



This policy covers a comprehensive list of defined events and many additional benefits not usually included in similar defined events style of policies.

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

## Policy Features

- **Unspecified jewellery cover** up to \$ 5,000 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
- **Theft of money** up to \$1,000 from home – usual limit is \$500
- **Fusion of electric motors** is covered for machines up to 15 years old ...often restricted to 10 years old machines in other policies. No depreciation deduction applied to claims.
- **Veterinary expenses** for pet injured in a road accident up to \$500 – often not covered
- **Food spoilage** cover due to freezer breakdown is unlimited in value
- **Storm damage to walls, gates and fences**...not usually covered
- **Landscaping damage** up to \$5,000 any one event – often limited to \$1,000
- **Includes sporting equipment** securely stored at your club's premises
- **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

### **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.