



CITYCOVER (AUST.) PTY. LTD.

A.C.N. 010 699 537

General Insurance Brokers
AFS Licence No. 241087

AHN Student Householders Insurance Cover Summary

Insurer:	QBE Insurance (Australia) Limited
Policy Type:	Insured Events Home & Contents Insurance Policy QM113-0708
Policy Number:	02A259222HHH
Renewal Date:	1 st August of every year at 4:00pm
Insured Entity:	Australian Homestay Network Pty Ltd
Business Description:	The Australian Homestay Network Pty Ltd provides a centralized On-line Management System for students staying in Australian homes. The AHN system links an Australia-Wide network of Education Providers and Homestay Organisations with International Students and their families.
Cover provided For:	Accommodated Students as per monthly Declarations provided by AHN.
Interest Insured:	Covering Students Personal Effects while residing at the Premises of an Accredited AHN Host and Personal Liability Australia-Wide.
Sum Insured:	Contents and Personal Effect - Maximum \$10,000 Personal Liability - \$20,000,000
Policy Excess:	\$100 for each and every claim



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Summary of Cover

(Refer to Policy Document for Full Description of cover)

- Fire, smoke or explosion
- Storm (including cyclone or hurricane) and/or rain which may be accompanied by snow, sleet or hail
- Lightning and Thunderbolt
- Earthquake or Tsunami
- Theft or Attempted Theft
- Malicious Acts
- Riot or Civil Commotion
- Water Damage
- Impact Damage
- Accidental Breakage of Glass
- Fusion of Electric Motors
- Spoilage of Food
- Power surge to domestic appliances or equipment
- Damage caused by animals or birds
- Limited Accidental Damage (refer conditions below)
- Personal Liability (refer conditions below)

“Important Amendments to the Terms and Conditions applicable to the policy.”

Special Endorsement 1 (Property)

Accidental Damage Extension

Section 4: Additional Benefits 21. Accidental Damage Extension for your Home & Contents in the home is amended as follows:-

"How we will Pay" on page 43 is deleted and replaced with,

"How we will Pay" For this additional benefit, we will pay on the basis as under "Section 2 How we will pay", However, we will not pay more than \$10,000 for each occurrence for accidental damage. (Under this option, occurrence means all accidental damage caused by any original source or cause.) You must pay the Policy excess of each claim that we agree to pay for any accidental damage. The excess will be applied to each and every claim, whether or not separate instances of loss or damage are submitted at the same time.

NB: Please note that this additional benefit only covers your contents for accidental damage within the home for an amount not exceeding \$10,000.



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Special Endorsement 2 (Liability)

"We do not insure you or your family against liabilities arising from" Clause (b) on page 31 is deleted and replaced with:-

(b) death of or bodily injury to you or to any person who normally lives with you

In this exclusion we consider that a person normally lives with you, if that person:

- has used your home, or
- is living with you and intends or intended to use your home as their primary residence for 60 days or more out of any 90 consecutive day period (irrespective of the commencement date of the Policy) during which there is an occurrence. However this clause (b) does not apply to any member of the host family of Australian Homestay Network (AHN) students.

"We do not insure you or your family against liabilities arising from:" clause (d) on page 31 is deleted and replaced with:-

(d) damage to property belonging to you or any person who normally lives with you or to your or their employees. However this clause (d) does not apply to any member of the Host family of Australian Homestay Network (AHN) students.

Important Notice

This is a summary only of the cover available under the AHN policy and does not include any reference to important qualifications, conditions, limitations or exclusions that are applicable to the Insurance, other than what is shown above. Please refer to the Policy Wording / Product Disclosure Statement for full terms, conditions & exclusions. The website does not constitute General or Personal Advice and does not take into account any of your particular objectives, financial situation or needs.

For further information on this Insurance, please read the Product Disclosure Statement which is available on the website. This is an Important Document and if you cannot read or understand it, please speak to your Supervisor or a Qualified Translator to explain the documents to you.