What is ‘Home & Contents’ cover?

Types of Insurance · https://www.farmstyleinsurance.com.au/faq/what-is-home-property-cover/

Home & Contents provides cover for loss or damage to **Home Buildings**, **Home Contents** and **Portable Effects** resulting from **Accidental Damage** or **Listed Events**.

Home Buildings are fully enclosed private dwellings, residential flats, homes or townhouse units primarily used as your place of residence. They include the immediately adjacent tended, fenced, yarded or garden areas used solely for domestic purposes.

Outbuildings, fixtures, structures or improvements that are not permanently attached, are not automatically included as Home Building and need to be nominated with a separate sum insured.

If you have Domestic Solar Panels on your home, they’ll need to be nominated as an insured item under the Renewable Energy Pack Optional Benefit of the **Home Property (Section 1 Part A)**

Any sealed driveways, sealed roads, sealed paths, fences and gates are also not included automatically as Home Buildings, they’ll need to separately insured under the Farm Property Section

Home Contents means goods and property owned or used by you or your family or for which you or your family are responsible to protect from loss or damage. It includes things like household goods and sporting equipment but doesn’t include property covered as part of Home Buildings. Cover for items is only available while they are in Your Home Buildings at Your Farm.

Portable Effects is an optional cover for you and your family for loss or damage Unspecified or Specified Portable Effects anywhere in Australia or New Zealand and anywhere else in the world.

For a full list of what Home Buildings, Home Contents and Portable Effects includes as well as any limits that may apply, refer to the Product Disclosure Statement.

Accidental Damage please refer to page 69 of the PDS for the policy definition.

Listed Events please refer to page 9 of the PDS for the definition of **Listed Events** under Section 1 **Home Property**