

CONTENTS INSURANCE FOR STRATA



ARE YOU
PROTECTING
YOUR PERSONAL
POSSESSIONS?

**Do you live in an
apartment, unit,
villa or townhouse?**

It is important that you have Contents Insurance as Residential Strata Insurance only protects the building, not your personal possessions. To protect your personal belongings such as clothing, phones, jewellery, furniture, TV, laptops, internal carpets, blinds and electrical appliances you need Contents Insurance.

What's included in your policy

Automatic inclusions	Basic Cover	Premier Cover
Contents – Covers your personal possessions from accidental and malicious damage, theft, water, fire and storm damage with new for old replacement.	Up to \$200,000	From \$50,000 - \$200,000 + Accidental Damage and Loss
Portable Contents – Protecting your smartphone, jewellery and other prized possessions when they are away from your property, in transit, storage or when you are moving into or out of your home.	Protection across: Motel, hotel or club • Nursing home, hospice or hospital, • Another person's home you're living in ² • Australian bank safe • Temporarily in transit	Everything in basic plus: Across Australia and New Zealand • Anywhere in the world ³
Jewellery, Watches	\$1,500 per item, maximum of \$7,500	\$5,000 per item, maximum of \$25,000
Entertainment equipment	10% of the total sum insured for all items	10% of the total sum insured for all items
Portable entertainment equipment	\$1,500 per item, maximum of \$5,000	\$5,000 per item, maximum of \$25,000
CDs, DVDs, electronic games media and digital media files	\$3,000 in total	\$5,000 per item, maximum of \$25,000
Portable musical instruments	\$1,500 in total	\$25,000 in total
Tools of trade	\$1,500 in total	\$2,500 in total
Works of art, pictures, tapestries, rugs, antiques, collections of any kind, computer equipment	\$5,000 per item	\$10,000 per item up to maximum of \$40,000
Photographic equipment	\$1,500 in total	\$5,000 per item, maximum of \$25,000
Curios, gold or silver articles (but not bullion)	\$1000 per item, maximum of \$5,000	\$5,000 per item, maximum of \$25,000
Documents	\$500 per item, maximum of \$1,500	\$2,000 per item up to maximum of \$5,000
Bicycles	\$1,500 per bicycle, maximum of \$2,500	\$5,000 per bicycle, maximum of \$25,000
Unspecified High Risk Items; cash, bullion or negotiable securities	Up to 1% of your sum insured, max \$500	Up to 1% of your sum insured, max \$1,500
Standard Benefits Across Both Covers Legal liability: \$30m to protect you from death or injury to other people who are on your property and loss or damage to someone else's property Essential temporary repairs: Up to \$500 to repair insured items Motor burnout: Up to \$2,000 to repair or replace the motor of household equipment and appliances less than 10 years old Reinstate landscaping: Up to \$1,000 to fix up your garden External door locks replacement: Up to \$500 to re-key or replace external locks in your home unit if keys are stolen Accommodation costs: Up to 12 months accommodation from the time of damage to your home		

Please read the Product Disclosure Statement and Policy Wording for full details, scope of coverage, sub-limits, exclusions and conditions. Please refer to Your Schedule and Invoice for the Period of Insurance.

Disclaimer: Insurance issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 and distributed by CHU Underwriting Agencies Pty Ltd ABN 18 001 580 070. AFSL No. 243261. This information does not take into account the objectives, financial situation or needs of any person. Please read and consider the relevant Product Disclosure Statement (PDS) before you make any decisions about this product. A copy the PDS is available at www.chu.com.au **1.** Standard excess is \$500. The value of your claim must exceed the amount of your excess. **2.** Excluding high risk items **3.** Up to 90 consecutive days. Up to the high risk item limit for high risk items and up to the sum insured listed for specified high risk items

PLUS your policy comes with:



21 day cooling off period should you change your mind



New for old replacement



24/7 claims service and support with emergency assistance

AND MORE

As CHU is one of Australia's largest and most awarded strata insurance specialists, if your strata building insurance is managed by CHU you receive these additional benefits:

✓ **Save on your excess payment:**

If CHU insures your building and you and the strata building owner make a valid claim for the same incident. Standard excess is minimum \$500. The value of your claim must exceed the amount of your excess.¹

✓ **Simpler repairs:**

If your personal property and building is damaged in the same incident, your property will be repaired or replaced jointly with the building repairs making it simpler for you.

Common insured events



MALICIOUS DAMAGE



THEFT



WATER DAMAGE

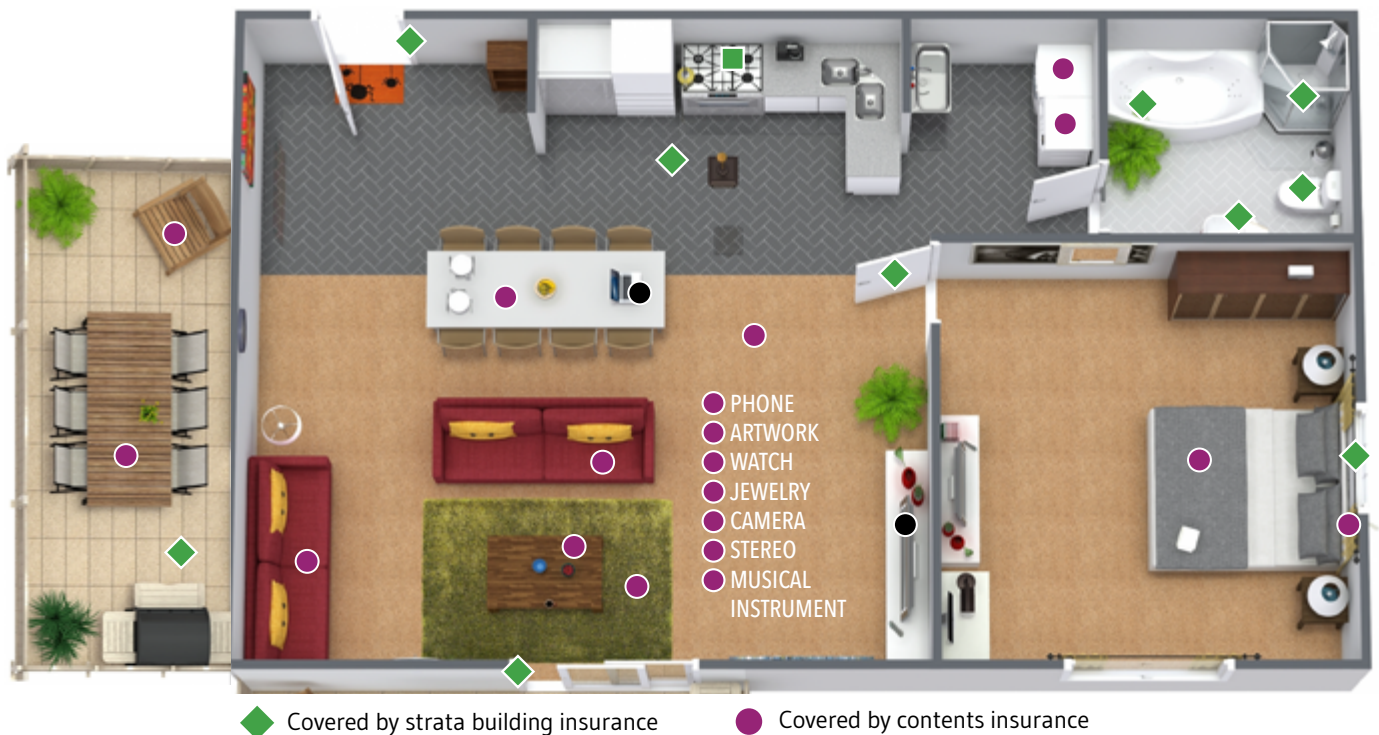


STORM



FIRE

What is covered by Contents Insurance vs Strata Building Insurance?



Why Choose CHU?



Multi Award Winning

Awards include Insurance Business Gold Award winner 2016–2019 and Brokers Pick Best Product 2016–2020.



Almost 1 million properties protected

We are strata specialists, organising the insurance for almost 1 million apartments, unit and townhouses across Australia.



24/7 Claims Process and Emergency Hotline

When you need help the most, CHU's claim process strives to be quick and accessible. Over 40% of claims are processed in under 24 hours.



A Long and Progressive History

CHU arranged the first residential strata plan insurance in Australia over 40 years ago and now offers a wide range of insurance.