CASTLE
INSURANCE

CUSTOMER GUIDE:
TEMPORARY ACCOMMODATION

CASTLE HOME AND CONTENTS INSURED EVENTS PDS
CASTLE HOME AND CONTENTS ACCIDENTAL DAMAGE PDS

IMPORTANT INFORMATION ABOUT THIS GUIDE

This guide contains general information only. It is not personal advice and is not a recommendation to acquire, vary or continue insurance. It does not form part of your policy and is not a binding representation that any particular accommodation option, payment method, timeframe or amount will be available in your claim. All claims are assessed on their own circumstances and in accordance with the relevant policy terms. Please refer to your Product Disclosure Statement and policy wording for full details. The temporary accommodation benefit is only applicable to Castle Insured Events Home and Contents PDS and Castle Accidental Damage Home and Contents PDS.

General Advice Warning: Please note that any advice we provide does not consider your financial situation, needs and objectives, and you should read the PDS before deciding whether to buy insurance from us.

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Applicable for:
Policies underwritten between 1 October 2025 - 30 November 2026 by QBE Insurance (Australia) Limited
Policies underwritten from 1 December 2026 by certain Underwriters at Lloyd's, led by Canopius Managing Agents Ltd (Syndicate 4444)

Effective 1 October 2025

TEMPORARY ACCOMMODATION

WHAT YOU NEED TO KNOW

IMPORTANT INFORMATION

This guide is a general summary of the temporary accommodation benefit only. It does not form part of your policy and does not change, extend or replace your policy terms. Whether temporary accommodation is available, and the amount we may pay, depends on your policy terms, the circumstances of the insured event, whether your home is assessed as unliveable, the reasonable and necessary costs involved, the availability of suitable options, and the applicable policy limits. If there is any inconsistency between this guide and your policy, the policy wording prevails.

WHAT IS THE PURPOSE OF THE TEMPORARY ACCOMMODATION BENEFIT?

Following an event insured under your policy, your home may be so damaged that it is unliveable. Essential services such as water and electricity may not be working, or serious structural damage may make your home unsafe.

This can be an extremely stressful time. Castle's temporary accommodation benefit will support your recovery by helping you cover the cost of a place to stay until your home is safe to live in again.

WHAT YOUR CASTLE POLICY COVERS

- If your insured property is so damaged by an event under your Policy that it is unliveable, we will pay for the reasonable costs of temporary accommodation until your home is fit to live in, subject to your policy terms and the circumstances of your claim.
- This benefit also covers the additional cost of emergency storage of your contents and emergency accommodation for your pets.
- Under your temporary accommodation benefit, we pay up to $20,000 or 20% of the sum insured (whichever is higher).

WHAT DOES UNLIVEABLE OR UNFIT TO LIVE IN MEAN?

Your home is unliveable if, due to an incident, any of the following circumstances occur:

- it is unsafe to live in;
- the disabled access and/or mobility handles and rails required by you and/or your family are damaged to the extent that they are no longer fit for purpose;
- it is not furnished such that it is comfortably habitable;
- it does not contain a functioning refrigerator and cooking appliance;
- it does not have functional bathroom facilities;
- it is not connected to the electricity supply;
- it is not connected to hot and cold running water.

WHAT ACCOMMODATION OPTIONS ARE AVAILABLE TO YOU?

When major weather events occur, finding suitable temporary accommodation can be challenging due to a surge in demand and lack of availability. Finding affordable accommodation options can be extremely challenging, which can leave you out of pocket if your policy limit for temporary accommodation is exhausted before you are able to move back into your home.

We understand this can be a worrying time. This is why we adopt a flexible approach. We will discuss with you your particular needs if, because of a catastrophe, there is no suitable accommodation available at a reasonable cost. We will work closely with you to explore all available options so that together we can decide what is best for you. The most important thing is for you to be safe. You should not stay in your home if it is not safe to be there.

CONTACT US:

For further information or assitance contact our team at **claims-administration@castleinsurance.com.au** **CALL 1300 265 735**

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WHAT ACCOMMODATION OPTIONS ARE AVAILABLE TO YOU?

If you don't want to leave your home and it is safe to remain there, but you need some additional items to allow you to stay?	If it is safe and appropriate for you to remain at or near your home, we may consider other temporary living support options with you, subject to your policy terms, availability and prior agreement where required. These may include reasonable costs for items such as: ▪ generators; ▪ a caravan; ▪ temporary transportable structures such as toilets, bathrooms, kitchens, granny flats or studios; or ▪ other agreed items needed to enable you to remain safely at or near your home.
Want to stay with family or friends?	If you stay with family or friends, we may agree a reasonable allowance for additional costs you incur as a result, such as food and utilities, subject to your policy terms and applicable limits.
Want to organise your own temporary accommodation?	You may choose to organise your own temporary accommodation. If the accommodation is reasonable, practical and agreed as part of your claim, we may pay or reimburse the reasonable cost, subject to your policy terms and applicable limits.
Want us to organise temporary accommodation for you?	We have agreements with specialist providers and may be able to help arrange temporary accommodation for you through those providers, subject to availability and the circumstances of your claim.
Any other options?	We will consider other options suggested by you that are reasonable, practical and covered by your policy.

THE TEMPORARY ACCOMMODATION BENEFIT IN ACTION

Example only – illustrative scenario:
A severe storm brought devastation to the Johnston's 3-bedroom family home. Water entered their home causing severe damage, making it unliveable.

Faced with a lengthy repair timeline while their house was stripped, dried out, sanitised, repaired and rebuilt, they knew a long-term housing solution was needed.

The temporary accommodation benefit in their Castle policy was able to provide much-needed financial relief at this time.

Their contents claim was paid out without delay, but they needed to sort out their long-term accommodation plans. Since the storm, they had been staying in an Airbnb, which was costing them $400 per night.

They knew this arrangement was not sustainable as their temporary accommodation benefit could run out if there were unexpected delays to their rebuild. With the help of their Castle Claims Consultant, they were able to secure a six-month lease on a three-bedroom home for $750 per week, meaning they had security and a contingency budget if needed.

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HOW THE PAYMENT PROCESS WORKS

We aim to make the payment process as straightforward as possible so you can focus on your recovery. Below is a summary of how we handle payments for temporary accommodation expenses. The timeframes below are indicative only and may vary depending on the information required, claim approval status, provider arrangements and banking timeframes.

PAYMENT TYPE	HOW IT WORKS	WHAT YOU NEED TO PROVIDE
Direct Provider Payment	Where we have arranged accommodation through our specialist providers, we pay them directly - you will not need to pay out of pocket.	Confirm your identity and occupancy dates with our claims team.
Advance Payments	If you need to pay upfront for approved accommodation costs, we may arrange an advance or emergency payment within **3-5 Business Days** once the required information is received and the payment is approved,	Signed accommodation agreement or booking confirmation.
Reimbursement	If you have already paid for reasonable accommodation or emergency support equipment, submit your receipts and we will process reimbursement within **3-5 Business Days** of receiving all required documents.	Itemised tax invoices or receipts showing provider name, dates and amounts.
Family/Friend Allowance	We will agree a weekly allowance with you to cover additional costs of staying with family or friends (e.g., food, utilities). Payments are made in advance and at intervals we agree with you.	Written confirmation of your temporary address and a signed statutory declaration if requested.
Pet Boarding	Boarding costs for your domestic dog or cat are paid directly to the boarding facility or reimbursed within **3-5 Business Days** of receiving all required documents.	Tax invoice and booking confirmation from a commercial boarding establishment.

IMPORTANT: If an emergency payment is approved, we will aim to initiate it as quickly as reasonably possible and may be able to do so within 24 hours in urgent cases. The time for funds to reach your account will depend on your bank and the information required to process the payment.

SUPPORT FOR CUSTOMERS EXPERIENCING FINANCIAL HARDSHIP OR VULNERABILITY

We recognise that an insured event can place significant financial strain on you and your family, especially if your temporary accommodation benefit is approaching its limit or your rebuild is taking longer than expected. If you are struggling financially, please tell us. We are here to help and will consider what support may be available to you through our claims and customer support processes.

Castle is also committed to identifying and appropriately supporting customers who may be in vulnerable circumstances.

If this applies to you or someone in your household, please let your Claims Consultant know so we can tailor our support where possible.

For further information on how we handle these cases please visit our website: www.castleinsurance.com.au

YOUR PRIVACY MATTERS Your privacy matters. Any information you share about hardship or vulnerability will be treated confidentially and used only to provide appropriate support and manage your claim. Telling us about hardship or vulnerability will not, by itself, affect the assessment of your claim.

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