

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Ag Guard Farmstyle Insurance Policy

Prepared on 15 April 2026



THIS IS NOT AN INSURANCE CONTRACT

Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

Step 2 Check the maximum level of cover and events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (Sum Insured) . Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others) *
Fire and Explosion	Yes	Covered for fire, smoke and explosion. Not covered for loss or damage to any property as a result of the property being deliberately exposed to a process necessarily involving the application of heat.
Flood	Yes/Optional	Covered as Optional Benefit 'Flood' (subject to eligibility criteria). Not covered for loss or damage caused by actions of the sea or a Storm Surge.
Storm	Yes	Covered for Storm, Rainwater or Run-off. Not cover for shade cloths, shade sails, material awnings, netting, or shade structures.
Accidental breakage	Yes	Covered for breakage of fixed glass permanently affixed to the Home Building. Not covered for breakage of glass forming part of any glass house, hot house or conservatory.
Earthquake	Yes	Covered for earthquake, Tsunami, volcanic eruption. Not covered for earth movement occurring more than 72 hours after the earthquake, Tsunami or volcanic eruption.
Lightning	Yes	Covered for lightning or thunderbolt.
Theft and Burglary	Yes	Covered for Theft, burglary or housebreaking. Not covered if committed by a person who lives at the Address.
Actions of the sea	No	Covered for Tsunami, not covered for action of the sea, high water, tidal wave or Storm Surge.
Malicious Damage	Yes	Not covered for malicious damage caused by You, Your tenants, Your Employees, Your invitees or a Resident.
Impacts	Yes	Not covered for loss or damage caused by tree lopping at the Address unless performed by a licenced professional and with government council approval.
Escape of liquid	Yes	Covered for bursting, leaking, discharging or overflowing of liquid from a fixed apparatus or system. Not covered for the cost of repairing or replacing the defective item from which the liquid escaped.
Removal of debris	Yes	Covered for 'Removal of debris, professional fees and extra costs'. Maximum payable is 20% of the Sum Insured for the insured property which is destroyed. This is in addition to the Sum Insured.
Alternative accommodation	Yes	Covered for alternative accommodation for a period reasonably necessary to make the Home Building liveable, for a maximum of 12 months. Payable in addition to the Sum Insured to a maximum of \$30,000 in any Period of Insurance.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

Step 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example the insurer will cover alternative accommodation for the period which is reasonably necessary to make the Home Building liveable for up to 12 months, to a maximum of \$30,000 in any Period of Insurance, with this amount paid in addition to the Sum Insured. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example the Basic Excess for Home Buildings. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to your choice of \$10 million or \$20 million. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction to your home including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).
- the insurer will cover all the reasonable costs to rebuild or replace your home (*Total replacement*)
- *the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

Step 4 Seek more information

If you want more information on this policy contact us on (02) 9134 9439.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The Policy this KFS relates to is:

- Issued and administered by Ag Guard Pty Ltd trading as Farmstyle Insurance ABN 42 168 502 645 AFSL 480716 under a binding authority given to it by CGU Australia Pty Ltd ABN 62 004 478 960 AFSL 700014 trading as CGU Insurance
- Underwritten by CGU Australia Pty Ltd ABN 62 004 478 960 AFSL 700014 trading as CGU Insurance.