KEY FACTS ABOUT THIS HOME CONTENTS POLICY

OneHome Accidental Damage Contents Insurance

Prepared on 1 July 2026

THIS IS NOT AN INSURANCE CONTRACT

CLOVER INSURANCE

AFSL No: 538528

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. You should carefully read the Product Disclosure Statement (PDS) and all policy documents for more details.

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

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

Insured Event Cover	Yes, No or 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	No cover for bushfire for the first 72 hours after the start of this policy except in certain situations.
Flood	Yes	No cover for flood for the first 72 hours after the start of this policy except in certain situations.
Storm	Yes	No cover for named cyclone for the first 72 hours after the start of this policy except in certain situations.
Accidental breakage	Yes	No cover for deliberate damage and other specified exclusions.
Earthquake	Yes	No cover for earthquake for the first 72 hours after the start of this policy except in certain situations.
Lightning	Yes	There are no specific conditions that apply to lightning but please read the PDS for full details of cover.
Theft and Burglary	Yes	We cover theft or attempted theft but not if caused by you, your family or person acting on your behalf or content including tenants (unless Theft By Tenant optional cover is included).
Actions of the sea	No	No cover for loss or damage caused by high tide, tidal wave, tsunami or other actions of the sea.
Malicious damage	Yes	We do not cover malicious damage caused by you, your family or a person acting on your behalf or consent
Impacts	Yes	No cover to aerials, antenna, mast, or satellite dish.
Escape of liquid	Yes	No cover for loss or damage from free standing aquariums, or waterbeds.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Yes	Cover is provided for high value items. Limits apply, but can be increased for certain items. Certain collections are excluded.
Items away from insured address	Yes	Certain contents items are covered when they are temporarily removed from the insured address for up to 180 consecutive days.

*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 certain items such as jewellery have limits unless you have them specified on your policy schedule. 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 a basic excess or a personal valuables excess. 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 $20,000,000 and has conditions related to the site of the incident, depending on whether you are a tenant or an owner. 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 the 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 02 9000 6180 or at feedback@Cloverinsure.com.au
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:

- Distributed by Clover Insurance ABN 19 653 550 371, AFSL Number 538528.
- Underwritten by Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 AFSL Number 443540 (Adica).