

## Home Insurance Frequently Asked Questions

Purchasing insurance to protect your possessions is important, that's why it is also important that you understand exactly how our Home Insurance works and what you're covered for before you purchase a policy.

Before deciding to acquire any insurance product, you should first obtain and consider the relevant Product Disclosure Statement (PDS), this information is specific to Home Insurance provided by MYER Insurance and contains general advice only.

The questions and answers below provide additional information to assist your understanding.

### Can I take out immediate cover?

Yes, once you complete a quote and application that is accepted by MYER Insurance.

Whether you are applying online or over the phone, the process is fast and simple. Apply online or call us on 1300 155 694. The MYER Insurance Customer Care Centre opening hours are 8:30am – 6pm (AEST) Monday to Friday (excluding public holidays).

### My Insurance isn't due just yet, can I still move to MYER Insurance now?

Yes. Simply obtain a quote for your insurance and when you wish to proceed:

1. Notify your existing insurance provider that you intend to cancel your policy (check any cancellation fees or refunds that might be applied to your policy);
2. If you have been paying by direct debit you may need to check that your financial institution has been informed and deductions have ceased
3. Re-access your quote on [myer.com.au/myerinsurance](https://myer.com.au/myerinsurance) and convert this quote into a policy

### What type of cover is available?

The cover options available are: Building only, Contents only or Building and Contents combined.

Optional extras available:

- Cover for your personal possessions like your sunglasses, jewellery, mobile phone or laptop computer, whilst away from your home; and
- Cover for accidental damage to your Building and Contents.

### Who provides MYER Insurance Home Insurance?

MYER Insurance is underwritten and administered by QBE (Australia) Insurance Limited. AFSL Licence 239545.

### **How can I pay for my policy?**

We offer you a choice of payment methods: direct debit, debit card or credit card that can be paid as one annual payment or spread over the year as monthly instalments.

### **Can I change my mind and cancel once I've taken a policy out?**

Yes. If you find that our Home Insurance doesn't meet your requirements then you have the right to cancel, but some charges may apply. All our policies have a 21 day cooling off period, please see our Product Disclosure Statement and Policy Wording for details.

### **Cooling Off Period**

**Our policy provides a 21 day cooling off period, please see our Product Disclosure Statement and Policy Wording.**

### **How do I make a claim?**

**New claims** - simply lodge your claim online or call 1300 155 694

**Emergency assistance** – is available after hours, call 1300 155 694

**Existing claims enquiries** - contact us anytime between 8.30am and 5pm (AEST) Monday to Friday (excluding public holidays) or email [myerinsurance@qbe.com](mailto:myerinsurance@qbe.com)

Note: it is important to keep all receipts and documentation of your possessions.

### **What happens once I lodge a claim?**

In the event that a claim is made, our claims professionals will determine the resources required to manage your claim, and where appropriate may appoint a loss adjuster and/or builder to help you through the claims process. With a claim made on home contents, you will be assured your replacement merchandise will be of the highest quality, sourced from Myer stores where like brands and products are available.

### **Am I covered for accidental damage?**

Accidental damage is only included in our Home Cover Prestige policy. Our standard Home Cover policy does not offer this type of coverage.

### **Are my carpets and blinds insured under building or contents?**

Your carpets and blinds are considered contents items. If you have insured your contents under either our Home Cover or Home Cover Prestige policies, you should consider the cost to replace these items in your nominated sum insured.

### **What is a 'Specified' item?**

We have certain limits for particular high risk items. You will find this list in each of the Home Cover and Home Cover Prestige Product Disclosure Statement and Policy Wordings. If you have an item that exceeds this limit, you need to specifically list the item on your policy along with its replacement value. Most often we will need valuations, receipts or serial numbers as proof of ownership in the event of a claim.

There are two types of specified items. Specified Contents items are covered within the home. Specified Valuables items are also covered away from home. It does not cost extra to specify your Contents items on your policy to be covered inside the home. Extra premium will apply if you specify items to be covered outside the home. For more information on the limits that apply to your policy, refer to your policy's Product Disclosure Statement and Policy Wording.

### **Am I covered for flooding?**

You are covered for flash flood.

You are **not covered for river flood**.

For more information, refer to your Product Disclosure Statement and Policy Wording.

### **I am going on holidays overseas. Do I need to notify you that my home will be empty?**

Yes, if your house will be unoccupied for more than 60 days, you should contact us to continue your cover. However if we insure your home and it is unfurnished and unoccupied for more than 30 days you will need to contact us, as your cover may be reduced. For more information, refer to your Product Disclosure Statement and Policy Wording.

### **Does my Contents policy cover items away from my home?**

Not automatically under our standard Home Cover policy. To protect your personal valuables away from home, you need to take out Valuables insurance. This provides cover for accidental loss or damage anywhere in Australia and New Zealand or you can choose to buy Worldwide cover. There is some cover for up to a maximum of 90 days automatically under our Home Cover Prestige policy. Some limitations and limits apply. For more information, refer to your Product Disclosure Statement and Policy Wording.

### **My financial institution has asked for a Certificate of Currency. What is this?**

A Certificate of Currency is a document that states that your financier has an interest in your building. Call us on 1300 155 694 for more information.

### **When can I start insurance with you if I am building a brand new house?**

When your Certificate of Handover is provided by your builder.

**Is removal of debris covered?**

Yes, providing your Sum Insured is adequate, you are covered for debris removal if we need to repair, replace or rebuild your home.

**Valuables Insurance**

**What does 'Miscellaneous' mean?**

Under our standard Home Cover policy you have the option to choose to insure your contents outside the home under our Valuables Insurance option. If you choose this option, you can specify all your valuables you would like covered outside the home or select the Miscellaneous Valuables cover. When you choose Miscellaneous Valuables cover, it means you do not have to specify every item you take away from home. To find out what items fall under the definition of Miscellaneous, check the Valuables section of the Product Disclosure Statement and Policy Wording. Mobile phones and laptops must be specified as they are not covered by Miscellaneous items. Limits apply to Miscellaneous items cover. If you have an item(s) worth more than the limit, you will need to specify the item(s) to ensure it is adequately covered.

**If I claim on my Valuables cover, will it affect my No Claim Bonus on my Home Cover policy?**

No, your Home and Contents cover is separate to your Valuables cover and will not be affected if you claim.

**What events am I covered for?**

You are covered for loss or damage caused by 'Insured Events'. For more detail on the Insured Events covered by your policy, please refer to the Product Disclosure Statement and Policy Wording.