



QBE Insurance (Australia) Limited

Jewelsure Repair and Replacement Insurance Policy

Product Disclosure Statement
and Jewellery Insurance Policy



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About this booklet

This booklet is a Product Disclosure Statement (PDS) and is also the Policy Wording. Other documents may comprise the PDS and we will tell you if this is the case in the relevant document.

This booklet has two (2) parts: Important Information to help you understand the insurance, and the Policy Wording, which sets out terms and condition of the cover provided. It is up to you to choose the cover you need. Any advice in this booklet is general in nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if it is right for you.

Updating our PDS

We may update the information contained in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a supplementary PDS, where the update is to rectify a misleading or deceptive statement or omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain or renew this insurance.

For more information

Please take the time to read through this booklet and if you have any questions or need more information, please contact:

Steve Warren (Authorised Representative No. 460284) of Alliance Insurance Broking Services Pty Limited. Should you require any information or have any queries about this product, you can contact Steve Warren by any of the following means:

c/o Alliance Insurance Broking Services Pty Limited

119 Salmon Street, Port Melbourne, Victoria, 3207

Email: swarren@allianceinsurance.com.au

Phone: 0404 669 907

Fax: (03) 9645 4765 or (02) 9939 7851

About QBE Australia

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide insurance solutions that are focused on the needs of policyholders.

QBE is a respected name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

About Alliance Insurance Broking Services

Alliance Insurance Broking Services Pty Limited was established in 1998, and is now one of the largest wholly Australian-owned insurance broking companies in Australia with a wide range of insurance broking services provided to a large and diverse number of clients - both individual and corporate.

QBE has given a binding authority to issue this product to Alliance Insurance Broking Services Pty Limited (Alliance) ABN 77 095 376 882, AFSL 244127.

Under the terms of the binding authority Alliance and its Authorised Representative act as QBE's agent, but liability within the terms and conditions of the Policy remains at all times with QBE. This means that QBE has given Alliance and its Authorised Representative the authority to effect insurance on QBE's behalf. In the event of a claim, Alliance and its Authorised Representative act on behalf of the insurer but will assist you in promptly finalising any claims.

Alliance has appointed Jewelsure Pty Limited (Jewelsure) as its distributor of this product.

Important Information

The information provided in this section includes high level information about this Policy including your duty of disclosure, privacy, how to make a claim, our dispute resolution process and other relevant information. This section may also set out other information such as options in cover you can choose from, factors that affect the cost and any cooling off rights.

The Policy Wording section sets out the detailed terms, conditions and exclusions relating to the insurance.

If we issue you with a Policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Wording.

The Policy Wording and Policy Schedule form your legal contract with us so please keep them in a safe place for future reference. You should check the Policy Schedule, or renewal schedule if you are issued one, when you receive it to ensure it accurately states what you have insured.

Duty of disclosure

New business

What you must tell us

When answering our questions, you must be honest and you have a duty under the law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under this insurance and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else who is an insured under this insurance.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel your insurance. If you answer our questions fraudulently, we may refuse to pay a claim and treat the insurance as never having worked.

Renewals, variations, extensions and reinstatements

Once your insurance is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your insurance, to tell us everything you know and that a reasonable person in the circumstances could be expected to

know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under this insurance, and if so, on what terms.

You do not have to tell us about any matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or should know or, in the ordinary course of our business, we ought to know;
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the insurance in respect of a claim or may cancel the insurance.

If your non-disclosure is fraudulent, we may also have the option of avoiding the insurance from its beginning.

You must disclose to us all previous claims

You are asked at the time you take out this insurance to give us full and correct details concerning any:

- renewal or insurance policy declined, cancelled or refused, or where any excess was imposed;
- claim refused by an insurer;
- claim made;
- criminal conviction or finding of guilt for an offence,

in relation to you and your family because any of these may affect the premium and extent of insurance.

For example, we may be entitled to:

- charge you an additional premium;
- impose (back-dated) restrictions including declining your insurance back to when this information should have been provided;
- decline to insure your building, contents or valuables;
- refuse a claim.

When renewing your Policy with us you must also advise us of any changes to your:

- claims;
- insurance; or
- criminal history.

We will notify you in writing of the effect a change may have on your renewal.

Privacy

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. When you receive a Policy Schedule, Certificate of Insurance, Renewal or other document from us, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
 - a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
 - a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
 - an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
 - a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
 - another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
 - another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
 - our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
 - a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
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- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy, to request access to or correct your personal information, or to make a complaint please email: complaints@qbe.com.

Significant risks

Your sum insured may not be adequate

It is important that the sum insured covers the cost of replacing all your insured jewellery item(s) as new at today's prices. When your jewellery items are valued by a Jewelsure approved jeweller and the valuation details are stored and maintained on Jewelsure's system, and you have any jewellery item that is damaged or lost, repaired or replaced at that Jewelsure approved jeweller, you ensure that your sum insured is adequate.

The cost of this Policy

The total premium is the amount we charge you for this Policy. It includes the amount we have calculated for the risk and the taxes and government charges applicable. The premium will be shown on the Policy Schedule.

When calculating the premium we take a number of factors into account. These factors and the degree to which they affect the premium will depend on the information you give us, and the level and type of cover you choose. The main factors that impact your premium include:

- the geographical location of where the items are kept;
- the number of items to be covered;
- the value(s) of the item(s) listed on the Policy Schedule; and
- your claims experience.

Cooling-off information

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your financial services provider electronically or in writing within twenty one (21) days from the date the Policy commenced.

This cooling off right does not apply if you have made or are entitled to make a claim. Even after the cooling off period ends, you still have cancellation rights however your financial services provider may deduct certain amounts from any refund for administration costs or any non-refundable taxes.

How to make a claim

Full details of what you must do for us to consider your claim are provided in the 'Claims' section at the end of this booklet. To make a claim under this Policy please contact:

- Jewelsure, by logging in to your Jewelsure membership page at www.jewelsure.com.au and following the prompts to enter the full details of the incident and any evidence as may be required and include any police reports.

In an emergency outside normal business hours please call Steve Warren on 0404 669 907 for assistance.

The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice.

The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention. We have a complaints and dispute resolution procedure which undertakes to provide an answer to your complaint within fifteen (15) working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist. If you are not happy with our answer, or we have taken more than fifteen (15) working days to respond, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

Financial Claims Scheme

This Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA - www.apra.gov.au or 1300 55 88 49.

Policy Wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney NSW 2000.

Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule or any renewal period.

The limits of cover applying to the cover selected by you and the amount of any excess that applies to your Policy, is shown on your Policy Schedule.

Your Policy

Your Policy consists of the Policy Wording in this booklet and the Policy Schedule we give you. Please keep them in a safe place for future reference.

Please check the Policy Schedule details to ensure it accurately states what you have insured. Be sure to check that the limits and sums insured are adequate.

The 'general exclusions' and 'general conditions' apply to all sections of this Policy.

Paying your premium

The ways you can pay your premium, and the frequency you can pay it, are described below:

- annual payment to your financial services provider or their representative.

Annual premium

Paying your premium on time is important because it affects your insurance. If you are paying your premium annually in one payment, and you have not paid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

Words with special meanings

Some key words and terms used in this Policy have a special meaning. If words and terms are only used in one (1) section of the Policy, we will describe their special meaning in that section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

Word or Expression	Meaning
Excess	the first amount of any claim, which is your responsibility to contribute. We deduct the Excess shown in the Policy Schedule or PDS from the amount of your claim.
Jewellery Item	any item of jewellery listed on your Policy Schedule for which you have obtained a professional, written valuation
Jewelsure System	the jewellery database system licensed to Jewelsure approved jewellers.
Period of insurance	the period shown in the current Policy Schedule.
Policy Schedule	the document we give you which sets out the details of your cover which are personal to you. It forms parts of the Policy. It shows the cover and any options that you have selected. When your Policy is changed or renewed, we will give you a new Policy Schedule. The information on your Policy Schedule can modify the terms set out in this Policy.
We, our, us	QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFSL 239545.
You, your	the person(s), companies or firms named on the current Policy Schedule as the 'Insured'.

Cover for your jewellery

What you are covered for

If your jewellery item(s) described on the Policy Schedule are lost or damaged anywhere in the world, we will replace or repair the jewellery item(s) at the Jewelsure approved jeweller where this Policy was arranged, or at a Jewelsure approved jeweller of your choice.

However, this Policy will not apply:

- (a) to a jewellery item valued at \$100,000 or more; and/or
- (b) to jewellery item(s) contained on a valuation containing a number of jewellery item(s) valued in total at \$150,000 or more;
- (c) to jewellery item(s) where you have a number of jewellery items valued on more than one valuation, and the total value of all items is \$150,000 or more.

If you have a jewellery item or items valued in excess of the above limits, please contact Alliance Insurance Broking Services to arrange cover for those jewellery items.

What you are not covered for

The following loss or damage is not covered by this Policy:

- (a) wear and tear
- (b) depreciation
- (c) gradual deterioration
- (d) rust, corrosion or any gradual process
- (e) mildew, mould or algae
- (f) lawful seizure, confiscation or requisition
- (g) mechanical, or electrical breakdown.

There is no cover for your legal liability to any party under this policy.

Special Condition - High Value Jewellery

For a single jewellery item, or any pair or set of jewellery items that has a retail value on the Jewelsure System at the date on which the period of insurance commences of \$50,000.00 or more, this insurance shall not cover any loss by theft or disappearance, unless such loss by theft or disappearance occurs when the item(s) are;

- being worn, or
 - being carried on your person, or
 - deposited in a bank, or
 - locked in the safe installed in the home
 - locked in the hotel or motel safe if you are staying in a hotel or motel.
-

How we will pay

- (a) We will endeavour to repair or replace any jewellery item(s) exactly or completely, but if we cannot do so we will replace your jewellery with jewellery which is similar to that which suffered loss or damage and of the same value.
- (b) If your jewellery item(s) are damaged, we will decide whether to repair or replace your jewellery item(s).
- (c) The amount that we will pay to repair or replace your jewellery item(s) is limited to the value of each jewellery item shown on the Jewelsure System at the time of loss or damage, or, the amount shown on the Policy Schedule, if there is no value on the Jewelsure System.
- (d) We will replace or repair the jewellery item(s) at the Jewelsure approved jeweller where the Policy was arranged, or at a Jewelsure approved jeweller of your choice.
- (e) We will not make any cash payment.
- (f) A 'pair or set' means two (2) or more articles, the collective value of which exceeds the sum of their individual values.

In the event of a total loss of any article or articles which are part of a pair or set, we agree to pay to repair or replace the entire pair or set - at your option, exercisable after the loss - and you agree to surrender the remaining article or articles of the pair or set to us.

If you elect not to surrender the remaining article(s) of the pair or set to us, then we will only pay to repair or replace the item itself. The most we will pay is the value that the item has as a proportion of the combined pair or set. We will only pay the cost of repairing or replacing the item even though the pair or set to which it belongs is less valuable because it is incomplete.

What you must pay if you make a claim - Excess

In the event of a claim you must pay an excess to the Jewelsure approved jeweller as noted on your Policy Schedule.

General conditions

These general conditions apply to all sections of this Policy. There may be additional conditions set out under the claims section of this booklet.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your duty of disclosure, or if you make a fraudulent claim.

Cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel your Policy

- We may cancel this Policy in any of the circumstances permitted by law (e.g. failure to pay the premium by the due date) by informing you in writing
- We will give you notice in person or send it to your address (including an electronic address) last known to us.

Where you have paid your premium in advance of the date you wish to cancel from, we will refund to you the proportion of the premium for the remaining period of insurance. Unless directed otherwise by all insured, the refund will be made payable to all insured.

Refunds are not applicable for cancellation of any cover for any jewellery items:

- a) within 30 days of expiry of the period of insurance, or
- b) where the refund premium calculates to less than \$25.00, excluding any applicable government taxes and charges.

Care and maintenance

We require you to take reasonable security precautions to ensure the safety of the jewellery item(s). This includes adequate security at the premises where the jewellery item(s) are located.

If you do not take reasonable care to:

- protect and maintain the jewellery item(s), or
- minimise the cost of any claim under this Policy

we will not pay for loss or damage to which this failure to take reasonable care contributes.

Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it; and
 - we give you a new Policy Schedule detailing the change.
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In the event of a total loss

In the event of a total loss in relation to the jewellery item(s) for which you have lodged a claim, the insurance on those jewellery item(s) will be suspended until you receive the replacement of the total loss item, and only if your Policy is in force at the time you receive the replacement of the total loss item. Any other jewellery item(s) which are covered under this Policy will continue to be covered for the period of insurance.

Notices

Any notice we give you will be in writing, and it will be effective:

- If it is delivered to you personally; or
- It is delivered to you at your address (including an electronic address) last known to us.

It is important for you to tell us of any change of address as soon as possible.

Other interests

You must not transfer any interests in this Policy without our written consent.

Any person whose interests you have told us about and we have noted on your Policy Schedule is bound by the terms of this Policy.

Other party's interests

You must tell us of the interest of all parties (e.g. financiers, lessors or owners) who will be covered by this insurance. We will protect their interests only if you have told us about them and we have noted them on your Policy Schedule.

Preventing our right of recovery

If you have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this Policy, we will not cover you under this Policy for that loss, damage or liability.

Providing proof

You must be able to prove to us that you have suffered a loss that is covered by this Policy before we will pay you for it. We may ask you for this proof if you make a claim under this Policy. So that your claim can be assessed quickly you should keep the following:

- receipts or other confirmation of purchase;
 - valuations; and
 - photographs of jewellery item(s) in the home.
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We may ask you for these if you make a claim. When your jewellery item(s) are valued by a Jewelsure approved jeweller and the valuation details are stored and maintained on Jewelsure's system, this will be considered proof of ownership and valuation.

Recovered personal jewellery

If we recover any item of jewellery after we have replaced it, you can buy it back from us at the value as determined by the Jewelsure System at the date of loss. We will notify you at your last known address or email address of the right to buy the recovered jewellery and you will have 60 days from the date of notice to exercise this right.

General exclusions

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of 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:

1. 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, or
 2. any act(s) 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 or explosion. For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the Government of the day or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or Government(s) of the day or de facto, and which:
 - involves violence against one (1) or more persons; or
 - involves damage to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to health or safety of the public or a section of the public; or
 - is designed to interfere with or to disrupt an electronic system.
 3. radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.
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This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

Sanctions limitation and exclusion clause

You are not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Claims

What you must do

In the event of an occurrence which gives rise to a claim you should submit your claim through your membership of Jewelsure, as detailed below.

As soon as you become aware of any loss or damage that could be a claim under this Policy, you must:

- (a) take all practical steps to trace and recover any jewellery item(s) missing,
- (b) immediately notify the police of any burglary, theft or lost jewellery item and provide us with the name of the police station, officer to whom the report was given and the report number,
- (c) advise us as soon as possible, but by no later than seven (7) days from the date of loss or damage, by logging in to Your Jewelsure membership page at www.jewelsure.com.au and following the prompts to enter the full details of the incident and any evidence as may be required, and include any police reports,
- (d) provide all information and evidence that is reasonably required by us,
- (e) notify us of any other insurance covering the same loss, damage or liability,
- (f) advise us of your correct Australian Business Number & Taxable Percentage, if applicable. Any GST liability arising from your incorrect advice is payable by you. When we pay a claim, your GST status will determine the maximum amount we pay. We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

In an emergency outside normal business hours you may ring our emergency service on 0404 669 907 for assistance.

We are entitled to refuse to pay a claim if:

- (a) any claim is in any way fraudulent,
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- (b) you, or anyone acting on your behalf, use any fraudulent means to obtain benefits under this Policy,
- (c) any destruction or damage is done by your wilful act or wilfully with your connivance,
- (d) you cannot prove your ownership of the jewellery item(s).

What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Terms and Conditions or on the Policy Schedule.

We may refuse to pay 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 Policy Schedule.

We pay only once for loss or damage from the same event covered 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.
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QBE Insurance (Australia) Limited

82 Pitt Street
Sydney NSW 2000 Australia
www.qbe.com.au

This Policy is underwritten by QBE Insurance (Australia) Limited
ABN 78 003 191 035 AFS Licence 239545 of 82 Pitt Street, Sydney

QM6239-0714