



This policy covers any accidental misfortune not specifically excluded so it provides a broad safety net cover and is not limited to a list of specified events cover like most policies.

It offers automatic worldwide cover for personal items such as jewellery, camera, sporting equipment and other contents while away from home. Most policies limit coverage to the residence for these items unless additional cover is requested.

Replacement cost as new coverage – even though your property or contents may be many years old. Some policies limit replacement cost coverage to certain items only

## Policy Features

- **Unspecified jewellery cover** up to \$10,000 per item – usual limit is only \$1,000
- **Credit card fraud coverage** if it is lost or stolen up to \$5,000 – usual limit is \$1,000
- **Accidental loss or theft of money** up to \$1,500 at and away from home – usual limit is \$500
- **Landscaping damage** up to \$5,000 any one event – usually limited to \$1,000
- **Veterinary expenses** for pet injured in a road accident up to \$1,000
- **Mechanical or Electrical Breakdown of Home Appliances**
- **Legal liability for bodily injury or property damage** anywhere in the world up to \$20M
- **Legal defence costs incurred by or against you** up to \$5,000 – not usually covered
- **Tax audit of your financial affairs** up to \$5,000 expenses – not usually covered
- **Storm damage to walls, gates and fences** ... not usually covered

### **Quality coverage**

The Insurance Brokers Network of Australia (IBNA) marketing group has developed a superior policy exclusively for the clients of its member brokers, which combines the best features of other policies in the market and includes many special additional cover benefits for excellent protection.

### **Sum Insured**

The sum insured that you select must be sufficient to allow for the full replacement of your home &/or its contents otherwise you would have to pay the balance yourself in the event of a total loss. The IBNA Silver Star policy naturally contains cover limitations and exclusions so you will need to refer carefully to the Product Disclosure Statement and Policy Document to confirm its suitability to you. This information is provided as General Advice only to assist you to understand the features of the policy coverage.