this *Policy*.

4. Complying with terms and conditions

If *you* fail to comply with a term or condition or an exclusion that applies under *your Policy*, *we* may refuse to pay, or reduce a claim, and/or *we* may cancel *your Policy* subject to the operation of the *Insurance Contracts Act* and relevant law.

5. GST

Any claim payments made under *your Policy* will be based on GST inclusive costs.

However, if *you* are or would be entitled to claim any input tax credits for the repair or replacement of insured contents or for other things covered, *we* will reduce any claim under *your Policy* by the amount of such input tax credits. *You* are required to tell *us* *your* entitlement to an input tax credit. If *you* fail to disclose or understate your entitlement, *you* may be liable for GST on a claim *we* pay.

6. Sanctions Suspension Clause

It is a condition of this insurance, and *you* agree, that the provision of any cover, the payment of any claim and the provision of any benefit shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by the *insurer* would expose that *insurer* to any sanction, prohibition or restriction under any:

- United Nations' resolution(s); or
- the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Such suspension shall continue until such time as the *insurer* is longer exposed to any such sanction, prohibition or restriction.

DEFINITIONS

You need to be aware that some words and phrases used in this PDS and our other *Policy* documents forming *your Policy* have a special meaning as described below.

A word or expression that is italicised in this booklet, including the PDS, means it has a special meaning.

<i>Accommodation on campus</i>	The <i>private room</i> occupied by <i>you</i> which extends to include: <ol style="list-style-type: none"> common areas within the same building; and any dedicated bicycle storage rooms allocated to <i>you</i> at the site.
<i>Act of terrorism</i>	An act, including but not limited to the use of and/or the threat of force or violence by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, which from its nature or context is done for, or in connection with political, religious, ideological or ethnic or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Contents	<p>means all household goods and personal effects within <i>your accommodation on campus</i> which belong to <i>you</i> or for whose loss or damage <i>you</i> are legally liable including:</p> <ul style="list-style-type: none"> a. landlord's fixtures and fittings for which <i>you</i> are legally liable and fixtures and fittings installed by <i>you</i> for <i>your</i> own use; b. motorised wheelchairs which do not require registration, electric bikes; and c. canoes, surfboards, surf skis or sailboards and any watercraft not exceeding 3 metres in length and 10 horsepower. <p>It does not include:</p> <ul style="list-style-type: none"> d. fish, birds or animals of any description; e. trees, shrubs and any other plant life (other than pot plants); f. any caravan or trailer; g. motorised vehicles other than those described in (c) above; h. watercraft other than those described in in (d) above; i. aircraft or their accessories (other than a non-pilotable model aircraft); j. accessories or spare parts of motor vehicles, caravans, trailers, aircraft or watercraft while they are in or on the motor vehicle, caravan, trailer, aircraft or watercraft; k. photographic and video equipment and musical instruments or musical equipment used for earning income; l. any property illegally in <i>your</i> possession; m. commercial or retail trade stock; or n. any personal items belonging to <i>you</i> whilst contained or stored in any other building or common area away from <i>your private accommodation on campus</i>.
Endorsement	A written alteration to the terms, conditions and limitations of your <i>Policy</i> which is shown on your <i>Evidence of Cover</i> and attached to this <i>Policy</i> .
Evidence of Cover	The document issued by <i>us</i> at the time the <i>Policy</i> commences and which contains <i>your</i> contents insurance details and any variations to the standard terms and conditions of your <i>Policy</i> . It forms part of <i>your</i> contract of insurance with us and should be read with your other <i>Policy</i> documents.
Excess	The first amount of any claim which <i>you</i> must pay and which will be deducted by <i>us</i> when <i>you</i> make a claim. This amount is shown on <i>your Evidence of Cover</i> . It also includes any special excesses that apply for earthquake or <i>tsunami</i> events.
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of a lake, river, creek, reservoir, canal, dam, reservoir or other natural watercourse (whether or not it has been altered or modified).
Fusion	The process of fusing or melting together of the windings of an electric motor following damage to their insulating material as a result of overheating caused by electric current.
Group Policy	The policy issued to UniLodge Australia as group policyholder.

Group Policyholder	UniLodge Australia Pty Ltd (ACN 078 921 169).
Insurance Contracts Act	The Insurance Contracts Act 1984 (Cth) as amended.
Insured Event	The events insured under this <i>Policy</i> and set out in Section B – Policy Terms and Conditions.
Insurer	Certain <i>Underwriters</i> at Lloyd's of London being the insurer under this <i>Policy</i> .
Period of insurance	The period between the effective date and the expiry date as stated on the <i>Evidence of Cover</i> .
Policy	The terms and conditions described in this PDS including the terms, conditions, exclusions and limitations that apply to the insurance together with your <i>Evidence of Cover</i> .
Private room	The room, unit or apartment leased to you under your agreement with <i>UniLodge</i> .
Tsunami	A sea wave caused by a disturbance of the ocean floor or by seismic movement.
Underwriters	Certain at Lloyd's of London <i>insurer</i> who are the underwriters of the risk under this <i>Policy</i> .
UniLodge	UniLodge Australia Pty Ltd (ACN 078 921 169).
We, us, our or Quantum	The <i>insurer</i> or, where relevant ,Quantum Underwriting Agencies Pty Ltd, ABN 68 131 910 542 acting as agent of the <i>insurer</i> .
You, your	The person named in the <i>Evidence of Cover</i> .

ENDORSEMENTS

Communicable Disease Exclusion

1. Notwithstanding any provision to the contrary within this *Policy*, this *Policy* does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396
17 April 2020

Part C – Financial Services Guide (FSG)

This FSG provides *you* with information about the financial services that *Quantum* provides in relation to this policy to help *you* decide whether or not to use those services as well as information on how they are remunerated in relation to the services, how we deal with complaints and how we can be contacted.

This policy is promoted and issued by *Quantum* on behalf of the *insurer*. Full contact details for *Quantum* is set out on page 2 of this booklet.

About *Quantum*

Quantum Underwriting Agencies Pty Ltd ABN 68 131 910 542 is a Corporate Authorised Representative (No 328 372) of Quantum Insurance Holdings Pty Ltd ABN 71 163 019 Australian Financial Services Licensee (AFSL No: 451134) authorised to provide advice and deal in general insurance products. Certain underwriters at Lloyd's of London are the insurer of the policy and have granted binding authority to *Quantum* to issue policies and handle claims. *Quantum* does not provide personal advice and does not act for *you*.

Lack of Independence

Quantum is not independent, impartial or unbiased because it is the issuer of the financial products

How *Quantum* is paid for its services?

Quantum may receive a commission of up to 27.5% of the net premium (this is the premium less any taxes and statutory charges) for the service of issuing the policies. This commission is used by *Quantum* to cover costs associated with the marketing and distribution of this product to *you*.

The staff at *Quantum* receive a salary including any bonuses based on their performance. These payments are not an additional charge to *you* and are not in addition to the cost of *your* premium.

Quantum may receive administration fees together with a portion of the underwriting profit, if any, for placing this policy and administering claims.

You may request further particulars about the above remuneration (including commission) or other benefits from *Quantum*; however, the request must be made within a reasonable time after *you* have been given this booklet and before the relevant financial service has been provided to *you*. Contact *Quantum* using the contact details on page 2.

Compensation Arrangements

The Corporations Act 2001 (Cth) requires *Quantum* to have arrangements for compensating retail clients for losses they suffer arising from the financial services provided by *Quantum* or its representatives.

Your privacy

Refer to the "Your Privacy" section on page 5 of the PDS for further information on what we do with *your* information. *Quantum's* Privacy Policy is available at www.qua.net.au

How are complaints resolved?

Refer to the "Dispute Resolution" section on pages 5 and 6 of the PDS for further information on how *your* complaint is dealt with.

Electronic Delivery of Disclosure Notices.

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to *you* electronically, via email or links to websites etc. If *you* have provided *your* email address to us we will typically use that email address for all correspondence and disclosure notices. Should *you* not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

Authorised for issue

This FSG was prepared and authorised on 1 July 2021 by
Quantum Insurance Holdings Pty Ltd
Unit 2, Eaton House, 10 Cassowary Bend, Eaton, WA 6232

T: 1300 974 095

E: reception@qua.net.au