

KEY FACTS ABOUT THIS HOME CONTENTS 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 risks 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'. 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. No cover for Rainwater wind, hail or snow entering through open doors and windows, unless caused by Run-off.
Accidental breakage	Yes	Covered for breakage of glass forming part of furniture or domestic telephone. No cover for items where the breakage does not extend through the entire
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 Your 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. No cover for loss or damage caused by the escape of water from any shower alcove, base or recess.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Yes	Covered for jewellery limited to \$5,000 per item (Listed Events cover) or \$10,000 per item (Accidental Damage cover) and in total 25% of the Sum Insured for unspecified contents unless listed on Your Schedule as specified contents.
Items away from insured address	Yes	Covered up to 20% of the Sum Insured for unspecified contents subject to any sub-limit as set out in the table under 'Maximum amounts we will pay' for Home Contents in the PDS.

* 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, a limit applies to cover for money, negotiable instruments, coins or bullion. 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 Contents. 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 contents 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 may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value 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 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.