

# Target Market Determination (TMD)

## Ag Guard Farmstyle Insurance

Issuer: QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545

<b>Product Disclosure Statement (PDS) this TMD relates to</b>	<b>Ag Guard Farmstyle Insurance (QM9346)</b>
TMD applies to policies commencing or renewing effective from	17.01.2025
First publication date of this TMD	30.05.2022

### Information included in this TMD

This TMD describes:

- the product and its key attributes
- who this product is suitable for (the target market) and who it is unsuitable for (outside the target market)
- how this product must be distributed, including any conditions and restrictions
- reporting obligations for distributors
- when this TMD will be reviewed.

The TMD doesn't consider a customer's personal needs, objectives, and financial situation. Customers should refer to the Ag Guard Farmstyle Insurance PDS, and any Supplementary PDS to ensure the product is right for them.

This TMD applies to the following insurance covers referred to in the PDS that are provided to customers as retail clients:

- Home and/or contents, with the option to select from:
  - Listed Events cover; or
  - Accidental Damage cover.
- Private motor vehicle cover, with the option to select from:
  - Comprehensive cover;
  - Third party liability;
  - Third party liability, fire and theft cover.

## Product Description

This product has been designed to provide the following covers for farm properties:

- Home buildings and Home contents
- Portable effects
- Farm property
- Motor vehicles
- Theft
- Public and products liability

Before making a decision about the product, customers should read the PDS. It provides complete information about the insurance coverage, exclusions, excesses, restrictions and conditions, claims processes and the rights and obligations of the customer.

## Product: Farmstyle Insurance

### Target Market

This product is suitable for customers who:

✓	are owners or operators of predominantly rural properties located in Australia and used as lifestyle farms.
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This product is **NOT** suitable for customers who:

✗	are owners or operators of predominantly rural properties used for non-farming activities.
✗	are owners or operators of predominantly rural properties used for commercial farming activities.

This cover is not suitable for customers where **any** of the above apply.

## Cover: Listed events, Home Building

### Target Market

This cover is suitable for customers who:

✓	either: <ul style="list-style-type: none"><li>• own and live in their home; and/or</li><li>• rent out a home to a tenant.</li></ul>
✓	want insurance for their residential home, which includes cover for (but not limited to): <ul style="list-style-type: none"><li>• loss or damage caused by listed events, such as, fire, storm, lightning; and</li><li>• legal liability for:<ul style="list-style-type: none"><li>○ injury to or death of another person; and</li><li>○ loss or damage to another person's property, arising out of their ownership of the home.</li></ul></li></ul>
✓	have a legal, equitable or ownership interest in the home (which could include a bank or insolvency firm).

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

✗	want cover for flood automatically, which is not provided by this product.
✗	want cover for wear, tear, rust, corrosion, depreciation or gradual deterioration.
✗	live in a building that is used for business purposes, except where it is a home used as the primary residence that only contains a home office or surgery.
✗	want cover for a home that is in the course of construction, alteration or substantial repair.
✗	want cover for a property that is not a standard residential home (for example a shipping container, houseboat, hostel, backpacker accommodation).
✗	want cover for a home that is unoccupied and will continue to be for more than 90 consecutive days of any period of 120 days.

This cover is not suitable for customers where **any** of the above apply.

## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover for unexpected financial costs to repair or replace the residential property or parts of the residential building due to physical loss or damage caused by a listed event.	The cover includes costs to repair or replace a residential building if loss or damage occurs by a listed event covered by the product including but not limited: <ul style="list-style-type: none"> <li>storm (including cyclone or hurricane), fire and/or lightning or thunderbolt.</li> <li>theft, burglary or housebreaking, malicious acts, or breakage of fixed glass.</li> </ul>
Cover for legal liability to reduce the unexpected financial cost they are legally responsible to pay for: <ul style="list-style-type: none"> <li>the death of or Personal Injury to any person; and/or</li> <li>loss of or damage to property, arising as a result of an occurrence arising out of the ownership or occupancy of the home building.</li> </ul>	The cover includes legal liability arising from an occurrence during the period of insurance at the residential home address which results in personal injury and/or damage to property.
Optional benefit to tailor the product to suit their individual needs.	The following optional benefits are available to purchase: <ul style="list-style-type: none"> <li>Flood;</li> <li>Renewable Energy Pack.</li> </ul>

Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>Pay the premiums which may increase from year to year;</li> <li>Meet monthly payment commitments if electing to pay premium in instalments.</li> </ul>	Customers have the choice of: <ul style="list-style-type: none"> <li>paying the total premium in one annual payment; or</li> <li>paying the premium in monthly instalments.</li> </ul>
Pay the excess selected and any additional or imposed excesses that may apply.	<p>An excess applies to most claims.</p> <p>Customers can choose to pay less premium, to pay more excess at the time of a claim where an excess would apply.</p> <p>Where the Renewable Energy Pack option has been selected, an additional excess \$1,000 is payable for each and every claim.</p>
Be able to bear any costs: <ul style="list-style-type: none"> <li>to repair or replace the residential home that exceed the sum insured; and</li> <li>for additional benefits paid as part of the sum insured where the sum insured has been exhausted.</li> </ul>	Customers will be required to nominate a sum insured for their residential home that covers the costs to rebuild a similar building, including structural improvements such as pools, carports and garages, as well as professional fees such as architects and surveyors, demolition and removal of debris costs.
Pay any outstanding premiums if paying in monthly instalments in the event of a total loss.	Customers who pay in monthly instalments who have outstanding premium for the period of insurance in which there is a total loss, will be required to pay the remaining premium in full. QBE will either deduct the total of all remaining instalments from the claim settlement or we will ask the customer to pay the total to QBE.

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for Listed Events - Home Building is likely to be consistent with the needs, objectives and financial situation of customers in the target market.

## Other Key Product Attributes

Key Limits	
<b>Sum Insured</b>	Home Building Sum Insured nominated by the customer.
<b>Alternate Accommodation</b>	<p>If the Home Building is so damaged by a listed event, for which a claim has been accepted, and is unliveable, QBE will pay for alternative accommodation for the period which is reasonably necessary to make the Home Building liveable, or 12 months, whichever period of time is the lesser.</p> <p>The amount payable will be based on the Home Building's rentable value at the time immediately prior to the damage occurring, taking into account the condition of the building at that time up to a maximum of \$30,000 in any Period of Insurance.</p>
<b>Loss of Rent</b>	<p>Where the Home Building let to Tenants has suffered insured loss or damage to such an extent that it is unliveable, QBE will pay the loss of rent (or rentable value if the Home Building is between tenants at the time the loss or damage occurred) for:</p> <ul style="list-style-type: none"> <li>the period which is reasonably necessary to make the Home Building liveable; or</li> <li>12 months, whichever period of time is the lesser.</li> </ul> <p>Up to the maximum of \$30,000 for any one occurrence and in the aggregate in any one Period of Insurance.</p>
<b>Legal Liability Limit</b>	<p>Customers can nominate one of the follow sum insureds:</p> <ul style="list-style-type: none"> <li>\$10,000,000</li> <li>\$20,000,000</li> </ul>
<p><b>Other policy limits including additional benefit sub-limits apply.</b> The insurance cover is subject to maximum insured limits and these are set out in the policy schedule. Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).</p>	

Key Exclusions	
<b>Acts</b>	There is no cover provided for any losses arising from or as a result of caused by a deliberate, intentional, malicious or criminal act.
<b>Reasonable actions and precautions</b>	<p>There is no cover provided for any losses arising from or as a result of not taking reasonable care to:</p> <ul style="list-style-type: none"> <li>avoid injury, loss or damage and take all practicable; steps to safeguard property from loss or damage;</li> <li>maintain all property, fittings, appliances and equipment is in a sound condition;</li> <li>comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
<b>Condition of the property and other loss or damage</b>	<p>There is no cover provided for any damage caused by:</p> <ul style="list-style-type: none"> <li>wear, tear, rust, corrosion, depreciation or gradual deterioration;</li> <li>defective work or materials, faulty workmanship or error in design, unless the claim is for resultant loss or damage that is caused directly by an event covered and the customer did not know about, or could not reasonably have known about, the defect, faulty design or faulty workmanship at the time of the loss;</li> <li>fungus, mildew, mould, algae, atmospheric or climatic conditions.</li> </ul>
<b>Building works</b>	There is no cover provided for any losses arising from or as a result of a building in the course of construction, demolition or a vacant building pending demolition.
<b>Activities</b>	<p>There is no cover provided for:</p> <ul style="list-style-type: none"> <li>losses arising from or as a result of any business or income earning activities being conducted at the address. Doing office work in a home office, including working from home for an employer is not considered to be a business or income earning activity; or</li> <li>properties managed by or used as serviced apartments, hotels, motels, resorts, inns, or similar venues for accommodation.</li> </ul>
<p><b>Other policy conditions and exclusions apply.</b> Please refer to the PDS (and any Supplementary PDS) for a complete list of policy exclusions.</p>	

## Cover: Accidental Damage Home Building

### Target Market

This cover is suitable for customers who:

✓	either: <ul style="list-style-type: none"><li>• own and live in their home; and/or</li><li>• rent out a home to a tenant.</li></ul>
✓	want insurance for their residential home, which includes cover for (but not limited to): <ul style="list-style-type: none"><li>• loss or damage caused by accidental damage; and</li><li>• legal liability for:<ul style="list-style-type: none"><li>○ injury to or death of another person; and</li><li>○ loss or damage to another person's property, arising out of their ownership of the home.</li></ul></li></ul>

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

✗	want cover for flood automatically, which is not provided by this product.
✗	want cover for wear, tear, rust, corrosion, depreciation or gradual deterioration.
✗	live in a building that is used for business purposes, except where it is a home used as the primary residence that only contains a home office or surgery.
✗	want cover for a home that is in the course of construction, alteration, or substantial repair.
✗	want cover for a property that is not a standard residential home (for example a shipping container, houseboat, hostel, backpacker accommodation).
✗	want cover for a home that is unoccupied and will continue to be for more than 900 consecutive days of any period of 120.

This cover is not suitable for customers where **any** of the above apply.

## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover for the unexpected financial costs to repair or replace the residential property or parts of the residential building due to loss or damage caused by accidental damage.	Provides cover for costs to repair or replace a residential building due to loss or damage caused by accidental damage (the extent the loss or damage is not excluded within the terms and conditions of cover).
Cover for legal liability to reduce the unexpected financial cost they are legally responsible to pay for: <ul style="list-style-type: none"> <li>the death of or Personal Injury to any person; and/or</li> <li>loss of or damage to property,</li> </ul> arising as a result of an occurrence arising out of the ownership or occupancy of the home building.	Provides cover for legal liability arising from an occurrence during the period of insurance at the residential home address which results in personal injury and/or damage to property.
Optional benefit to tailor the product to suit their individual needs.	The following optional benefits are available to purchase: <ul style="list-style-type: none"> <li>Flood;</li> <li>Renewable Energy Pack.</li> </ul>

Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>Pay the premiums which may increase from year to year;</li> <li>Meet monthly payment commitments if electing to pay premium in instalments.</li> </ul>	Customers have the choice of: <ul style="list-style-type: none"> <li>paying the total premium in one annual payment; or</li> <li>paying the premium in monthly instalments.</li> </ul>
Pay the excess selected and any additional or imposed excesses that may apply.	<p>An excess applies to most claims.</p> <p>Customers can choose to pay less premium, to pay more excess at the time of a claim where an excess would apply.</p> <p>Where the renewable energy pack option has been selected, an additional excess \$1,000 is payable for each and every claim.</p>
Be able to bear any costs: <ul style="list-style-type: none"> <li>to repair or replace the residential home that exceed the sum insured; and</li> <li>for additional benefits paid as part of the Sum Insured where the Sum insured has been exhausted.</li> </ul>	Customers will be required to nominate a sum insured for their residential home that covers the costs to rebuild a similar building, including structural improvements such as pools, carports and garages, as well as professional fees such as architects and surveyors, demolition and removal of debris costs.
Pay any outstanding premiums if paying in monthly instalments in the event of a total loss.	Customers who pay in monthly instalments who have outstanding premium for the period of insurance in which there is a total loss, will be required to pay the remaining premium in full. QBE will either deduct the total of all remaining instalments from the claim settlement or ask the customer to pay the total to QBE.

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for Accidental Damage - Home Building is likely to be consistent with the needs, objectives and financial situation of customers in the target market.

## Other Key Product Attributes

Key Limits	
<b>Sum Insured</b>	Home Building Sum Insured nominated by the customer.
<b>Alternate Accommodation</b>	<p>If the Home Building is so damaged by an insured loss or damage, for which a claim has been accepted, and is unliveable, QBE will pay for alternative accommodation for the period which is reasonably necessary to make the Home Building liveable, or 12 months, whichever period of time is the lesser.</p> <p>The amount payable will be based on the Home Building's rentable value at the time immediately prior to the damage occurring, taking into account the condition of the building at that time up to a maximum of \$30,000 in any Period of Insurance.</p>
<b>Loss of rent</b>	<p>Where the Home Building let to Tenants has suffered insured loss or damage to such an extent that it is unliveable, QBE will pay the loss of rent (or rentable value if the Home Building is between tenants at the time the loss or damage occurred) for:</p> <ul style="list-style-type: none"> <li>the period which is reasonably necessary to make the Home Building liveable; or</li> <li>12 months, whichever period of time is the lesser.</li> </ul> <p>Up to the maximum of \$30,000 for any one Occurrence and in the aggregate in any one Period of Insurance.</p>
<b>Legal Liability Limit</b>	<p>Customers can nominate one of the follow sum insureds:</p> <ul style="list-style-type: none"> <li>\$10,000,000</li> <li>20,000,000</li> </ul>
<b>Other policy limits including additional benefit sub-limits apply</b>	<p>The insurance cover is subject to maximum insured limits and these are set out in the policy schedule.</p> <p>Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).</p>

Key Exclusions	
<b>Acts</b>	There is no cover provided for any losses arising from or as a result of caused by a deliberate, intentional, malicious or criminal act.
<b>Reasonable actions and precautions</b>	<p>There is no cover provided for any losses arising from or as a result of not taking reasonable care to:</p> <ul style="list-style-type: none"> <li>avoid injury, loss or damage and take all practicable; steps to safeguard property from loss or damage;</li> <li>maintain all property, fittings, appliances and equipment is in a sound condition; or</li> <li>comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
<b>Condition of the property and other loss or damage</b>	<p>There is no cover provided for any damage caused by:</p> <ul style="list-style-type: none"> <li>wear, tear, rust, corrosion, depreciation or gradual deterioration;</li> <li>defective work or materials, faulty workmanship or error in design, unless the claim is for resultant loss or damage that is caused directly by an event covered and the customer did not know about, or could not reasonably have known about, the defect, faulty design or faulty workmanship at the time of the loss; or</li> <li>fungus, mildew, mould, algae, atmospheric or climatic conditions.</li> </ul>
<b>Building works</b>	There is no cover provided for any losses arising from or as a result of a building in the course of construction, demolition or a vacant building pending demolition.
<b>Activities</b>	<p>There is no cover provided for:</p> <ul style="list-style-type: none"> <li>losses arising from or as a result of any business or income earning activities being conducted at the address. Doing office work in a home office, including working from home for an employer is not considered to be a business or income earning activity; or</li> <li>properties managed by or used as serviced apartments, hotels, motels, resorts, inns, or similar venues for accommodation.</li> </ul>
<p><b>Other policy conditions and exclusions apply.</b> Please refer to the PDS (and any Supplementary PDS) for a complete list of policy exclusions.</p>	



## Product: Listed events, Home Contents

### Target Market

This cover is suitable for customers who:

✓	either: <ul style="list-style-type: none"><li>own household contents in the home they live in; and/or</li><li>own personal contents contained within a home they rent a from a landlord.</li></ul>
✓	want to be financially protected for: <ul style="list-style-type: none"><li>loss or damage occurring to their home contents;</li><li>legal liability for injury to or death of another person and loss of or damage to another person's property occurring anywhere in the world, other than at the insured address.</li></ul>

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

×	want cover for items that are not typically used for domestic, such as caravans and other vehicles, arial devices, commercial or retail trade stock and watercraft.
×	want cover for flood automatically, which is not provided by this product.
×	want cover for a home that is used for business purposes, except where it is the primary place of residence and also contains an office or surgery.
×	want cover for a home that is in the course of construction, alteration or substantial repair.
×	want cover for a home that is unoccupied and will continue to be for more than 90 consecutive days of any period of 120 days.
×	want cover for contents contained within a property that is not a standard residential home (for example a shipping container, houseboat, hostel).
×	want cover for wear and tear or costs associated with maintenance.

This cover is not suitable for customers where **any** of the above apply.

### Options

Listed events, Home Contents offers an option that was not designed for all customers in the product's target market.

Customers should only consider selecting the option described below if it's described as being suitable.

#### Option: Portable effects

This option is suitable for customers who require cover for Accidental loss of or damage to valuables:

- anywhere in Australia or New Zealand; and/or
- for up to 60 days anywhere else in the world,

where:

- the total value exceeds 20% of the unspecified home contents sum insured; and/or
- any sub-limit described in the section titled 'Maximum amounts we will pay' under the heading 'Home contents.

## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover for the unexpected financial costs to repair or replace their contents within their residential home due to physical loss or damage caused by a listed event.	The product provides cover for the costs to repair or replace contents located at the residential property if lost or damaged by a listed event covered by the product including: <ul style="list-style-type: none"> <li>storm (including cyclone or hurricane), fire and/or lightning or thunderbolt.</li> <li>theft, burglary or housebreaking, malicious acts, or breakage of fixed glass.</li> </ul>
Cover for legal liability to reduce the unexpected financial cost they are legally responsible to pay for: <ul style="list-style-type: none"> <li>the death of or Personal Injury to any person; and/or</li> <li>loss of or damage to property, anywhere in the world that is not related to the ownership or occupancy of the home.</li> </ul>	The product provides cover for legal liability arising from an occurrence during the period of insurance anywhere in the world not related to the ownership or occupancy of the home which results in personal injury and/or damage to property.
Optional benefit to tailor the product to suit their individual needs.	The following optional benefit are available to purchase: <ul style="list-style-type: none"> <li>Flood;</li> <li>Portable effects.</li> </ul>

Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>Pay the premiums which may increase from year to year;</li> <li>Meet monthly payment commitments if electing to pay premium in instalments.</li> </ul>	Customers have the choice of: <ul style="list-style-type: none"> <li>paying the total premium in one annual payment, or</li> <li>paying the premium in monthly instalments.</li> </ul>
Pay the excess selected and any additional or imposed excesses that may apply.	An excess applies to most claims.  Customers can choose to pay less premium to pay more excess at the time of a claim where an excess would apply.
Be able to bear any costs: <ul style="list-style-type: none"> <li>to repair or replace the contents that exceed the sum insured; and</li> <li>for additional benefits paid as part of the Sum Insured where the Sum insured has been exhausted.</li> </ul>	Customers will be required to nominate a sum insured for the contents at their residential home.
Pay any outstanding premiums if paying in monthly instalments in the event of a total loss.	Customers who pay in monthly instalments who have outstanding premium for the period of insurance in which there is a total loss, will be required to pay the remaining premium in full. QBE will either deduct the total of all remaining instalments from the claim settlement or ask the customer to pay the total to QBE.
Bear any amounts that exceed any policy limits in the 'Key Limitations' below.	

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for Listed Events - Home Contents is likely to be consistent with the needs, objectives and financial situation of customers in the target market.

## Other Key Product Attributes

Key Limits	
<b>Sum Insured</b>	Home Contents Sum Insured nominated by the customer.
<b>Contents with Limits</b>	<p>The most we will pay for these items of contents if Listed Events cover is taken:</p> <ul style="list-style-type: none"> <li>• items of gold, jewellery, furs or watches is \$5,000 per item and in total 25% of the Sum Insured for unspecified contents.</li> <li>• paintings, pictures, tapestries, rugs or other works of art is \$10,000 per item and in total 25% of the Sum Insured for unspecified contents.</li> <li>• collections is \$5,000 per collection and in total 25% of the Sum Insured for unspecified contents.</li> <li>• motor Vehicle accessories is \$1,000 per item up to \$2,000 in total.</li> <li>• computers (including portable computers) and associated software and hardware used by the customer or the customer's Family in the customer's Home Building is \$5,000 in total.</li> <li>• bicycles, sporting equipment and firearms is \$5,000 per item and \$10,000 in total.</li> <li>• money, negotiable instruments, coins, or bullion is \$1,000 in total.</li> <li>• \$5,000 per Occurrence or \$10,000 in any one period of insurance for theft or damage to contents in the open air.</li> </ul>
<b>Legal Liability Limit</b>	<p>Customers can nominate one of the follow sum insureds:</p> <ul style="list-style-type: none"> <li>• \$10,000,000</li> <li>• \$20,000,000</li> </ul>
<b>Other policy limits including additional benefit sub-limits apply</b>	<p>The insurance cover is subject to maximum insured limits and these are set out in the policy schedule.</p> <p>Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).</p>

Key Exclusions	
<b>Acts</b>	There is no cover provided for any losses arising from or as a result of caused by a deliberate, intentional, malicious or criminal act.
<b>Reasonable actions and precautions</b>	<p>There is no cover provided for any losses arising from or as a result of not taking reasonable care to:</p> <ul style="list-style-type: none"> <li>• avoid injury, loss or damage and take all practicable steps to safeguard property from loss or damage;</li> <li>• maintain all property, fittings, appliances and equipment is in a sound condition; or</li> <li>• comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
<b>Condition of the property and other loss or damage</b>	<p>There is no cover provided for any damage caused by:</p> <ul style="list-style-type: none"> <li>• wear, tear, rust, corrosion, depreciation or gradual deterioration;</li> <li>• defective work or materials, faulty workmanship or error in design, unless the claim is for resultant loss or damage that is caused directly by an event covered and the customer did not know about, or could not reasonably have known about, the defect, faulty design or faulty workmanship at the time of the loss; or</li> <li>• fungus, mildew, mould, algae, atmospheric or climatic conditions.</li> </ul>
<b>Building works</b>	There is no cover provided for any losses arising from or as a result of a building in the course of construction, demolition or a vacant building pending demolition.
<b>Activities</b>	<p>There is no cover provided for:</p> <ul style="list-style-type: none"> <li>• losses arising from or as a result of any business or income earning activities being conducted at the address. Doing office work in a home office, including working from home for an employer is not considered to be a business or income earning activity; or</li> <li>• properties managed by or used as serviced apartments, hotels, motels, resorts, inns, or similar venues for accommodation.</li> </ul>
Other policy conditions and exclusions apply. Please refer to the PDS (and any Supplementary PDS) for a complete list of policy exclusions.	

## Cover: Accidental Damage Home Contents

### Target Market

This cover is suitable for customers who:

✓	either: <ul style="list-style-type: none"><li>• own household contents in the home they live in; and/or</li><li>• own personal contents contained within a home they rent a from a landlord.</li></ul>
✓	want to be financially protected for: <ul style="list-style-type: none"><li>• accidental loss or damage occurring to their home contents;</li><li>• legal liability for:<ul style="list-style-type: none"><li>○ injury to or death of another person; and</li><li>○ loss of or damage to another person's property occurring anywhere in the world, other than at the insured address.</li></ul></li></ul>

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

×	want cover for items that are not typically used for domestic, such as caravans and other vehicles, arial devices, commercial or retail trade stock and watercraft.
×	want cover for flood automatically, which is not provided by this product.
×	want cover for a home that is used for business purposes, except where it is the primary place of residence and also contains an office or surgery.
×	want cover for a home that is in the course of construction, alteration or substantial repair.
×	want cover for contents in a home that is unoccupied and will continue to be for more than 90 consecutive days of any period of 120 days.
×	want cover for contents contained within a property that is not a standard residential home (for example a shipping container, houseboat, hostel).
×	want cover for wear and tear or costs associated with maintenance.

This cover is not suitable for customers where **any** of the above apply.

### Options

Listed events, Home Contents offers an option that was not designed for all customers in the product's target market.

Customers should only consider selecting the option described below if it's described as being suitable.

#### Option: Specified portable effects

This option is suitable for customers who require cover for Accidental loss of or damage to valuables:

- anywhere in Australia or New Zealand; and/or
- for up to 90 days anywhere else in the world,

where:

- the total value of all items exceeds \$20,000; and/or
- the value per item exceeds \$10,000 for the following:
  - jewellery, gold or silver articles, furs, watches;
  - collections of any kind; or
  - mobile cellular telephones, portable electronic equipment.

## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover for the unexpected financial costs to repair or replace their contents within their residential home due to physical loss or damage caused by accidental damage.	Provides cover for the costs to repair or replace contents located at the residential property due to loss or damage caused by accidental damage (the extent the loss or damage is not excluded within the terms and conditions of cover).
Cover for legal liability to reduce the unexpected financial cost they are legally responsible to pay for: <ul style="list-style-type: none"> <li>the death of or Personal Injury to any person; and/or</li> <li>loss of or damage to property, anywhere in the world that is not related to the ownership or occupancy of the home.</li> </ul>	Provides cover for legal liability arising from an occurrence during the period of insurance anywhere in the world not related to the ownership or occupancy of the home which results in personal injury and/or damage to property.
Optional benefit to tailor the product to suit their individual needs.	The following optional benefits are available to purchase: <ul style="list-style-type: none"> <li>Flood;</li> <li>Specified Portable Effects.</li> </ul>

Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>Pay the premiums which may increase from year to year; or</li> <li>Meet monthly payment commitments if electing to pay premium in instalments.</li> </ul>	Customers have the choice of: <ul style="list-style-type: none"> <li>paying the total premium in one annual payment; or</li> <li>paying the premium in monthly instalments.</li> </ul>
Pay the excess selected and any additional or imposed excesses that may apply.	An excess applies to most claims.  Customers can choose to pay less premium to pay more excess at the time of a claim where an excess would apply.
Be able to bear any costs : <ul style="list-style-type: none"> <li>to repair or replace the contents that exceed the sum insured; and</li> <li>for additional benefits paid as part of the Sum Insured where the Sum insured has been exhausted.</li> </ul>	Customers will be required to nominate a sum insured for the contents at their residential home.
<ul style="list-style-type: none"> <li>Pay any outstanding premiums if paying in monthly instalments in the event of a total loss.</li> </ul>	Customers who pay in monthly instalments who have outstanding premium for the period of insurance in which there is a total loss, will be required to pay the remaining premium in full. QBE will either deduct the total of all remaining instalments from the claim settlement or ask the customer to pay the total to QBE.
Bear any amounts that exceed any policy limits in the 'Key Limitations' below.	

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for accidental damage, contents is likely to be consistent with the needs, objectives and financial situation of customers in the target market.

## Other Key Product Attributes

Key Limits	
<b>Sum Insured</b>	Home Contents Sum Insured nominated by the customer.
<b>Contents with Limits</b>	<p>The most we will pay for these items of contents if Accidental Damage cover is taken:</p> <ul style="list-style-type: none"> <li>items of gold, jewellery, furs or watches is \$10,000 per item and in total 25% of the Sum Insured for unspecified contents.</li> <li>paintings, pictures, tapestries, rugs or other works of art is \$20,000 per item and in total 25% of the Sum Insured for unspecified contents.</li> <li>collections is \$10,000 per collection and in total 25% of the Sum Insured for unspecified contents.</li> <li>motor Vehicle accessories is \$1,500 per item up to \$3,000 in total.</li> <li>computers (including portable computers) and associated software and hardware used by the customer or the customer's Family in the customer's Home Building is \$10,000 in total.</li> <li>bicycles, sporting equipment and firearms is \$10,000 per item and \$20,000 in total.</li> <li>money, negotiable instruments, coins, or bullion is \$1,500 in total.</li> <li>\$5,000 per Occurrence or \$10,000 in any one period of insurance for theft or damage to contents in the open air.</li> </ul>
<b>Legal Liability Limit</b>	<p>Customers can nominate one of the follow sum insureds:</p> <ul style="list-style-type: none"> <li>\$10,000,000</li> <li>\$20,000,000</li> </ul>
<b>Other policy limits including additional benefit sub-limits apply</b>	<p>The insurance cover is subject to maximum insured limits and these are set out in the policy schedule.</p> <p>Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).</p>

Key Exclusions	
<b>Acts</b>	There is no cover provided for any losses arising from or as a result of caused by a deliberate, intentional, malicious or criminal act.
<b>Reasonable actions and precautions</b>	<p>There is no cover provided for any losses arising from or as a result of not taking reasonable care to:</p> <ul style="list-style-type: none"> <li>avoid injury, loss or damage and take all practicable steps to safeguard property from loss or damage;</li> <li>maintain all property, fittings, appliances and equipment is in a sound condition; or</li> <li>comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
<b>Condition of the property and other loss or damage</b>	<p>There is no cover provided for any damage caused by:</p> <ul style="list-style-type: none"> <li>wear, tear, rust, corrosion, depreciation or gradual deterioration;</li> <li>defective work or materials, faulty workmanship or error in design; or</li> <li>fungus, mildew, mould, algae, atmospheric or climatic conditions.</li> </ul>
<b>Building works</b>	There is no cover provided for any losses arising from or as a result of building in the course of construction, demolition or a vacant building pending demolition.
<b>Activities</b>	<p>There is no cover provided for:</p> <ul style="list-style-type: none"> <li>losses arising from or as a result of any business or income earning activities being conducted at the address. Doing office work in a home office, including working from home for an employer is not considered to be a business or income earning activity;</li> <li>properties managed by or used as serviced apartments, hotels, motels, resorts, inns, or similar venues for accommodation.</li> </ul>
<p><b>Other policy conditions and exclusions apply.</b> Please refer to the PDS (and any Supplementary PDS) for a complete list of policy exclusions.</p>	

## Cover: Comprehensive Motor vehicle

### Target Market

This cover is suitable for customers who:

✓	own a: <ul style="list-style-type: none"><li>• vehicle which is registered as a private vehicle and is not used for income earning purposes; or</li><li>• a vehicle typically used on rural properties for their lifestyle farms.</li></ul>
✓	use their vehicle for private use.

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

✗	use their vehicle: <ul style="list-style-type: none"><li>• to carry passengers for hire, fare, or reward (not including a private pooling arrangement);</li><li>• for any motor sport or motor trade; or</li><li>• to transport commercial bulk dangerous goods.</li></ul>
✗	want Compulsory Third-Party insurance (CTP), for bodily injury cover as a result of a vehicle accident. This cover is only available under a CTP policy.
✗	want cover for a vehicle that is unsafe or not roadworthy.
✗	want cover for unspecified fitted or non-standard extras, modifications and accessories to their vehicle.

This cover is not suitable for customers where **any** of the above apply.



## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover to reduce the unexpected financial costs of repairing or replacing their vehicle if it is accidentally or maliciously damaged or stolen.	Provides cover for costs to repair or replace the customer's vehicle, if it is lost or damaged due to incidents such as collision or impact, theft or attempted theft, weather events (such as hail, flood or storm), or malicious damage.
Cover to reduce the unexpected financial costs they become liable to pay for damage to another person's vehicle or property, or death or bodily injury caused by the use of their vehicle.	Provides cover for the customers legal liability to pay compensation for: <ul style="list-style-type: none"> <li>• damage to another person's property arising from the use of the customer's vehicle;</li> <li>• bodily injury or death the use of the customers registered vehicle.</li> </ul>
Optional cover to tailor the product to suit the customer's needs.	Customers can choose to add the following optional benefits if the customer is covering a Private Motor Vehicle: <ul style="list-style-type: none"> <li>• Removal of Basic Excess for windscreen claims;</li> <li>• Rental or loan car option.</li> </ul>

Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>• Pay the premiums which may increase from year to year;</li> <li>• Meet the periodic payment commitments if electing to pay the premium in instalments.</li> </ul>	Customers have the choice of: <ul style="list-style-type: none"> <li>• paying the total premium in one annual payment; or</li> <li>• paying the total premium in instalments.</li> </ul>
Pay the basic excess selected and any additional or imposed excesses that may apply.	A basic excess applies to most claims.  For Private Motor Vehicles, additional Excesses may apply on top of the basic excess where a driver: <ul style="list-style-type: none"> <li>• is not a Listed Driver; and/or</li> <li>• has not held an Australian driver licence for at least two years; and/or</li> <li>• is under the age of 25.</li> </ul>
Be able to bear 100% any costs: <ul style="list-style-type: none"> <li>• for additional benefits where the benefit limit has been exhausted; and</li> <li>• greater than the sum insured nominated for the customer's vehicle.</li> </ul>	Customers may be faced with bearing a proportion of the costs where any additional benefits limits or sum insured for their vehicle has been exhausted.
Pay 100% of the costs upfront prior to being reimbursed for certain Additional benefits.	Customers will need to pay the costs upfront for certain additional benefits before being reimbursed, when a claim is accepted, such as: <ul style="list-style-type: none"> <li>• Rental car following theft (Private Motor Vehicle only);</li> <li>• Towing.</li> </ul>
Pay any outstanding premiums if paying in monthly instalments in the event of a total loss.	Customers who pay in monthly instalments who have outstanding premium for the period of insurance in which there is a total loss, will be required to pay the remaining premium in full. In the event of a total loss, QBE will either deduct the total of all remaining instalments from the claim settlement or we will ask the customer to pay the total to QBE.

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for comprehensive is likely to be consistent with the needs, objectives and financial situation of customers in the target market.



## Other Key Product Attributes

Key Limits	
Sum Insured	the Market Value of the Vehicle.
Legal Liability Limit	\$20,000,000
Other policy limits including additional benefit sub-limits apply	The insurance cover is subject to maximum insured limits and these are set out in the policy schedule. Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).
Key Exclusions	
Cyber	There is no cover for claims arising from, or in connection with, a cyber incident.
Driver	There is no cover for any loss or damage, if the vehicle was being driven by someone: <ul style="list-style-type: none"> <li>under the influence of any drug or intoxicating alcohol;</li> <li>who, as a result of the Accident, is convicted of driving under the influence of intoxicating liquor;</li> <li>who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the State or Territory where the Accident occurred; or</li> <li>who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.</li> </ul>
Use of the vehicle	There is no cover for any loss or damage, if the customer's vehicle was: <ul style="list-style-type: none"> <li>being used to carry passengers for hire, fare or reward except under a private pooling arrangement;</li> <li>being used in connection with the motor trade for experiments, tests, trials or demonstration purposes; or</li> <li>being used for any motor sport, time trial or was being tested in preparation for any motor sport or time trial.</li> </ul>
Reasonable Care	There is no cover for loss or damage directly or indirectly resulting from an intentional act. There is no cover provided for any losses arising from or as a result of not taking reasonable care to: <ul style="list-style-type: none"> <li>avoid injury, loss or damage and take and cause to be taken all practicable steps to safeguard property from loss or damage;</li> <li>maintain all property, fittings, appliances and equipment is in a sound condition; or</li> <li>comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
Condition of the vehicle	There is no cover for any loss or damage, due to: <ul style="list-style-type: none"> <li>the customers vehicle being in an unsafe or unroadworthy condition, unless its condition did not cause or contribute to the loss, damage or liability;</li> <li>wear and tear, rust or corrosion; or</li> <li>a mechanical or electrical breakdown, failure or breakage.</li> </ul>
Consequential loss	There is no cover for financial or non-financial consequential loss arising from loss of or damage to a customer's vehicle (for example, lost profits or income because the vehicle can't be used).
Death or bodily injury	There is no cover for any legal liability from death or bodily injury.
Other product conditions and exclusions apply. Customers should always refer to the PDS (and any Supplementary PDS) for a complete list of product conditions and exclusions.	

## Cover: Third Party Liability Motor

### Target Market

This cover is suitable for customers who:

✓	own: <ul style="list-style-type: none"><li>a vehicle which is registered as a private vehicle and is not used for income earning purposes; or</li><li>a vehicle typically used on rural properties for their lifestyle farms.</li></ul>
✓	use their vehicle for private use.

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

✗	want cover for accidental loss or damage (including theft) to their vehicle.
✗	use their vehicle: <ul style="list-style-type: none"><li>to carry passengers for hire, fare, or reward (not including a private pooling arrangement);</li><li>for any motor sport or motor trade; or</li><li>to transport commercial bulk dangerous goods.</li></ul>
✗	want Compulsory Third-Party insurance (CTP), which is only available under a CTP insurance policy.
✗	want cover for a vehicle that is unsafe or not roadworthy.
✗	want cover for unspecified fitted or non-standard extras, modifications and accessories to their vehicle.

This cover is not suitable for customers where **any** of the above apply.

## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover to reduce the unexpected financial costs they become liable to pay for damage to another person's vehicle or property caused by the use of their vehicle.	Provides cover for the customers legal liability to pay compensation for damage to another person's property arising from the use of the customer's vehicle.
Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>• Pay the premiums which may increase from year to year</li> <li>• Meet the periodic payment commitments if electing to pay the premium in instalments.</li> </ul>	Customers have the choice of: <ul style="list-style-type: none"> <li>• paying the total premium in one annual payment; or</li> <li>• paying the total premium in instalments.</li> </ul>
Pay the basic excess selected and any additional or imposed excesses that may apply.	A basic excess applies to most claims. Additional Excesses may apply on top of the basic excess where a driver: <ul style="list-style-type: none"> <li>• is not a Listed Driver; and/or</li> <li>• has not held an Australian driver licence for at least two years; and/or</li> <li>• is under the age of 25.</li> </ul>
Bear 100% of the costs to repair or replace their vehicle if it's damaged.	There is no cover for the customer's vehicle under Third party property damage except for certain circumstances under the Uninsured motorist's benefit.

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for Third Party Liability is likely to be consistent with the needs, objectives and financial situation of customers in the target market.

## Other Key Product Attributes

Key Limits	
<b>Legal Liability Limit</b>	\$20,000,000
<b>Other policy limits including additional benefit sub-limits apply</b>	<p>The insurance cover is subject to maximum insured limits and these are set out in the policy schedule.</p> <p>Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).</p>
Key Exclusions	
<b>Own damage</b>	There is no cover for damage to, or theft of, the customer's vehicle.
<b>Cyber</b>	There is no cover for claims arising from, or in connection with, a cyber incident.
<b>Driver</b>	<p>There is no cover for any loss or damage, if the vehicle was being driven by someone:</p> <ul style="list-style-type: none"> <li>• under the influence of any drug or intoxicating alcohol;</li> <li>• who, as a result of the accident, is convicted of driving under the influence of intoxicating liquor;</li> <li>• who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the State or Territory where the Accident occurred; or</li> <li>• who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.</li> </ul>
<b>Use of the vehicle</b>	<p>There is no cover for any loss or damage, if the customer's vehicle was:</p> <ul style="list-style-type: none"> <li>• being used to carry passengers for hire, fare or reward except under a private pooling arrangement;</li> <li>• being used in connection with the motor trade for experiments, tests, trials or demonstration purposes; or</li> <li>• being used for any motor sport, time trial or was being tested in preparation for any motor sport or time trial.</li> </ul>
<b>Reasonable Care</b>	<p>There is no cover for loss or damage directly or indirectly resulting from an intentional act.</p> <p>There is no cover provided for any losses arising from or as a result of not taking reasonable care to:</p> <ul style="list-style-type: none"> <li>• avoid injury, loss or damage and take and cause to be taken all practicable steps to safeguard property from loss or damage;</li> <li>• maintain all property, fittings, appliances and equipment is in a sound condition; or</li> <li>• comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
<b>Condition of the vehicle</b>	<p>There is no cover for any loss or damage, due to:</p> <ul style="list-style-type: none"> <li>• the customers vehicle being in an unsafe or unroadworthy condition, unless its condition did not cause or contribute to the loss, damage or liability;</li> <li>• wear and tear, rust or corrosion; or</li> <li>• a mechanical or electrical breakdown, failure or breakage.</li> </ul>
<b>Consequential loss</b>	There is no cover for financial or non-financial consequential loss arising from loss of or damage to a customer's vehicle (for example, lost profits or income because the vehicle can't be used).
<b>Death or bodily injury</b>	There is no cover for any legal liability from death or bodily injury.
<p><b>Other policy conditions and exclusions apply.</b> Please refer to the PDS (and any Supplementary PDS) for a complete list of policy exclusions.</p>	

## Cover: Third party liability, fire and theft Motor

### Target Market

This cover is suitable for customers who:

✓	own a vehicle which is: <ul style="list-style-type: none"><li>• registered as a private vehicle and is not used for income earning purposes; or</li><li>• a vehicle typically used on rural properties for their lifestyle farms.</li></ul>
✓	use their vehicle for private use.

This cover is only suitable for customers where **all** the above apply.

This cover is **NOT** suitable for customers who:

✗	want cover for loss or damage to their vehicle caused by anything other than fire or theft.
✗	use their vehicle: <ul style="list-style-type: none"><li>• to carry passengers for hire, fare, or reward (not including a private pooling arrangement);</li><li>• for any motor sport or motor trade; or</li><li>• to transport commercial bulk dangerous goods.</li></ul>
✗	want Compulsory Third-Party insurance (CTP), which is only available under a CTP insurance policy.
✗	want cover for a vehicle that is unsafe or not roadworthy.
✗	want cover for unspecified fitted or non-standard extras, modifications and accessories to their vehicle.

This cover is not suitable for customers where **any** of the above apply.

## Likely Needs, Objectives and Financial Situation and Needs of Customers in the Target Market and consistency with the product's key attributes

Likely need and objectives of customers in the target market	Key Product Attributes consistent with likely needs and objectives of the target market
Cover for loss or damage to the customer's vehicle to reduce the unexpected financial costs to repair or replace their vehicle, arising only from fire or theft.	Provides cover for costs to repair or replace the customer's vehicle, if it is accidentally lost or damaged due to fire or theft.
Cover to reduce the unexpected financial costs they become liable to pay for damage to another person's vehicle or property caused by the use of their vehicle.	Provides cover for the customers legal liability to pay compensation for damage to another person's property arising from the use of the customer's vehicle.

Likely financial situation of customers in the target market	Key Product Attributes consistent with the likely financial situation of the target market
<ul style="list-style-type: none"> <li>Pay the premiums which may increase from year to year;</li> <li>Meet the periodic payment commitments if electing to pay the premium in instalments.</li> </ul>	<p>Customers have the choice of:</p> <ul style="list-style-type: none"> <li>paying the total premium in one annual payment; or</li> <li>paying the total premium in instalments.</li> </ul>
Pay the basic excess selected and any additional or imposed excesses that may apply.	<p>A basic excess applies to most claims. Additional excesses may apply on top of the basic excess where a driver:</p> <ul style="list-style-type: none"> <li>is not a Listed Driver; and/or</li> <li>has not held an Australian driver licence for at least two years; and/or</li> <li>is under the age of 25.</li> </ul>
<p>Be able to bear 100% any costs:</p> <ul style="list-style-type: none"> <li>for additional benefits where the benefit limit has been exhausted; and</li> <li>greater than the sum insured nominated for the customer's vehicle.</li> </ul>	Customers may be faced with bearing a proportion of the costs where any additional benefits limits or sum insured for their vehicle has been exhausted.
Pay 100% of the costs upfront prior to being reimbursed for certain Additional benefits.	Customers will need to pay the costs upfront for the additional benefit 'Towing' before being reimbursed, when a claim is accepted.
Pay any outstanding premiums if paying in monthly instalments in the event of a total loss.	Customers who pay in monthly instalments who have outstanding premium for the period of insurance in which there is a total loss, will be required to pay the remaining premium in full. In the event of a total loss, QBE will either deduct the total of all remaining instalments from the claim settlement or pay the total to QBE.

Based on QBE's assessment of the key terms, attributes and eligibility criteria, the insurance cover for third party liability fire and theft is likely to be consistent with the needs, objectives and financial situation of customers in the target market.

## Other Key Product Attributes

Key Limits	
Sum Insured	the Market Value of the Vehicle
Legal Liability Limit	\$20,000,000
Other policy limits including additional benefit sub-limits apply	The insurance cover is subject to maximum insured limits and these are set out in the policy schedule. Other claims limitations and conditions are specified in the PDS (and any Supplementary PDS).
Key Exclusions	
Cyber	There is no cover for claims arising from, or in connection with, a cyber incident.
Own Damage	There is no cover for loss or damage to the vehicle, other than damage caused by fire or theft.
Driver	There is no cover for any loss or damage, if the vehicle was being driven by someone: <ul style="list-style-type: none"> <li>• under the influence of any drug or intoxicating alcohol;</li> <li>• who, as a result of the Accident, is convicted of driving under the influence of intoxicating liquor;</li> <li>• who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the State or Territory where the Accident occurred;</li> <li>• who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.</li> </ul>
Use of the vehicle	There is no cover for any loss or damage, if the customer's vehicle was: <ul style="list-style-type: none"> <li>• being used to carry passengers for hire, fare or reward except under a private pooling arrangement.</li> <li>• being used in connection with the motor trade for experiments, tests, trials or demonstration purposes.</li> <li>• being used for any motor sport, time trial or was being tested in preparation for any motor sport or time trial.</li> </ul>
Reasonable Care	There is no cover for loss or damage directly or indirectly resulting from an intentional act. There is no cover provided for any losses arising from or as a result of not taking reasonable care to: <ul style="list-style-type: none"> <li>• avoid injury, loss or damage and take and cause to be taken all practicable steps to safeguard property from loss or damage;</li> <li>• maintain all property, fittings, appliances and equipment is in a sound condition;</li> <li>• comply with all statutory obligations, by laws, regulations, public authority requirements and safety requirements.</li> </ul>
Condition of the vehicle	There is no cover for any loss or damage, due to: <ul style="list-style-type: none"> <li>• the customers vehicle being in an unsafe or unroadworthy condition, unless its condition did not cause or contribute to the loss, damage or liability;</li> <li>• wear and tear, rust or corrosion;</li> <li>• a mechanical or electrical breakdown, failure or breakage.</li> </ul>
Consequential loss	There is no cover for financial or non-financial consequential loss arising from loss of or damage to a customer's vehicle (for example, lost profits or income because the vehicle can't be used).
Death or bodily injury	There is no cover for any legal liability from death or bodily injury.
Other product conditions and exclusions apply. Customers should always refer to the PDS (and any Supplementary PDS) for a complete list of product conditions and exclusions.	

## Distribution

This product has been appropriately designed to be distributed through AgGuard Pty Ltd. The product and the systems it is distributed through have been designed for a customer seeking insurance through AgGuard. AgGuard has taken reasonable steps to understand the key product attributes and align distribution to customers in the target market.

<b>Distribution Restrictions</b>	<b>Ag Guard Farmstyle Insurance (QM9346)</b> can only be sold by AgGuard Pty Ltd, ABN 42 168 502 645, AFSL 480716.
<b>Distribution Conditions</b>	<p>Ag Guard Farmstyle Insurance (QM9346) can only be sold to persons that are eligible for cover in accordance with the application and/or renewal criteria that has been approved in writing by QBE and which complies with the law (Application Process).</p> <p>The Application Process has been tailored to identify the target market described in this TMD as part of the eligibility criteria. The use of this Application Process will make it more likely that the product will be acquired by persons within the target market.</p> <p>The application process is comprised of the following:</p> <ul style="list-style-type: none"><li>• A product administration system with built in underwriting and eligibility controls;</li><li>• Public website with product information;</li><li>• Internal underwriting accreditation or delegated authority program;</li><li>• QBE staff monitoring program.</li></ul> <p>Distributors of Ag Guard Farmstyle Insurance (QM9346) must make this TMD available free of charge on request.</p>
<b>Distribution Method</b>	Ag Guard Farmstyle Insurance (QM9346) is available online only through <a href="http://www.farmstyle.com.au/">www.farmstyle.com.au/</a>



## Reporting Obligations

Information	Responsible reporting person	Obligation	Information required to be reported	Reporting Period
<b>Dealings outside the target market</b>	AgGuard and QBE	<p>AgGuard will report to QBE if it becomes aware of a dealing outside of the target market that is inconsistent with the TMD and which QBE has not already approved.</p> <p>QBE will report to the regulator any significant dealing outside the target that is inconsistent with the TMD.</p>	<ul style="list-style-type: none"> <li>the date (or date range) the dealing occurred;</li> <li>details about the dealing(s); and</li> <li>any steps or actions taken to mitigate this dealing;</li> <li>any steps or actions taken to stop or prevent any further dealings outside the target market from occurring.</li> </ul>	As soon as practicable and, by no later than 10 business days after the date AgGuard or QBE becomes aware of the dealing.
<b>Complaints and feedback</b>	AgGuard and QBE	<p>AgGuard will report to QBE complaint and feedback information received about the product.</p> <p>QBE will report any complaint or feedback information received about the product.</p>	<ul style="list-style-type: none"> <li>the number of complaints received about this product during the reporting period; and</li> <li>a brief summary about the nature of every complaint received and any steps taken to address the complaint.</li> </ul>	Every 3 months.
<b>Policy and claims data</b>	QBE	Policy and claims data about the product.	<ul style="list-style-type: none"> <li>Claims Loss Ratio</li> <li>Policy Retention Rate</li> </ul>	Every 3 months.
<b>Orders, direction or feedback from Regulator, Code Governance Committee or AFCA</b>	AgGuard and QBE	Any order, direction or feedback from a regulator, Code Governance Committee or AFCA related to the product or how it is distributed.		As soon as practicable and, by no later than 10 business days after the date the feedback, direction or order was received.
<b>Periodic Product Reviews Outcomes</b>	QBE	Outcomes from the Periodic Product Reviews conducted.	<ul style="list-style-type: none"> <li>Data reviewed</li> <li>Data analysis outcomes</li> <li>Review outcome decisions</li> </ul>	Every 2 years or sooner if the review was conducted prior.

## TMD Review

TMD Reviews	Information QBE will use to review the TMD
Review Period	This TMD will be reviewed 12 months after the date it is first published, and it will be periodically reviewed once every 2 years thereafter.
What may trigger a review prior to periodic review	<p>The events or circumstances that may trigger a review prior to a scheduled periodic review date include QBE becoming aware of:</p> <ul style="list-style-type: none"> <li>• the nature or numbers of complaints or feedback provided about the product's design or distribution that indicate significant or systemic issues, reasonably suggesting the TMD is no longer appropriate;</li> <li>• a material change to the product (including the PDS and the Application Process) or distribution conditions, or to the information or the assumptions which the target market is based on, which reasonably suggests the TMD is no longer appropriate;</li> <li>• a material incident in relation to the product's design and distribution which reasonably suggests the TMD is no longer appropriate;</li> <li>• any: <ul style="list-style-type: none"> <li>○ change of relevant legislation, regulations or regulatory guidance; or</li> <li>○ direction or order from a regulator, the Code Governance Committee or AFCA related to the design of the product or its distribution,</li> </ul> that reasonably suggests the TMD is no longer appropriate;</li> <li>• a significant dealing outside the TMD occurring that reasonably suggests the TMD is no longer appropriate;</li> <li>• trends in the following metrics that indicate adverse customer outcomes which reasonably suggest the TMD is no longer appropriate: <ul style="list-style-type: none"> <li>○ claims loss ratios;</li> <li>○ policy retention rates.</li> </ul> </li> </ul> <p>Relevant thresholds indicating possible adverse outcomes are stored within QBE's internal retail Product Governance arrangements.</p>