The content of this Key Facts Sheet is prescribed by the Australian Government
and is a requirement under the *Insurance Contracts Act 1984*

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Castle Accidental Damage – CAD02/2026

Prepared on: **09/10/2026**

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 the insurer may provide you with some agreed extra cover above that amount *(Sum insured plus safety net)*.

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 a fireplace.
Flood	Yes	Excludes damage to retaining walls, gates and fences that you were aware were in a poor condition before the incident.
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.
Removal of debris	Yes	Covers reasonable costs as part of the home sum insured.
Alternative accommodation	Yes	Covers additional costs of reasonable temporary accommodation up to the greater of $20,000 or 20% of the home sum insured.

*** 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, unfixed building materials intended to be used for repairs, alterations or additions to your home at the insured address are covered for a maximum of $2,000. 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 home including where:

- you set the maximum level of cover and your payout is limited to that amount* (S*um insured*).
- the insurer will cover all the reasonable costs to rebuild your home (*Total replacement*).

* the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home 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 on 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:

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