



Your home insurance claim

You've lodged your escape of liquid claim, what's next?

- » Now that you've made a claim, we'll appoint a service provider to visit your home to assess and report the damage.
- » If the water damage has been caused by a damaged pipe or apparatus that is still leaking, we'll need you to contact a qualified technician to repair the pipe or apparatus before the resulting damage is able to be assessed.
- » If the resulting damage is covered under your policy, we will make a decision on whether to repair, replace or settle the cost of your claim.
- » If repairs are needed to fix the resulting damage in your home, a lifetime guarantee will also be provided over the quality of workmanship and materials authorised by us.

Things you should know about your cover

When you have building and/or contents insurance with us, we cover a variety of insured events such as storm, flood, fire and theft. Another event that we cover is for the loss or damage to the building or contents of your home that is caused by bursting, leaking, discharge or overflow of water/liquid from a fixed apparatus, also known as an escape of liquid. For example, if a water pipe bursts in your bathroom and causes water damage to your walls, the damage that has resulted will be covered under your building insurance. However it's important to note that there are some limitations related to an escape of liquid that are not covered under your policy and are detailed in your Policy Disclosure Statement (PDS), these include:

Loss or damage	For example
To the associated tank or apparatus	Repairs to a leaking hot water system
To the associated pipe	Repairs to a pipe which has burst in your wall
From a shower recess	Overflow of your shower over the recess wall
To a fixed tank or aquarium with a capacity of less than 60 Litres	Knocking over a small fish bowl or aquarium
To distribution and storage systems, appliances, fixtures and fittings	A hot water system that has corroded

Loss or damage caused by	For example
Failure of tiles and grout	Water seepage from your shower to an adjoining wall
Leaking through masonry	Damage to paintwork through water leaking from a bathroom wall into an adjoining room
Leaking from free-standing aquariums and tanks	Leaking fish aquarium
Gradual leakage over time where you could be reasonably expected to have been aware of the leak	Obvious signs of dampness to a wall and/or the inset of mould over a period of time

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