

Car Insurance

3 Cover Options

Freedom to choose is a luxury, so to make sure you have the appropriate insurance for your car we offer three levels of cover:

- Composite cover (often referred to as fully comprehensive) protects your car against theft, accidents and malicious damage, plus your legal liability for damage to another person's car and/or property and in limited cases for bodily injury to other people.
- Third Party Fire and Theft Cover means we'll pay the cost of repairing the other person's vehicle or property but not your own, when it's your fault. We'll also cover you if your car is stolen or catches fire and for your legal liability for damage to another person's property and in limited cases for bodily injury to other people.
- Third Party Property Damage protects you against damage caused to another person's car or property and in limited cases bodily injury to other people only.

Choice Of Repairer

We know that you want the best service for your car, and that includes being able to choose who will repair it. That's why we'll allow you to nominate a repairer of your choice.

It's also good to know that we won't sub-let repairs so only one repairer will look after your car.

New Car Replacement

So you've crashed your car, or worse someone has crashed it for you, and it's not even 12 months old...

Well now you can breathe easy because if your car is a total loss and is less than 12 months old we'll replace it with same make and model.

To find out more about
Guild Insurance freecall

1800 810 213

Inside House

Home Plus Cover

Water Damage

Replace, repair or restore

Exploratory Costs

(for finding the cause of the water damage)

Cover up to \$5,000

There's a puddle of water forming on the ceiling and even your best DIY plumbing skills can't solve it.

Relax; we'll cover you for loss or damage caused by liquid escaping from:

- a shower recess or shower base
- any fixed tanks
- fixed systems, and
- fixed pipes or mains.

In Addition:

We'll also pay a total up to \$5,000 for:

- the reasonable exploratory costs to establish the source of the escaping liquid; and
- the reasonable cost of repairing damage done by the exploratory work

Insured Events Cover

Water Damage

Replace, repair or restore

Exploratory Costs

(for finding the cause of the water damage)

Cover up to \$2,500

There's a puddle of water forming on the ceiling and even your best DIY plumbing skills can't solve it.

Relax; we'll cover you for loss or damage caused by liquid escaping from:

- a shower recess or shower base
- any fixed tanks
- fixed systems, and
- fixed pipes or mains.

In Addition:

We'll also pay a total up to \$2,500 for:

- the reasonable exploratory costs to establish the source of the escaping liquid; and
- the reasonable cost of repairing damage done by the exploratory work

Accidental Damage

Included as standard

Accidents happen; it's an inevitable part of life. So it's good to know that when they do you're covered.

Accidental damage cover is included as standard on our Home Plus policy.

Accidental Damage

Optional Cover

You can choose to take out Accidental Damage cover on our insured events policy, then you can relax when accidents happen – which they do!

New For Old

We'll also pay to replace, repair or restore the lost or destroyed items with new ones.

New For Old

We'll also pay to replace, repair or restore the lost or destroyed items with new ones.

Inside House

Home Plus Cover

Electric Motor Burn Out

Repair or replacement cost of motor up to 10 years old.

No matter which appliance it is, motors don't last forever and it's always at the most inconvenient time when they decide to break down.

We can't stop it happening but we can help when it does. With our Home Plus policy we will repair or replace any electric motor forming part of your home that is burnt out and which is less than 10 years old.

Spoiled Foods

Cover up to \$2,500

You return home from work ready to get the dinner on for all those guests tonight only to find the fridge broken and your food gone to waste!

Well we won't rustle up an al-a-carte meal for you, but we will pay up to \$2,500 for the cost of replacing spoiled foods as a result of an accidental breakdown of a fridge and/or freezer or failure of the electricity supply to your home.

Now where's the number for the local pizza place...

Guests And Visitors Property

Cover up to \$5,000

It's always nice to have guests stay over and we like to think that they feel welcome and secure. However, being away from home can mean that some things might get damaged or lost.

Your guests can have peace of mind knowing we'll cover their personal property whilst staying at your home up to the value of \$5,000 for 14 days.

Insured Events Cover

Electric Motor Burn Out

Repair or replacement cost of motor up to 7 years old.

No matter which appliance it is, motors don't last forever and it's always at the most inconvenient time when they decide to break down.

We can't stop it happening but we can help when it does. With our Insured Events policy we will repair or replace any electric motor forming part of your home that is burnt out and which is less than 7 years old.

Frozen Foods

Cover up to \$1,500

You return home from work ready to get the dinner on for all those guests tonight only to find the fridge broken and your food gone to waste!

Well we won't rustle up an al-a-carte meal for you, but we will pay up to \$1,500 for the cost of replacing spoiled foods as a result of an accidental breakdown of a fridge and/or freezer or failure of the electricity supply to your home.

Now where's the number for the local pizza place...

Guests And Visitors Property

Cover up to \$2,500

It's always nice to have guests stay over and we like to think that they feel welcome and secure. However, being away from home can mean that some things might get damaged or lost.

Your guests can have peace of mind knowing we'll cover their personal property whilst staying at your home up to the value of \$2,500 for 14 days.

Outside House

Home Plus Cover

Burglary

Including cover up to \$5,000 for attendance of a security firm

It's not something you like to think about but unfortunately burglary is a worry for home owners.

Let us take some of the worry away and give you confidence that if the worst happened we'll be there.

We will cover you for loss or damage caused by theft, burglary, housebreaking or any attempt of these by someone who does not live in your home and enters your home without your permission.

Motor Burn Out

Repair or replace any electric motor up to 10 years old.

No matter which appliance it is their motors don't last for ever and it's always at the most inconvenient time when they decide to break down - like when you're late for work and you need to get your car out of the garage!

We can't stop it happening but we can help when it does. With our Home Plus policy we will repair or replace any electric motor forming part of your home that is burnt out and which is less than 10 years old.

Landscaping

Cover up to \$5,000

If your garden and landscaping features are your pride and joy we understand that you'll want to protect them.

We will pay up to \$5,000 under our Home Plus policy for loss or damage caused to landscaping features such as:

- Fountains
- Ponds
- Water features
- Rockwork (including trees, shrubs and plants)

Insured Events Cover

Burglary

Including cover up to \$2,500 for attendance of a security firm

It's not something you like to think about but unfortunately burglary is a worry for home owners.

Let us take some of the worry away and give you confidence that if the worst happened we'll be there.

We will cover you for loss or damage caused by theft, burglary, housebreaking or any attempt of these by someone who does not live in your home and enters your home without your permission.

Motor Burn Out

Repair or replace any electric motor up to 7 years old.

No matter which appliance it is their motors don't last for ever and it's always at the most inconvenient time when they decide to break down - like when you're late for work and you need to get your car out of the garage!

We can't stop it happening but we can help when it does. With our Insured Events policy we will repair or replace any electric motor forming part of your home that is burnt out and which is less than 7 years old.

Landscaping

Cover up to \$2,500

If your garden and landscaping features are your pride and joy we understand that you'll want to protect them.

We will pay up to \$2,500 under our Insured Events policy for loss or damage caused to landscaping features such as:

- Fountains
- Ponds
- Water features
- Rockwork (including trees, shrubs and plants)

Outside House

Home Plus Cover

Temporary Accommodation

Cover up to 20% of the sum insured.

It's good to know that when the worst happens you've got somewhere to stay, but that can come at a price if you don't have the right cover.

We will pay you to rent another property or stay in temporary accommodation of your choice if you cannot live in your home due to damage or destruction. We'll cover you for:

- the amount of the weekly or monthly rental income that you could have rented your home for if you had not sustained any Loss or Damage.
- if you stay with your relatives and/or friends, we will pay the amount you agree but not greater than the rental amount calculated in the above paragraph.

The maximum amount we will pay is the amount you have actually incurred as accommodation expenses, but not more than 20% of the Home Building insurance sum insured.

Loss Of Rent

Cover up to 20% of the sum insured

When you lease your home to a tenant, a friend or relative, we will cover you for loss of rent when your tenant, friend or relative cannot live there due to damaged or destruction.

The amount of rent that we will pay you is the daily, weekly or monthly rental income that you actually received from your tenant, friend or relative the week or month before the residence was destroyed or damaged and declared in your tax returns as part of your yearly income.

We will pay this benefit for the reasonable time taken to rebuild or repair the residence but not exceeding 20% of the Home Building insurance sum insured.

Insured Events Cover

Temporary Accommodation

Cover up to 10% of the sum insured.

It's good to know that when the worst happens you've got somewhere to stay, but that can come at a price if you don't have the right cover.

We will pay you to rent another property or stay in temporary accommodation of your choice if you cannot live in your home due to damage or destruction. We'll cover you for:

- the amount of the weekly or monthly rental income that you could have rented your home for if you had not sustained any Loss or Damage.
- if you stay with your relatives and/or friends, we will pay the amount you agree but not greater than the rental amount calculated in the above paragraph.

The maximum amount we will pay is the amount you have actually incurred as accommodation expenses, but not more than 10% of the Home Building insurance sum insured.

Loss Of Rent

Cover up to 10% of the sum insured

When you lease your home to a tenant, a friend or relative, we will cover you for loss of rent when your tenant, friend or relative cannot live there due to damage or destruction.

The amount of rent that we will pay you is the daily, weekly or monthly rental income that you actually received from your tenant, friend or relative the week or month before the Residence was destroyed or damaged and declared in your tax returns as part of your yearly income.

We will pay this benefit for the reasonable time taken to rebuild or repair the residence but not exceeding 10% of the Home Building insurance sum insured.

Outside House

Home Plus Cover

Public Liability

Cover up to \$10 million for standard cover.

We will cover your civil liability up to \$10 million for any claim arising from a third party as a result of:

- Death or bodily injury to another person or
- Loss or damage to property of another person

caused by your ownership or occupancy of your home.

Our cover includes your legal costs, charges and expenses incurred in defending any claim or proceeding brought against you so you can have complete peace of mind.

Personal Items Away From Home

Cover up to \$15,000

Whether it's a holiday, business trip or visiting relatives you still have to take most items from home with you.

And it's when you're away from home that you need to protect those items most.

That's why we'll cover you for:

- up to 45 days when overseas up to the value of \$15,000 with an individual item limit of up to \$2,500 or;
- up to 90 days within Australia up to 20% of the total sum insured with a limit of \$2,500 for any one item (please refer to the policy wording for a full list of items covered)

Locks And Keys

Cover up to \$2,500

No matter how careful we are our keys can get lost or stolen so we'll help you get back your home by paying up to \$2,500 for the replacement of your keys or alteration of your locks and keys.

Insured Events Cover

Public Liability

Cover up to \$10 million for standard cover.

We will cover your civil liability up to \$10 million for any claim arising from a third party as a result of:

- Death or bodily injury to another person or
- Loss or damage to property of another person

caused by your ownership or occupancy of your home.

Our cover includes your legal costs, charges and expenses incurred in defending any claim or proceeding brought against you so you can have complete peace of mind.

Personal Items Away From Home

Optional Cover

Whether it's a holiday, business trip or visiting relatives you still have to take most items from home with you.

And it's when you're away from home that you need to protect those items most.

That's why we'll cover you for:

- up to 45 days when overseas up to the value of \$15,000 with an individual item limit of up to \$2,500 or;
- up to 90 days within Australia up to 10% of the total sum insured with a limit of \$1,500 for any one item (please refer to the policy wording for a full list of items covered)

Locks And Keys

Cover up to \$1,500

No matter how careful we are with our keys there is always the chance they can be stolen. It can happen at anytime so we'll help you get back your home by paying up to \$1,500 for the replacement of keys or alteration of locks and keys.

Outside House

Home Plus Cover AND Insured Events Cover

Storm damage/rainwater/ run-off/flood

Sometimes Mother Nature isn't so kind! Next time the weather warnings start you can feel secure knowing if your home is damaged or destroyed by storm, rainwater or flood then we will:

- Rebuild your home or repair the damaged part
- Pay the extra costs involved in repairing or rebuilding your home to comply with government or local authority laws
- Rebuild your home on another site (if required)
- Offer a cash settlement if rebuilding or repair is not practical and/or economical.

Impact Damage

All jokes of objects falling from the skies aside Impact Damage is a real risk for home owners.

We will cover you for loss or damage caused by impact from:

- Falling trees or branches;
- Motor vehicles, trailers, caravans, boats, aircraft;
- Aerial devices, meteorites, space debris;
- Aerials, masts, or satellite dishes;
- Animals (other than domestic pets).

Fire/explosion

No matter how careful we are the risk of fire is a reality in most homes. We can't bring back everything just as it was but we can help to re-build the damage to your home.

We'll cover you for loss or damage caused burning with a naked flame or by explosion.

REMEMBER: Always make sure you check the batteries in your smoke alarm regularly.

Glass – Replacement

Be it a miss kicked football, a toppled ladder or even the local wildlife we know that windows are all too easy to break. But did you know there are also the items to consider inside your home too?

That's why we will cover you for accidental breakage of:

- fixed glass
- fixed shower base
- fixed basins
- fixed baths
- lavatory pans
- lavatory cisterns and sinks.

Malicious Damage

We've all seen them, the houses with graffiti down the side, and shuddered at the thought of it happening to us!

Well hopefully it won't, but in the event of someone causing malicious damage to your property you can relax knowing we've got you covered.

To find out more about
Guild Insurance freecall

1800 810 213