



PHONE 1300 650 255

Apply

Essentials

Flexible levels of cover to provide just the right amount of insurance

- Insure either your home building, home contents or both
- Combined policy discounts available, including a saving of 10% when combining building and contents on the same policy
- Ease the premium by paying monthly at no extra cost
- Option to include Personal Valuables Insurance (cover against accidental loss or damage to valuables in your home or worldwide for up to 90 days).

Choose from 3 levels of cover:

Essential Care – protecting your building and/or contents against loss or damage.

Quality Care – includes Essential Care, but with extra coverage from a wider range of events, additional benefits and higher limits of cover for valuables.

Premier Care – includes Quality Care protection, plus cover for accidental loss or damage anywhere in Australia, with more benefits and even higher limits of cover for valuables.

You could qualify for a discount if you:

- Combine building and contents cover in one policy
- Are aged over 50 years
- Select a higher than standard excess
- Qualify for a no claims bonus
- Have deadlocks and window locks on your home or a burglar alarm installed.

Did you know?

You can also work out how much to insure your home and contents for by using our:

- [Home Building calculator](#)
- [Contents calculator](#)

Protecting my assets

- [I want to protect my belongings](#)
- [What if something happens to my car?](#)
- [What if something happens to my home?](#)
- [More Insurance solutions](#)



<http://www.westpac.com.au/personal-banking/insurance/home-contents/contents-insurance/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

Things you should know

The features and benefits contained in the Westpac Home and Contents Insurance Product Disclosure Statement including policy wording (dated 3 October 2009), are available to new customers from 3 October 2009 and first become available to existing Home and Contents Insurance customers upon the next renewal of their policy on or after 3 October 2009.

This insurance product is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). Before making a decision about this insurance, you should consider the Product Disclosure Statement (PDS) and policy wording and whether it is appropriate for you. This policy is subject to conditions, limits and exclusions on cover, which are explained in the PDS policy wording. This policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL as issuer) has any liability in connection with the policy or this information. In some states, the Domestic Workers Compensation cover is issued and guaranteed only by Allianz Australia Insurance Limited ABN 15 000 122 850.



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Features

We offer three types of contents insurance which offer different levels of protection, depending on your needs.

Compare insurance covers below :

Comparison of 3 levels of insurance cover

Key benefits	Essential Care	Quality Care	Premier Care
Fire, storm, flood, burglary and malicious acts	✓	✓	✓
Electrical motor burnout	✗	Motors up to 15 years	Motors up to 15 years
Accidental breakage of glass	✗	✓	✓
Accidental loss and damage	✗	✗	✓
Cover for jewellery and watches ¹	Up to \$500 per item/ \$3,000 in total	Up to \$1,000 per item/ \$5,000 in total	Up to \$2,000 per item/ \$10,000 in total
Cover for artwork, collections and collectibles	Up to \$3,000	Up to \$10,000	Up to \$20,000
Australia-wide cover for contents under accidental loss	✗	✗	✓
Cash, cheques and money orders	✗	Up to \$750	Up to \$1,250
Legal liability cover	\$20 million	\$20 million	\$20 million
Pay by the month at no extra cost	✓	✓	✓

Additional benefits and expenses

Additional benefits and expenses, which arise as a result of the insured events, are listed below.



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Additional benefits and expenses

Cover	Included in home building (HB) or contents (C) insurance	Essential Care	Quality Care	Premier Care
Demolition and removal of debris	HB and C	✓	✓	✓
Professional fees	HB	✓	✓	✓
Local and state authority requirements	HB	✓	✓	✓
Temporary repairs and protection	HB	✓	✓	✓
Fire brigade and services charges	HB and C	✓	✓	✓
When purchasing a home: Loss or damage to fittings, fixed carpet and window coverings up to \$20,000	HB	✗	✓	✓
Emergency accommodation	HB and C	✓ ⁴	✓	✓
Loss of rent	HB	✗	✓	✓
External locks and keys	HB	✗	✓	✓
Rainwater tanks	HB	✗	✓	✓
Unsecured fixtures or materials - renovations	HB	✗	✗	✓
Landscaping and garden re-establishment costs	HB	✗	✗	✓
Emergency storage of contents	C	✗	✓	✓



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Cover	Included in home building (HB) or contents (C) insurance	Essential Care	Quality Care	Premier Care
Temporary accommodation for pets	C	✗	✓	✓
Compensation for fatal injury	C	✗	✓	✓
Frozen food loss	C	✗	✓	✓
Credit card loss	C	✗	✓	✓
Veterinary expenses	C	✗	✗	✓
Loss of computer records	C	✗	✗	✓
Contents in transit	C	✗	✗	✓

Unspecified items

Certain items can be covered in a number of ways with our Contents and Personal Valuables Insurance policies.

Under our Contents Insurance, you have automatic limited cover for jewellery, watches, artwork and collectibles which are usually kept in your home. As these items are not listed automatically on your policy, they are referred to as "unspecified items".

The limits for unspecified jewellery and watches are listed below:

Limits for unspecified jewellery and watches

	Essential Care	Quality Care	Premier Care
Limit per item	\$500	\$1,000	\$2,000
Total for all items in a single claim	\$3,000	\$5,000	\$10,000

If you want additional insurance for these items, take out our Personal Valuables Insurance.

The limits for unspecified artworks and collectibles are listed below.

Limits for unspecified artwork and collectibles

	Essential Care	Quality Care	Premium Care
Total for all items in a single claim	\$3,000	\$10,000	\$20,000 at the site



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Essential Care	Quality Care	Premium Care
		\$10,000 anywhere in Australia

If you want additional insurance for these items, you can list them in your policy as specified items.

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How to claim

Customers affected by the December hailstorms.

Westpac Home and Contents Insurance policies provide storm and hail cover. If you're affected by the December hailstorms [find out more information here](#).

Claims

- Call us immediately on 1300 369 989 – this is the fastest way to claim
- If you prefer to lodge a written application yourself, you can download the [Home and Contents Insurance claim form \(PDF 155kb\)](#) and send it to us with supporting documentation
- Advise the police immediately if the damage is malicious, property has been stolen or lost or your home has been illegally entered
- Do not allow anyone to repair the property until we have had a chance to inspect it.

Provide us with the following information

So we can assess your claim promptly, we may ask you to provide copies of:

- Original invoices and receipts for items you are claiming
- Police report.

It may not be necessary to complete a claim form when you claim. However, if required, you can download the [Home and Contents Insurance claim form](#) and send to:

Westpac General Insurance Limited
Home and Contents Claims
GPO Box 4451
Sydney NSW 2001.

Making a claim over the phone

Step	Action
1	Call us on 1300 369 989 Select option 1 for home and contents, then option 1 for new and existing claims
2	If you are eligible to claim, we will complete and lodge your claim over the phone
3	We will send you a letter confirming what we require from you, your case number and if required a claim form
4	Send us your supporting documents and if you were sent a claim form, the completed claim form

How long does it take to settle a claim?

We will settle your claim within 10 business days after we have received your documentation, providing no further information is required.



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Insurance claim help

If you need assistance, or want to track your claim, call us on 1300 369 989 and quote your case number.

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Links

- > <http://www.westpac.com.au/personal-banking/insurance/home-contents/contents-insurance/home-contents-apply-now/>
- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Contents calculator
<http://www.homecontents.com.au/index.php?p=17&u=44>
- > find out more information here
<http://www.westpac.com.au/personal-banking/insurance/covered-means-covered-lp/>
- > Home and Contents Insurance claim form (PDF 155kb)
<http://www.westpac.com.au/docs/pdf/pb/Home-content-claim-form.pdf>
- > Home and Contents Insurance Product Disclosure Statement (PDF 484kb)
http://www.westpac.com.au/docs/pdf/pb/FSR_HomeContentInsPDS.pdf
- > Home Building calculator
http://secure.cordell.com.au/valuer_residential/index.php?p=60&from_admin=1
- > I want to protect my belongings
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-assets/protect-my-belongings/>
- > More Insurance solutions
<http://www.westpac.com.au/personal-banking/insurance/solutions/>
- > online PDF conversion tools
http://www.adobe.com/products/acrobat/access_onlinetools.html
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