

## **PDS Changes Document**

### **General**

Policy wording now referenced in the PDS (included)  
Policy documentation now includes reference to the proposal form  
Headings stated to be for reference purposes only

### **Legal/Regulatory**

Privacy/Complaints updated to reflect change in Insurer  
AFCFA details updated and dispute resolution amended to refer to new Insurer

### **Main Body of Wording Changes**

General Exclusions  
Intentional damage clause made more specific  
Terrorism clause widened  
Flood exclusion added (for clarity only) as previously intent not to cover so no actual change  
Wear and tear exclusion added  
Action of the sea exclusion added  
Direct application of heat exclusion added  
Mildew, mould and fungi exclusion added

### **Definitions**

Terrorism broadened

### **Farm Buildings**

Cover added to include solar panels where attached to an Insured building

### **Farm Contents**

Under what not included - vehicles added for clarity

### **Farm Property**

Definitions added for unspecified farm buildings, improvements and machinery  
Under accidental damage "loss or" added for clarity  
Extra cost - farm buildings reinstatement restricted to "up to 20%" of SI  
Professional fees and legal costs limited to up to 10% of SI of \$15k whichever the lesser  
Overtime rates - clarity added to mean "urgent" repairs  
Temporary repairs limited to \$5k

### **Home**

ROD limited to up to 20% of SI  
Electronic data - device now clarified to mean "personal device"

### **Motor**

Hire car availability period extended from 21 days to 30 days