



QBE Insurance (Australia) Limited

# **AON self storage policy and product disclosure (PDS)**

The Customer Storage  
Insurance Benefits



This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείσθε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜੁੱਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

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## The Customer Storage Insurance Benefits

### Words with special meaning in this PDS

Please note, these words are different from those in your Customer Storage Insurance Benefits Application.

When we say	We mean
Aon	Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 of Level 33, 201 Kent Street, Sydney NSW 2000
We, our, us or QBE	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545
You or your	the person(s) named in the application form
Your Self Storage Operator	the Self Storage Operator where you store your goods (not the Insurance company)

### When you can access the Customer Storage Insurance Benefits

Your right to access the insurance benefit starts when you have completed your Customer Storage Insurance Benefits Application and paid the applicable fee (subject to approval by your Self Storage Operator). You will be provided a copy of this Product Disclosure Statement by us when or before you apply so you can consider whether this product is suitable for you.

Your right to access the insurance benefit ends when:

- (a) you cease to pay your Self Storage Operator the applicable fee (as indicated on your Customer Storage Insurance Benefits Application) by the time required by us; or
- (b) the Customer Storage Insurance Benefits terminates. If this occurs, Your Self Storage Operator will notify You with at least 30 days prior written notice to the extent legally permissible; or
- (c) your licence agreement with your Self Storage Operator ends or you terminate your access to the Customer Storage Insurance Benefits by providing written notice to your Self Storage Operator.

In the event of the latter two items, you are entitled to a pro rata refund for the unexpired period remaining at the time of termination.

Otherwise, if you choose to access the Customer Storage Insurance Benefits and for any reason you change your mind, you can write to your Self Storage Operator, at the address where your goods are stored, within 21 days of the date you accessed the insurance benefit and ask for a full refund. Your Self Storage Operator will provide you with a full refund, provided you are not entitled to make a claim at the time.

After 21 days, you still have the right to end your access to the insurance benefits rights as outlined above.

However, nothing affects any right you have to claim in relation to an event which occurred prior to the time your right to access the Customer Storage Insurance Benefits ended.

Please note, any acts by the Self Storage Operator (other than its termination of the Insurance Policy) will not prejudice your rights to claim a benefit under this Policy.

## What the Customer Storage Insurance Benefits covers

The Customer Storage Insurance Benefits cover:

- goods you own; or
- for which you're responsible for,

against loss or damage directly caused by an Insured Peril at the storage location occurring during the currency of our Insurance Policy.

Subject to the exclusions and conditions below, the maximum amount that the Customer Storage Insurance Benefits will pay to you is the sum insured nominated by you on your Customer Storage Insurance Benefits Application.

## Where your goods are covered

Subject to any of the Insured Perils affecting the location of your goods, your goods are only covered if they're physically within your locked storage unit at our storage location. The Customer Storage Insurance Benefits won't cover your goods anywhere else, including while they're in transit or outside your locked storage unit.

**Insured Perils:** fire, lightning, impact, explosion, earthquake, aircraft, riots and strikes, malicious damage, storm and tempest and/or water, and burglary which shall mean theft resulting from forcible entry.

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## How claims are settled

If you make a claim, it will be settled based upon:

- (a) the Indemnity Value for:
    - (i) clothing, linen and the like; and
    - (ii) all other personal effects and household or commercial goods over five years old.
  - (b) the Replacement Value for all other personal effects and household or commercial items under five years old at the time of physical loss or damage.
  - (c) the cost to replace or reinstate archive records or documents, but not the value of the information contained therein.
  - (d) a maximum of \$1,000 for each item and no more than \$5,000 in total for all paintings, antiques, curios and works of art.
  - (e) the Current Market Value for alcohol, wine or beer (subject always to exclusion 12 noted below).
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## Depreciation

In accordance with items (a) and (b) in 'How claims are settled', your goods will be depreciated at the rate shown in the following table before a claim will be paid.

Category of item	Age of item annual depreciation percentage
<ul style="list-style-type: none"> <li>• Clothing, linen and the like.</li> </ul>	15%
<ul style="list-style-type: none"> <li>• personal and/or laptop computers;</li> <li>• communication or photographic equipment;</li> <li>• electronic equipment, iPod, mobile phones, CD's and DVD's;</li> <li>• any other computerised equipment or electronic equipment;</li> <li>• microwave ovens and air conditioning units.</li> </ul>	10%
<ul style="list-style-type: none"> <li>• camping, sporting and leisure equipment (not leisure clothing);</li> <li>• musical instruments (including electrical);</li> <li>• building supplies and materials;</li> <li>• household furniture and electrical goods (fridges, washing machines, dryers, dishwashers, ovens, vacuum cleaners)</li> <li>• office furniture and office electrical machines (excluding computerised or electronic);</li> <li>• any other goods; not otherwise listed above and not excluded by the policy.</li> </ul>	10%

## Settlement Definitions

When it says	What it means
Indemnity Value	<ul style="list-style-type: none"> <li>(a) the cost to repair or replace your goods less an equitable amount for age, wear, tear, depreciation; and</li> <li>(b) an adjustment for the general condition and remaining useful life of the individual items or components that are damaged.</li> </ul>
Current Market Value	<ul style="list-style-type: none"> <li>(a) the amount required to purchase such goods from all available markets; or</li> <li>(b) where such goods need to be purchased at auction or from the secondary market, then a normal buyer's premium, to a maximum of 15%, may be added to the cost.</li> </ul>
Replacement Value	the reasonable cost of its repair or replacement to a condition substantially the same as when new.

## Exclusions

The Customer Storage Insurance Benefits will not cover:

1. the first \$100 of each and every claim for all Insured Perils, You must bear this amount yourself;
  2. damage caused by any means other than an Insured Peril;
  3. any unexplained or inventory shortage or disappearance;
  4. physical loss or damage caused or contributed to by your incorrect packing or stacking of storage within your locked storage;
  5. currency, deeds, securities, money, notes, jewellery, watches, precious stones, gold, precious metals, furs or garments trimmed with fur;
  6. motor vehicles and motorcycles;
  7. boats or watercraft or aircraft;
  8. any flammable liquid, gas or oil such as petrol, kerosene, LPG, aerosols, diesel fuel or engine oil, any corrosive chemicals or nitrates such as chlorine, sulphuric acid or fertiliser;
  9. tobacco or cigarettes;
  10. paint;
  11. tyres in bulk;
  12. alcohol, wine or beer unless it is stored in a temperature, humidity and light controlled environment;
  13. loss or damage to your goods which is caused by its own:
    - (a) wear, tear, rust, corrosion or deterioration; or
    - (b) mechanical breakdown, electrical breakdown, fault, inherent defect, omission or design;
  14. loss or damage directly resulting from vermin, insects, mould, mildew, dampness, excess moisture, spontaneous combustion, atmospheric or climatic conditions (other than storms);
  15. loss or damage directly resulting from detention, confiscation, destruction or requisition by customs or other authorities;
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16. loss or damage caused by any consequence of war, invasions, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
  17. loss or damage or in the incurring of a liability caused by or arising from radioactivity or the use, existence or escape of any nuclear fuel, nuclear waste, or nuclear material;
  18. consequential loss including loss due to delay, lack of performance, loss of contract, depreciation or loss of profits or legal liability of any kind;
  19. flood, which means the covering of normally dry land by water that has escaped or been released from the normal confines of:
    - (a) any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
    - (b) any reservoir, canal, or dam;
  20. loss or damage caused by subsidence, landslip, erosion or earth movement (other than earthquake);
  21. terrorism, which means any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
    - (a) involves violence against one or more persons; or
    - (b) involves damage to property; or
    - (c) endangers life other than that of the person committing the action; or
    - (d) creates a risk to health or safety of the public or a section of the public; or
    - (e) is designed to interfere with or to disrupt an electronic system;
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22. where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 16, 17 or 21 above is also excluded from the Customer Storage Insurance Benefits.

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## General Conditions

To the extent we are prejudiced by your failure, QBE may:

- (a) refuse to pay a claim; or
- (b) reduce the amount they pay for it,

if you fail to:

- (a) take all reasonable precautions, where practicable, to:
    - (i) minimise and prevent loss or damage; and
    - (ii) prevent further loss or damage.
  - (b) as soon as practicable, inform the police if:
    - (i) your goods have suffered loss or damage; and
    - (ii) forcible entry or malicious damage has occurred or is suspected.
  - (c) notify Aon Risk Services, 130 George Street Parramatta NSW 2124. Telephone 02 8623 4239 as soon as possible on discovering any loss or damage.
  - (d) complete and lodge a claim form as soon as practicable and submit to Aon Risk Services all particulars of the claim, including where reasonably required:
    - (i) proof of ownership or other evidence of ownership; and
    - (ii) proof of value or invoices; and
    - (iii) a statutory declaration (if requested) of the truth of the claim and any matters connected therewith.
  - (e) obtain the consent of Aon Risk Services before you authorise the repair of your goods covered under the Customer Storage Insurance Benefits; and
  - (f) keep any property we have requested you retain for our inspection and/ or salvage.
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## Important Information

### QBE Privacy Notice

QBE take the security of your personal information seriously.

QBE collect personal information when you deal with us, our agents, and other companies in the QBE group or suppliers acting on their behalf. We use your personal information so that we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

QBE's Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by us, please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact our Customer Care Unit.

It's up to you to decide whether to give QBE your personal information, but without it we might not be able to do business with you, including not paying your claim. QBE are committed to providing you with quality products and delivering the highest level of service. We also do everything they can to safeguard your privacy and the confidentiality of your personal information.

### Aon Privacy Notice

Aon values the privacy of personal information and are bound by the Privacy Act 1988 (Cth) when Aon collects, uses, discloses or handles personal information to offer, provide, manage and administer the many financial services and products they and their group of companies are involved in (including those outlined in our FSG). Further information about Aon's privacy practices can be found in their Privacy Policy that can be viewed on the Aon website at [www.aon.com.au](http://www.aon.com.au) or alternatively, a copy can be sent to you on request. Please contact your local Aon office or visit Aon's website if you wish to seek access to, or to correct, the personal information Aon collects or discloses about you.

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## Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

### Step 1 - Talk to us

Your first step is to get in touch with the team looking after your policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

### Step 2 - Customer Care

If your complaint isn't resolved by the team looking after your policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

### Step 3 - Internal Dispute Resolution

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

### Step 4 - Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

#### *Disputes not covered by the AFCA Rules*

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

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### Privacy complaints

If you're not happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

### Contacting QBE's Customer Care Unit, AFCA or the OAIC

#### How to contact QBE Customer Care

Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> <li>• <a href="mailto:complaints@qbe.com">complaints@qbe.com</a>, to make a complaint</li> <li>• <a href="mailto:privacy@qbe.com">privacy@qbe.com</a>, to contact us about privacy or your personal information</li> <li>• <a href="mailto:customercare@qbe.com">customercare@qbe.com</a>, to give feedback or pay a compliment</li> </ul>
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

#### How to contact AFCA

Phone	1800 931 678 (free call)
Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Online	<a href="http://www.afca.org.au">www.afca.org.au</a>
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

#### How to contact the OAIC

Phone	1300 363 992  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Online	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>

## Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority (APRA).

### How to contact APRA

Phone	1300 558 849
Email	<a href="http://www.apra.gov.au/financial-claims-scheme-general-insurers">www.apra.gov.au/financial-claims-scheme-general-insurers</a>

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