KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Castle Accidental Damage – CAD02/2026

Prepared on: **9 October 2025**

THIS IS NOT AN INSURANCE CONTRACT

STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement** (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount *(Sum insured)*.

Event/cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Excludes damage to an item designed to be exposed to or generate heat, caused in the ordinary course of its use, such as an iron.
Flood	Yes	Excludes damage caused by water entering the home through an opening made for the purpose of alterations, additions, renovations or repairs.
Storm	Yes	Excludes damage caused by water entering the home through an opening made for the purpose of alterations, additions, renovations or repairs.
Accidental breakage	Yes	There is no cover for wear, tear, depreciation, defect, faulty workmanship, rising damp or mould.
Earthquake	Yes	Covers damage as a result of an earthquake or tsunami.
Lightning	Yes	No specific condition or exclusion applies to this particular event.
Theft and Burglary	Yes	Excludes loss or damage intentionally caused by you or a member of your family.
Actions of the sea	No	Excludes loss or damage caused by tidal wave, high tide, king tide or any other movement of the sea except for tsunami and storm surge.
Malicious Damage	Yes	Excludes malicious damage by you, your family or a tenant, a tenant's visitor or tenant's family.
Impacts	Yes	Excludes loss or damage intentionally caused by you or a member of your family.
Escape of liquid	Yes	Excludes loss or damage intentionally caused by you or a member of your family.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Yes	Limits apply to some items as outlined in the table under "Contents with limits". See the PDS for details. Higher values can be specified.
Items away from insured address	Yes	Covers most contents when they are temporarily overseas for up to 100 consecutive days, or, anywhere in Australia or New Zealand. See the PDS for sub-limits and exclusions, for example, it excludes: items used in connection with a profession, trade or business, and, any motor vehicles and their spare parts and accessories. Specified Valuables cover for accidental damage to portable items such as jewellery away from the address can be selected as an Option for an additional premium, if the value exceeds the sub-limits for high value items.

*** This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.**

STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example, limits apply to some items as outlined in the table under "Contents with limits" in the PDS. For example, for jewellery and watches, $10,000 per item and in total 25% of the sum insured for unspecified contents. You may obtain higher limits for these items by having them specified on your Certificate of Insurance. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example, an Unoccupied Property Excess may apply if you do not tell us that your property will be unoccupied for more than 100 consecutive days. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to $30 million. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

* the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us at Castle Insurance on 1300 265 735, visit our website at castleinsurance.com.au or write to us at Castle Insurance PO Box 487 Capalaba, Qld 4157.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Provided/Distributed by: Sure Insurance Pty Ltd trading as Castle Insurance (ABN 72 624 109 128, AFSL 506378) acting under its own AFSL.
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