

‘What if you cared enough  
to be clear?’

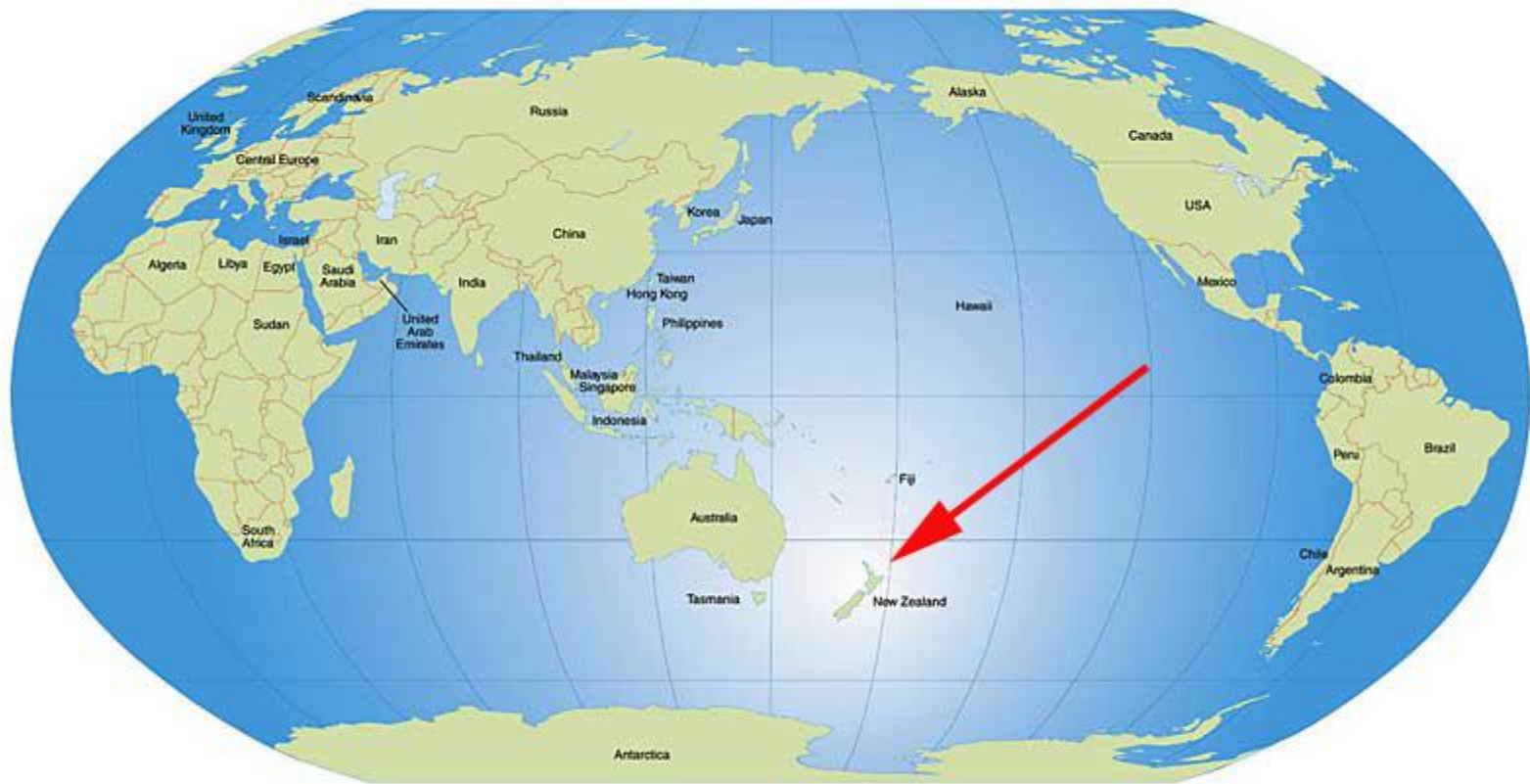
A case study of an insurer who cared

write

write

using the power  
of words for good





New Zealand is about 2.5 times smaller than Texas



write







auto  general





# Safeguarding a brighter future

At Auto & General (A&G), we provide smarter products and solutions to safeguard our customers in their time of need.

# Our partners

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We provide a range of general insurance products in partnership with industry leading brands to deliver insurance solutions for their customers.

[Learn More](#)

**Budget  
Direct**

*Virgin* money

 QANTAS

ING 

Ozicare   
INSURANCE

*1st for women*  
INSURANCE

# “What if you cared enough to be clear?”

A case study of an insurer who cared

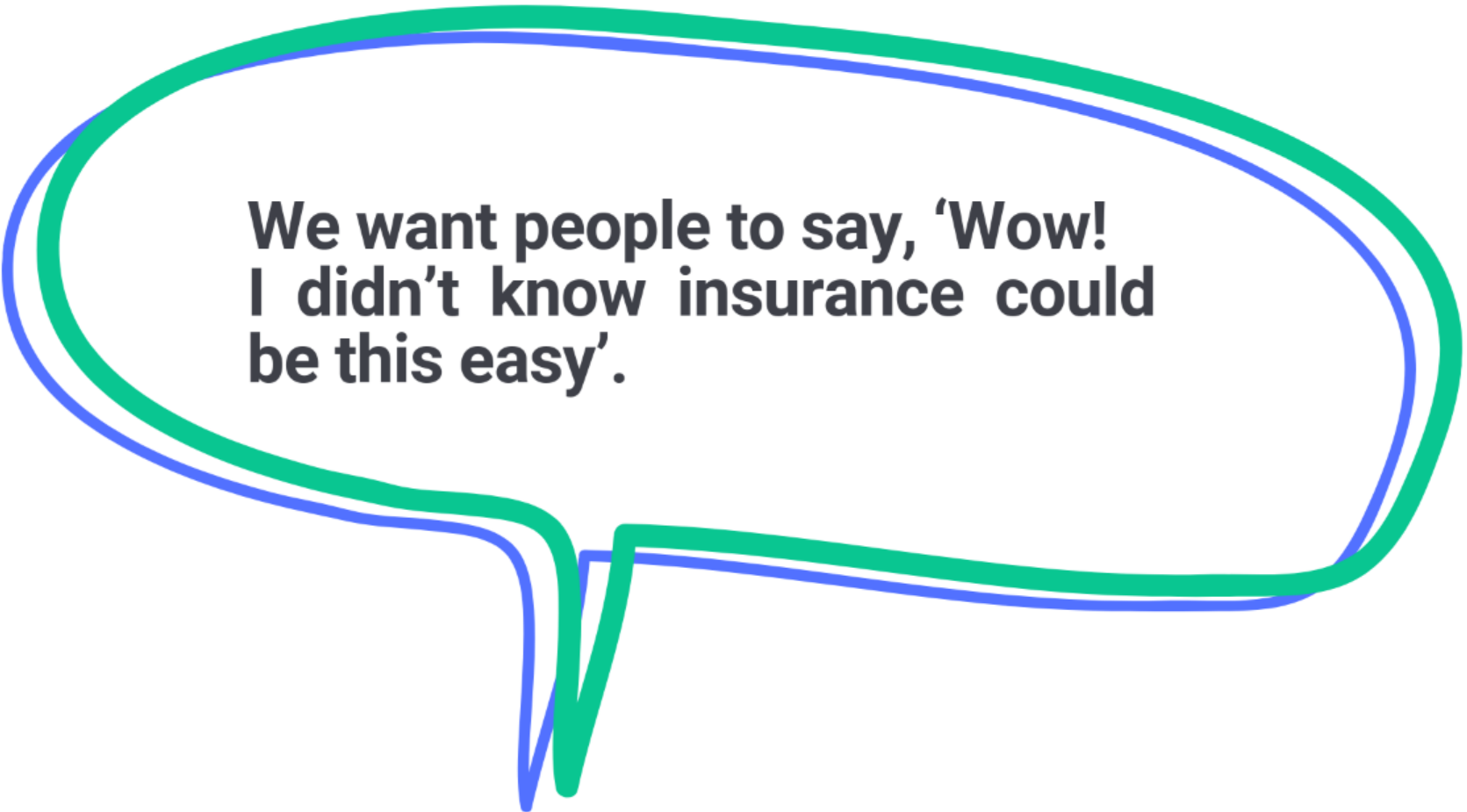
write

‘What action can you take that is bigger and bolder than before?’

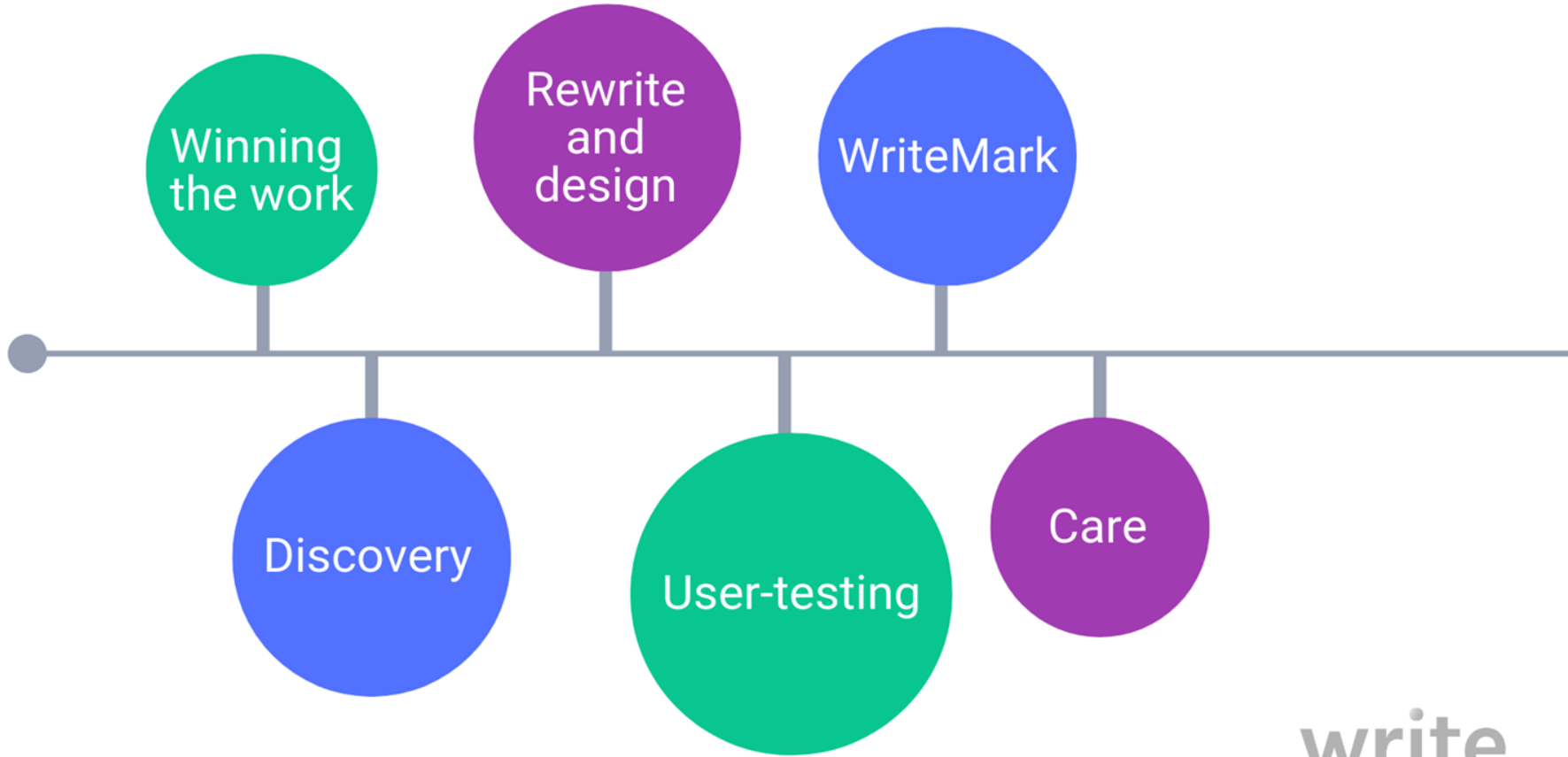
How can you make your sense of care count?’

Lynda Harris  
CEO Write

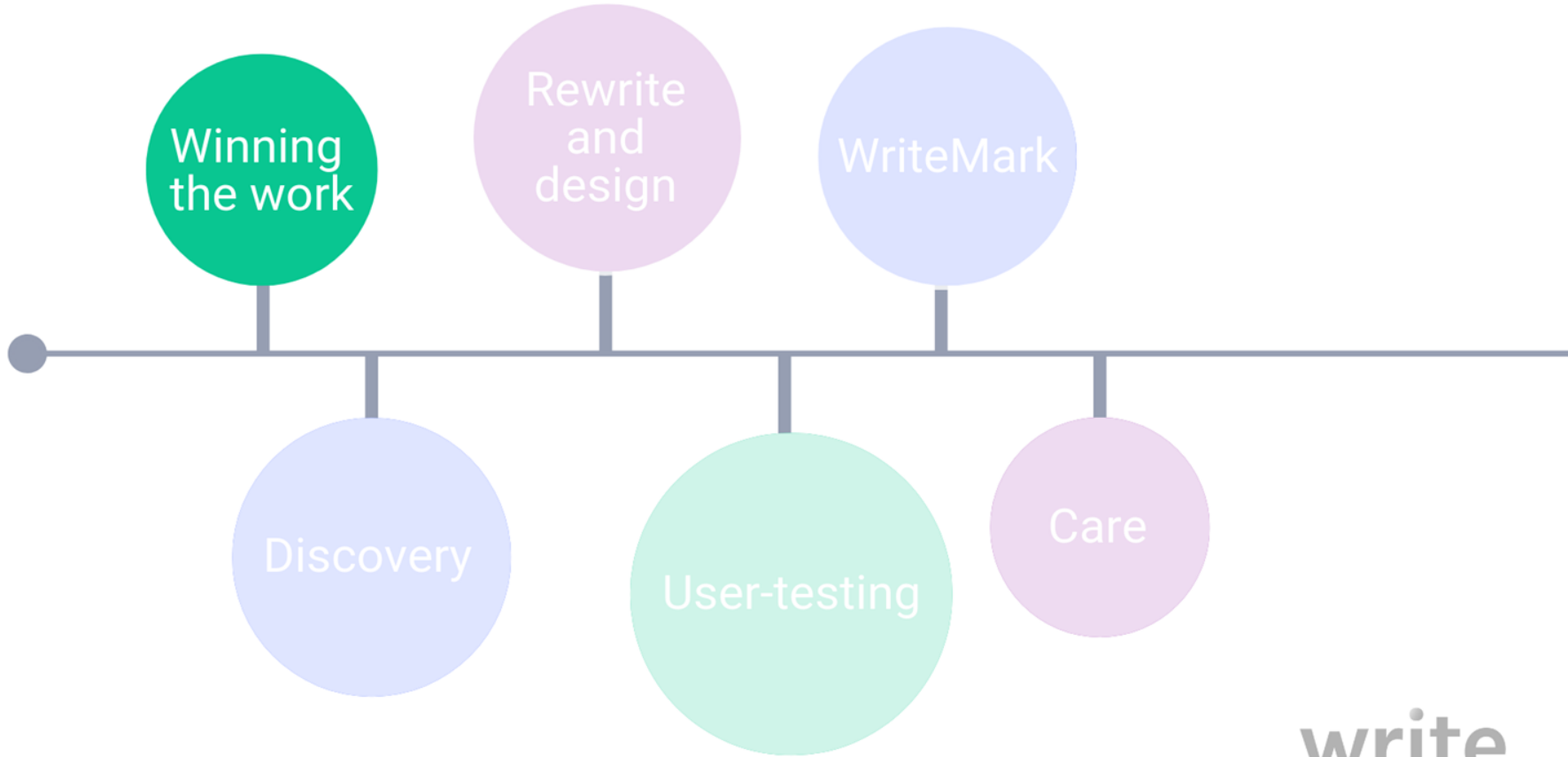




**We want people to say, 'Wow!  
I didn't know insurance could  
be this easy'.**



write



**write**

## Auto & General Home Insurance PDS review

### Objective

To review the Home PDS and align with the corporate strategy. The review will aim to:

- Provide value for money;
- Bring the coverage into line with the mainstream market and our main competitors;
- Improve readability, and
- Minimise customer friction during the sales and claims process.

To be considered for this project you will need to include the following in your presentation:-

- Samples of previous work exhibiting plain language and design
- Samples of project plans and deadlines
- Samples of usability/benchmark testing
- Provide approach and methodology for this project
- Provide draft work schedule including different phases
- Proposal on document structure/design
- Price estimation based on the work schedule and different phases. Usability testing, design and digitization (if applicable) to be priced separately.

*Note:* Some of the samples you have previously provided will be given to presentation attendees so they have had some exposure to your past work prior to the presentation.

*Are there any other pieces of work of relevance you would like to include/outline?*

Inform on core skills and experience--:

- What will the composition of the project team be? What are their formal qualifications?
- In what industries do you have experience? And more specifically your experience in:
  - General insurance,
  - Home insurance?
- Demonstrate your project delivery management - co-ordination/collaboration, stakeholder management, meetings and requirements gathering, analysis, design, rewrite.
- Demonstrate your experience with usability/benchmark testing – How many projects required testing and what were the size of the projects?
- What is your experience with different delivery channels e.g. print, on-line, and mobile?
- Your access to legal expertise within your organisation or external

*Are there any other applicable skills/experience you would like to include/outline?*

*Can you explain the Write Mark accreditation process? And is there a cost involved?*

Operational considerations -:

- What is your availability throughout the project – attending meetings, workshops, time on site in Brisbane?
- How do you like to work?
- Do you have any technical requirements?

*Any other considerations they like to include*

References:



# Welcome

Taking care of your words as if  
they were our own

A presentation for Auto & General

24 January 2018

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write

# Welcome

Writing in Plain English

A workshop for Auto & General

24 January 2018

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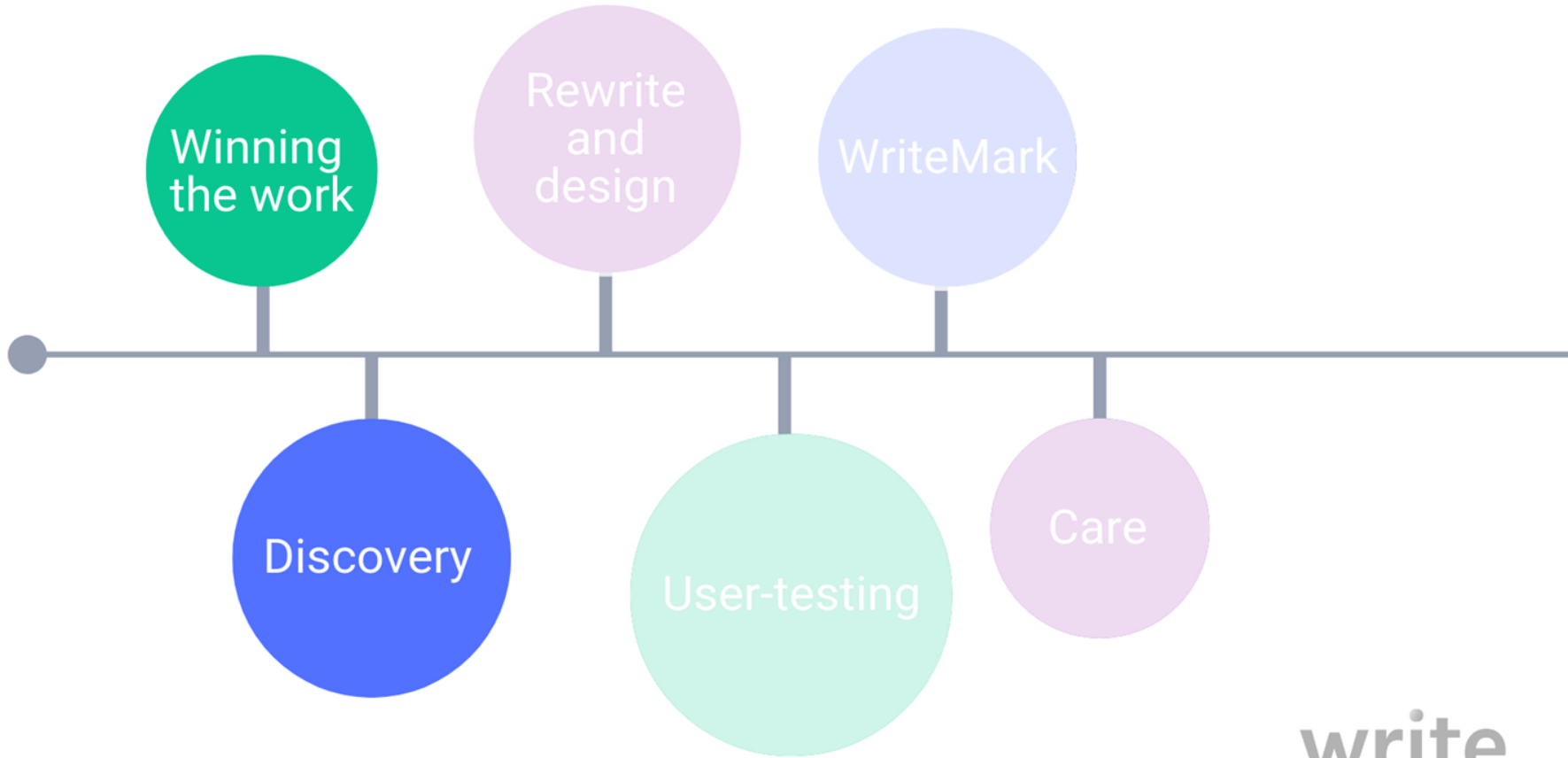
write



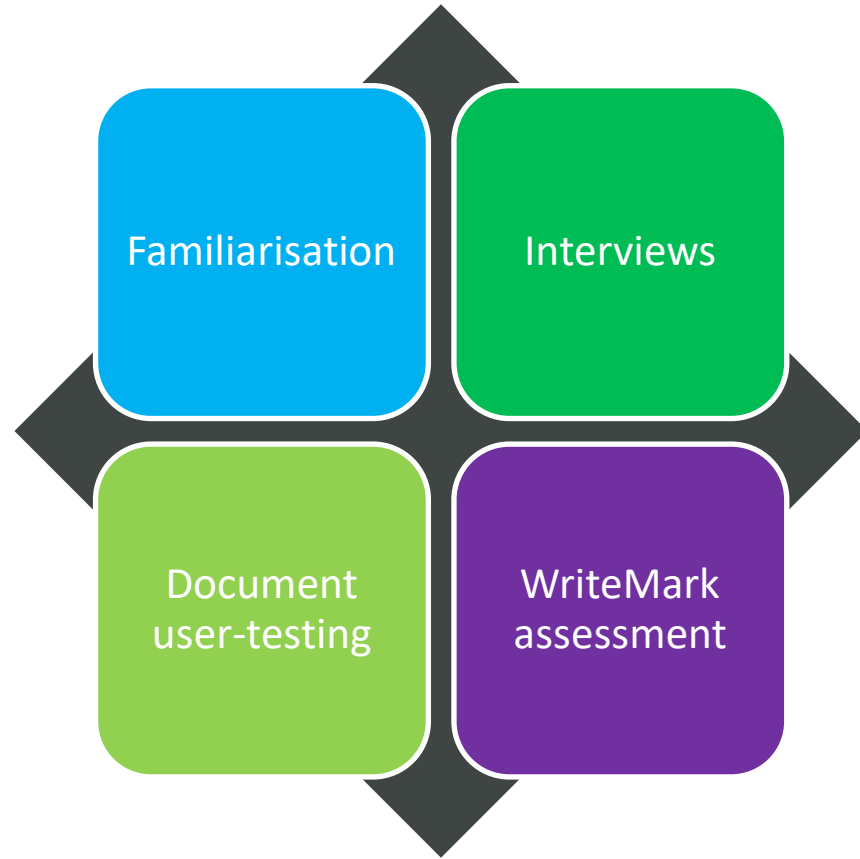
Teamwork makes  
the dream work.

John Maxwell

Photo by James  
Padolsey on Unsplash



write





**WriteMark<sup>TM</sup>**

Plain Language Standard

# Criteria for the WriteMark

- Structure
- Content
- Language
- Grammar, proofreading, and style
- Layout and overall presentation

# Handout: Write Plain Language Standard

## 'Big Picture' elements

- |   | Yes                   | Needs work            |
|---|-----------------------|-----------------------|
| 1. The purpose of the document is clear at the start _____                | <input type="radio"/> | <input type="radio"/> |
| 2. The content supports the purpose of the document _____                 | <input type="radio"/> | <input type="radio"/> |
| 3. The structure of the document is clear and logical to the reader _____ | <input type="radio"/> | <input type="radio"/> |
| 4. The headings signal the key content _____                              | <input type="radio"/> | <input type="radio"/> |

## Language elements

- |   |                       |                       |
|---|-----------------------|-----------------------|
| 5. The paragraphs are mostly short and focused on one topic _____ | <input type="radio"/> | <input type="radio"/> |
| 6. The sentences are mostly short and straightforward _____       | <input type="radio"/> | <input type="radio"/> |
| 7. The words are precise and familiar _____                       | <input type="radio"/> | <input type="radio"/> |
| 8. The tone supports the purpose of the document _____            | <input type="radio"/> | <input type="radio"/> |

## Presentation elements

- |  |                       |                       |
|--|-----------------------|-----------------------|
| 9. The layout and presentation help the reader absorb the message quickly and easily _____ | <input type="radio"/> | <input type="radio"/> |
| 10. The document is error-free and consistent with your style guide _____                  | <input type="radio"/> | <input type="radio"/> |

# Activity: assess your own writing

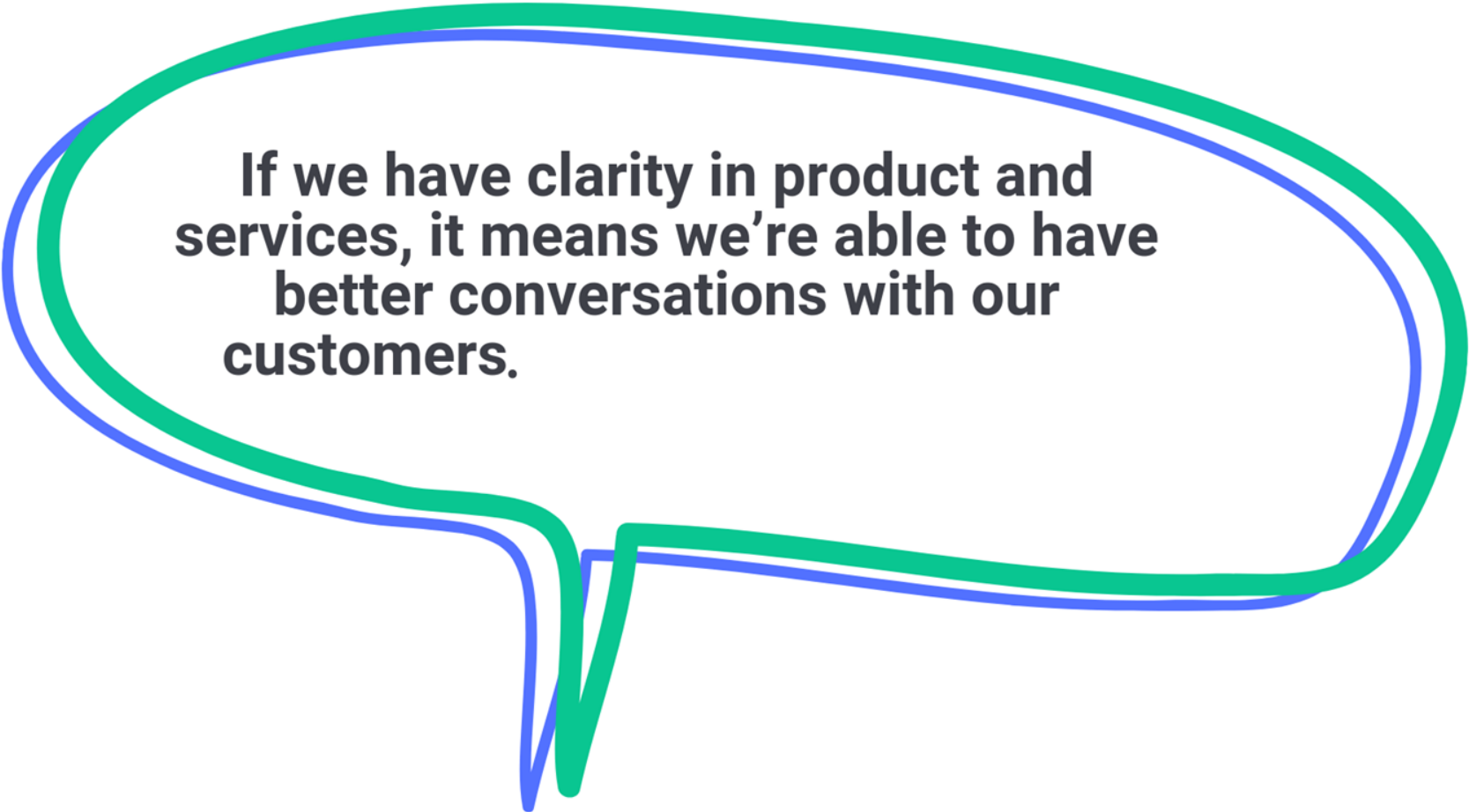
Assess a piece of your own writing against the Standard.

Tomorrow, paste in:

- your 'yes' elements
- your 'needs work' elements
- how you'll get from 'needs work' to 'yes' for one element.







**If we have clarity in product and services, it means we're able to have better conversations with our customers.**

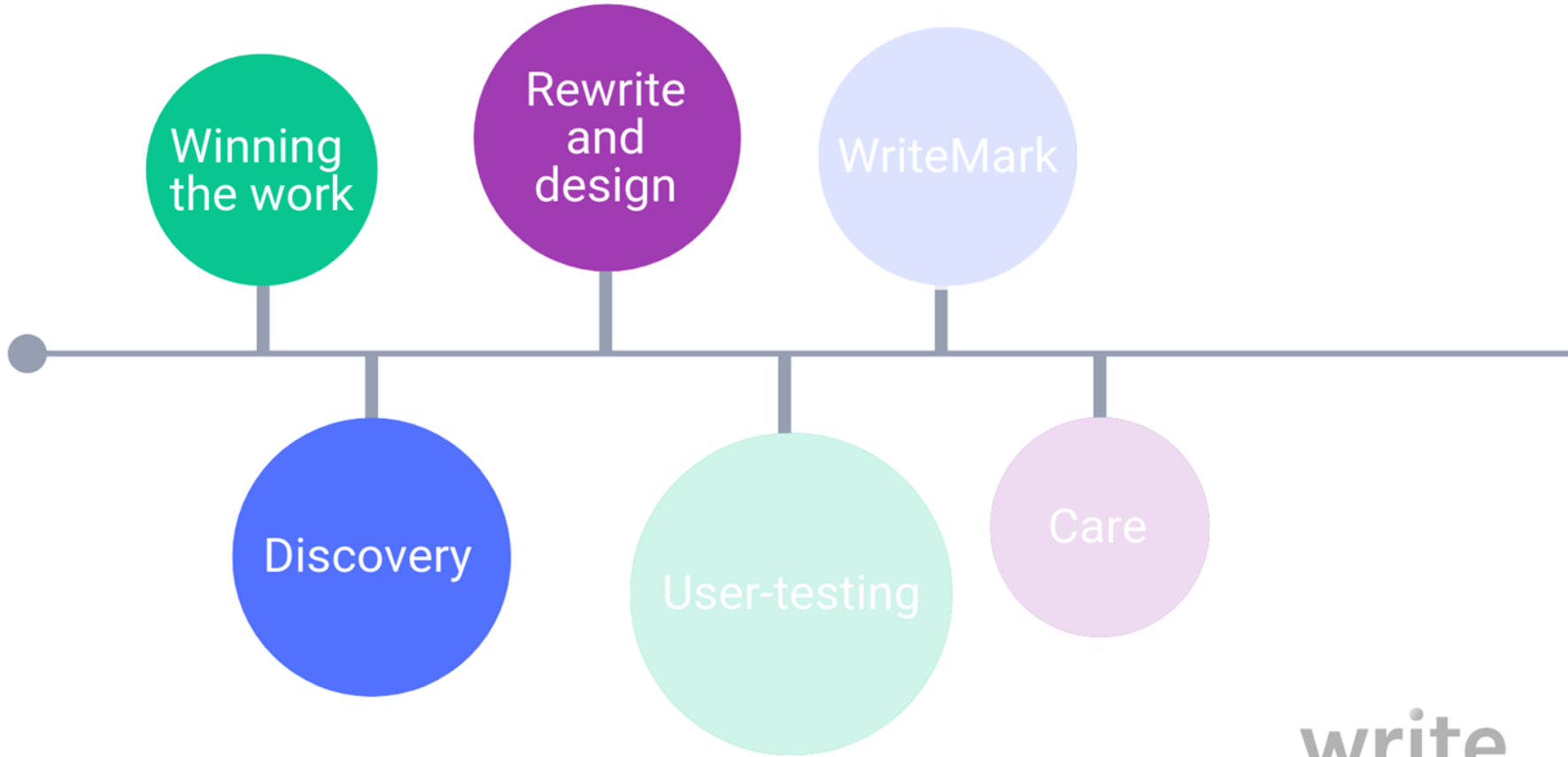
# What they wanted

A product disclosure document that:

- is inclusive, instructive, and practical
- is easy to understand
- has summaries, diagrams, and pictures to explain what's covered
- has clear intent and legal rigour

# So that...

- customers understand their cover and can claim easily
- the claims division can make clear decisions
- the insurer keeps existing and attracts new customers
- the insurer gains a reputation for policies that are crystal clear
- the legal team feels comfortable that disputes won't arise



write



Version 1 with  
questions

Feedback

Version 2 with  
comments

Clarifications

Version 3

Version 4

Legal  
comments

Wording  
refined

Edited

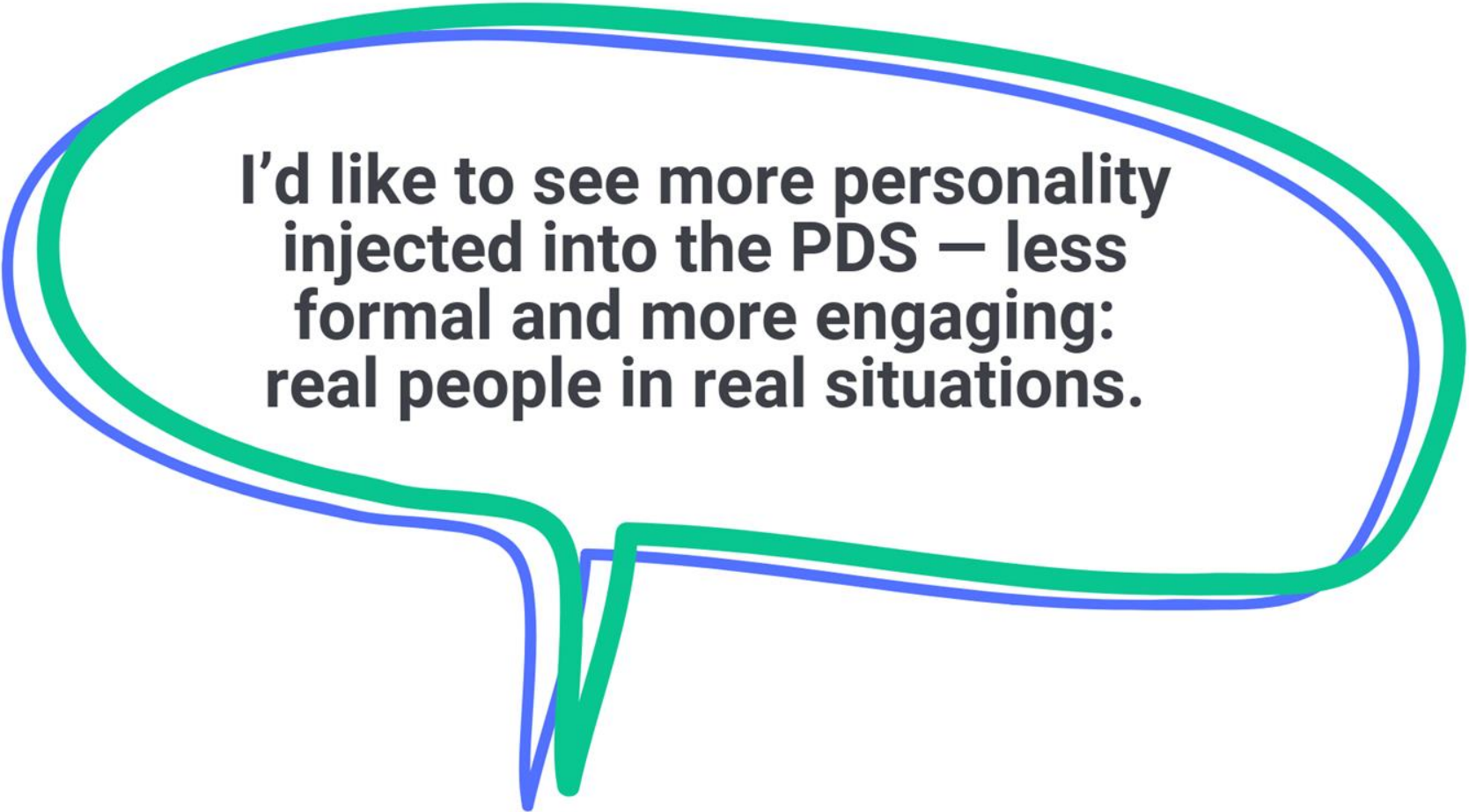
Proofread

Version 5

Version 6  
(actually  
version 29)

	A	B	C	D	F	G	H	I
1	<a href="#">Return to contents</a>					<b>Notes on drafting from Write</b>		
2	Section							
3	Your Duty Of Disclosure	Wording		<b>Recommended Change</b>  We should use the <b>bold font</b> to highlight the things we want them to tell us, or do so in bullet point form  Include at the end Authorised persons or agents Any person or agent you authorise to act on your behalf in relation to your policy is bound by your duty of disclosure. When answering any of our questions, the authorised person or agent is deemed to have the appropriate authority and knowledge to do so.  When you take out this insurance – before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. What you must tell us when you take out insurance for the first time – If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you. When you renew, extend, vary or reinstate your insurance – If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract. If you do not tell us – If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.	<b>NEW VERSION</b> <b>Give us honest information at the start and during your policy term</b> Before we agree to this insurance contract, we may ask you some questions to help us decide the terms of your insurance policy. You need to tell us anything that you know, or think would be relevant to the questions. This duty of disclosure is described in the Insurance Contracts Act 1984. You have this duty until we agree to insure you, and until we decide to renew the contract.  Make sure that your home complies with local government or other statutory requirements at all times.  <b>Tell us if anything changes while you're insured with us</b> When you renew, extend, vary or reinstate your insurance, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change. You also need to tell us if there is no change. If you don't tell us about a change to something you have previously told us, we will record that you told us nothing has changed. You must tell us if any details on your Insurance Certificate have changed. We may reduce or refuse to pay a claim if you don't let us know about situations such as: <ul style="list-style-type: none"> <li>• your contact details change</li> <li>• any criminal convictions you get</li> <li>• your address (for contents) changes</li> <li>• the occupants of your home change</li> <li>• you purchase a new home</li> <li>• you move out and rent your home to tenants</li> </ul>	<b>Comment</b>	<b>Where it is in new outline</b>	<b>Done</b>
4	General Exclusions And Conditions Of Cover	It is important to understand that insurance policies do not cover every eventuality. You should read your policy and be aware of what is excluded from cover and the conditions to be observed. Please refer to the sections entitled "General Exclusions" (pages 29 to 32) and "Conditions of Cover" (pages 34 to 35).			This policy doesn't cover every possible event or situation, and we can only cover you when you do your part to meet the agreement. We want you to be certain about the cover you do have so that making a claim is more straightforward. That's why understanding our General Exclusions and Conditions of Cover is so important.			
5	Joint Policyholders		Rename section to: <b>More than one named insured</b>  Add: <b>We'll treat a statement, act omission, claim, request or direction by any insured as having being made by all insured.</b>  <b>We only need a request from one person insured to cancel or change your Policy.</b>  If more than one insured are named as the joint policyholders, each gives authority to the other to amend or cancel this policy. We may treat any change requested by one of the joint policy holders as coming from all joint policy holders.		<b>Each insured person can change or amend the policy</b> If you have named more than one person as joint policy holders, each person gives authority to the other to amend or cancel this policy. We only need a request from one person who is insured to cancel or change your policy. We'll treat a statement, act omission, claim, request or direction by any of the people insured as having being made by all insured.  Any person or agent you authorise to act on your behalf in relation to your policy is bound by your duty of disclosure. We will consider that your authorised person or agent has the appropriate authority and knowledge to answer any of our questions.	Rewritten	Section 2	24.4.18
6	Sums Insured	You are responsible for determining the sum insured. This policy provides for rebuilding, repairing or replacing a damaged home or its contents at their replacement value. It is your responsibility to nominate a sum insured that is sufficient to replace them. For your home this includes any improvements to the home that may contribute to the costs of rebuilding, and any additional costs associated with rebuilding, such as site works and access restrictions. The services of a professional valuer or building contractor may assist you to determine your home rebuilding costs. For your contents and personal effects it may be appropriate for you to use the services of a dealer or professional valuer for jewellery, collections, art works and the like. Valuations or receipts for purchase of contents and personal effects items should be kept in a safe location, as you will need these if you need to make a claim.	There is nothing 'helpful' here - we should call out suggested actions for the insured: after sentence "It is your responsibility to nominate a sum insured that is sufficient to replace them," add the following: <b>If you do not select the correct sum insured you could remain at a loss in the event of a successful claim.</b>  Use the following wording as basis for addition: "About your sum insured What is a sum insured? The sum insured is the most you can claim for any one incident unless stated otherwise in this PDS. The amount is shown on the certificate of insurance or in this PDS and includes GST. Make sure your sum insured is adequate. Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to make sure your home and contents are insured for their full 'new for old' replacement value. To help you calculate the replacement value of your home and contents, we provide a 'Building Calculator' and a 'Contents Calculator' that you can access at our website, www.suncorp.com.au. Personal valuables that we have agreed to insure do not need to be included in your general contents sum insured. See page 52 for more details. Review your sum insured regularly. You need to ensure your sums insured are accurate when you first insure your home and contents and each time you renew your policy. To ensure your sums insured are adequate it is important to review them regularly, being mindful of items purchased recently and ask us to change the sum insured when required. If you over-insure We will not pay more than it costs us to rebuild, repair or replace your home or contents. We will not refund any premium paid for over-insuring. Adjustments on renewal We automatically adjust the home sum insured and contents sum insured on your certificate of insurance at the end of each period of insurance to account for various factors including inflationary trends. Please ask us to change the sums insured for any items insured as specified contents and/ or personal valuables	<b>The maximum amount we will cover</b> You will decide an amount that is enough to rebuild, repair or replace your damaged home or its contents. This sum will appear on your insurance certificate and is known as your 'sum insured'.  <b>For your home</b> A professional valuer or building contractor can help you decide the cost of rebuilding your home. We will cover: <ul style="list-style-type: none"> <li>• any improvements to the home that may add to the costs of rebuilding</li> <li>• any additional costs associated with rebuilding, such as site works and access restrictions.</li> </ul> <b>For your contents</b> You can calculate the value of your contents and personal effects with the help of a dealer or professional valuer for items such as jewellery, collections, and art works.				
7	Automatic Sum	When your home is insured, we will automatically increase the sum insured shown on your	We should <b>bold</b> or call out the instruction to the insured - that they don't have to accept the new amount, etc.		<b>Keep your receipts in a safe place</b> If you make a claim, you will need the valuations or receipts for the			

	A	B	C	D	E	F			
	Return to contents								
	Section	Wording	Recommended Change	NEW VERSION	Comment	Where it is in new outline	Done		
3	Your Duty Of Disclosure	<p>When you take out this insurance – before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.</p> <p>What you must tell us when you take out insurance for the first time – if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.</p> <p>When you renew, extend, vary or reinstate your insurance – if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract.</p> <p>If you do not tell us – if you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.</p>	<p>We should use the <b>bold font</b> to highlight the things we want them to tell us, or do so in bullet point form</p> <p>Include at the end Authorised persons or agents Any person or agent you authorise to act on your behalf in relation to your policy is bound by your duty of disclosure. When answering any of our questions, the authorised person or agent is deemed to have the appropriate authority and knowledge to do so.</p>	<p>Give us <b>honest information</b> at the start and during your policy term</p> <p>Before we agree to this insurance contract, we may ask you some questions to help us decide the terms of your insurance policy. You need to tell us anything that you know, or think would be relevant to the questions. This duty of disclosure is described in the Insurance Contracts Act 1984. You have this duty until we agree to insure you, and until we decide to renew the contract.</p> <p>Make sure that your home complies with local government or other statutory requirements at all times.</p> <p><b>Tell us if anything changes while you're insured with us</b></p> <p>When you renew, extend, vary or reinstate your insurance, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change. You also need to tell us if there is no change.</p> <p>If you don't tell us about a change to something you have previously told us, we will record that you told us nothing has changed.</p> <p>You must tell us if any details on your Insurance Certificate have changed. We may reduce or refuse to pay a claim if you don't let us know about situations such as:</p> <ul style="list-style-type: none"> <li>• your contact details change</li> <li>• any criminal convictions you get</li> <li>• your address (for contents) change</li> <li>• the occupation of the home change</li> <li>• you move to a new home</li> </ul>					
4	General Exclusions And Conditions Of Cover	<p>It is important to understand that insurance policies do not cover every eventuality. You should read your policy and be aware of what is excluded from cover and the conditions to be observed. Please refer to the sections entitled "General Exclusions" (pages 29 to 32) and "Conditions of Cover" (pages 34 to 35).</p>	<p>It is important to understand that insurance policies do not cover every eventuality. You should read your policy and be aware of what is excluded from cover and the conditions to be observed. Please refer to the sections entitled "General Exclusions" (pages 29 to 32) and "Conditions of Cover" (pages 34 to 35).</p>	<p>This policy doesn't cover every possible event or situation, and we can only cover you when you do your part to meet the agreement. We want you to be certain about the cover you do have so that making a claim is more straightforward. That's why understanding our General Exclusions and Conditions of Cover is so important.</p>		Section 2	24.4.18		
5	Joint Policyholders	<p>If more than one insured are named as the joint policyholders, each gives authority to the other to amend or cancel this policy. We may treat any change requested by one of the joint policy holders as coming from all joint policy holders.</p>	<p>Rename section to: <b>More than one named insured</b></p> <p>Add: We'll treat a statement, act omission, claim, request or direction by any insured as having being made by all insured.</p> <p>We only need a request from one person insured to cancel or change your Policy.</p>	<p><b>Each insured person can change or amend the policy</b></p> <p>If you have named more than one person as joint policy holders, each person gives authority to the other to amend or cancel this policy. We only need a request from one person who is insured to cancel or change your policy.</p> <p>We'll treat a statement, act omission, claim, request or direction by any of the people insured as having being made by all insured.</p> <p>Any person or agent you authorise to act on your behalf in relation to your policy is bound by your duty of disclosure. We will consider that your authorised person or agent has the appropriate authority and knowledge to answer any of our questions.</p>	Rewritten	Section 2	24.4.18		
6	Sums Insured	<p>You are responsible for determining the sum insured. This policy provides for rebuilding, repairing or replacing a damaged home or its contents at their replacement value. It is your responsibility to nominate a sum insured that is sufficient to replace them.</p> <p>For your home this includes any improvements to the home that may contribute to the costs of rebuilding, and any additional costs associated with rebuilding, such as site works and access restrictions. The services of a professional valuer or building contractor may assist you to determine your home rebuilding cost.</p> <p>For your contents and personal effects it may be appropriate for you to use the services of a dealer or professional valuer for jewellery, collections, art works and the like. Valuations or receipts for purchase of contents and personal effects items should be kept in a safe location, as you will need these if you need to make a claim.</p>	<p>There is nothing 'helpful' here - we should call out suggested actions for the insured: after sentence "It is your responsibility to nominate a sum insured that is sufficient to replace them," add the following: <b>If you do not select the correct sum insured you could remain at a loss in the event of a successful claim.</b></p> <p>Use the following wording as basis for addition:      "About your sum insured What is a sum insured? The sum insured is the most you can claim for any one incident unless stated otherwise in this PDS. The amount is shown on the certificate of insurance or in this PDS and includes GST. Make sure your sum insured is adequate Underinsurance can expose you to serious financial loss if a claim occurs. It is your responsibility to make sure your home and contents are insured for their full 'new for old' replacement value. To help you calculate the replacement value of your home and contents, we provide a 'Building Calculator' and a 'Contents Calculator' that you can access at our website, www.suncorp.com.au. Personal valuables that we have agreed to insure do not need to be included in your general contents sum insured. See page 52 for more details. Review your sum insured regularly You need to ensure your sums insured are accurate when you first insure your home and contents and each time you renew your policy. To ensure your sums insured are adequate it is important to review them regularly, being mindful of items purchased recently and ask us to change the sum insured when required. If you over-insure We will not pay more than it costs us to rebuild, repair or replace your home or contents. We will not refund any premium paid for over-insuring. Adjustments on renewal We automatically adjust the home sum insured and contents sum insured on your certificate of insurance at the end of each period of insurance to account for various factors including inflationary trends. Please ask us to change the sums insured for any items insured as specified contents and/ or personal valuables</p> <p>We should <b>bold</b> or call out the instruction to the insured - that they don't have to accept the new amount, etc.</p>	<p><b>The maximum amount we will cover</b></p> <p>You will decide an amount that is enough to rebuild, repair, or replace your damaged home or its contents. This sum will appear on your insurance certificate and is known as your 'sum insured'.</p> <p><b>For your home</b></p> <p>A professional valuer or building contractor can help you decide the cost of rebuilding your home. We will cover:</p> <ul style="list-style-type: none"> <li>• any improvements to the home that may add to the costs of rebuilding</li> <li>• any additional costs associated with rebuilding, such as site works and access restrictions.</li> </ul> <p><b>For your contents</b></p> <p>You can calculate the value of your contents and personal effects with the help of a dealer or professional valuer for items such as jewellery, collections, and art works.</p>					
7	Automatic Sum	<p>When your home is insured, we will automatically increase the sum insured shown on your</p>	<p>We should <b>bold</b> or call out the instruction to the insured - that they don't have to accept the new amount, etc.</p>	<p><b>Keep your receipts in a safe place</b></p> <p>If you make a claim, you will need the valuations or receipts for the</p>					



**I'd like to see more personality  
injected into the PDS – less  
formal and more engaging:  
real people in real situations.**



Animation  
and video

Infographics

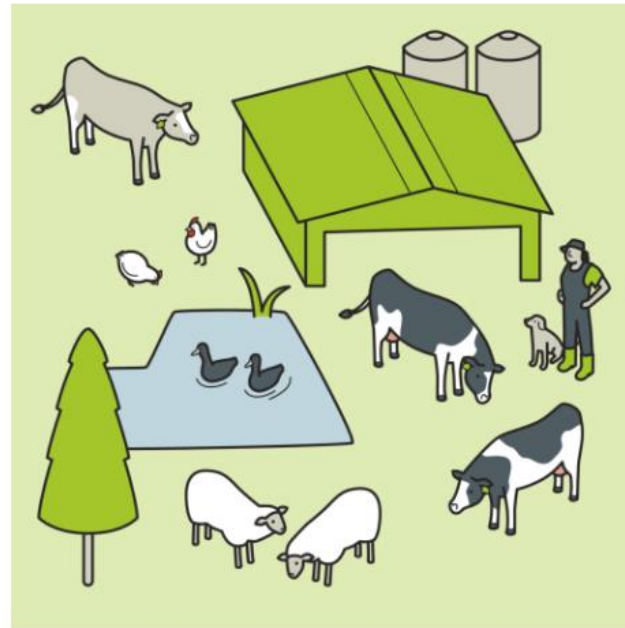
Brand identity

Illustration

Information  
design

Web

By making information memorable and easy to understand, we make sure you get the response you really want from your audience.

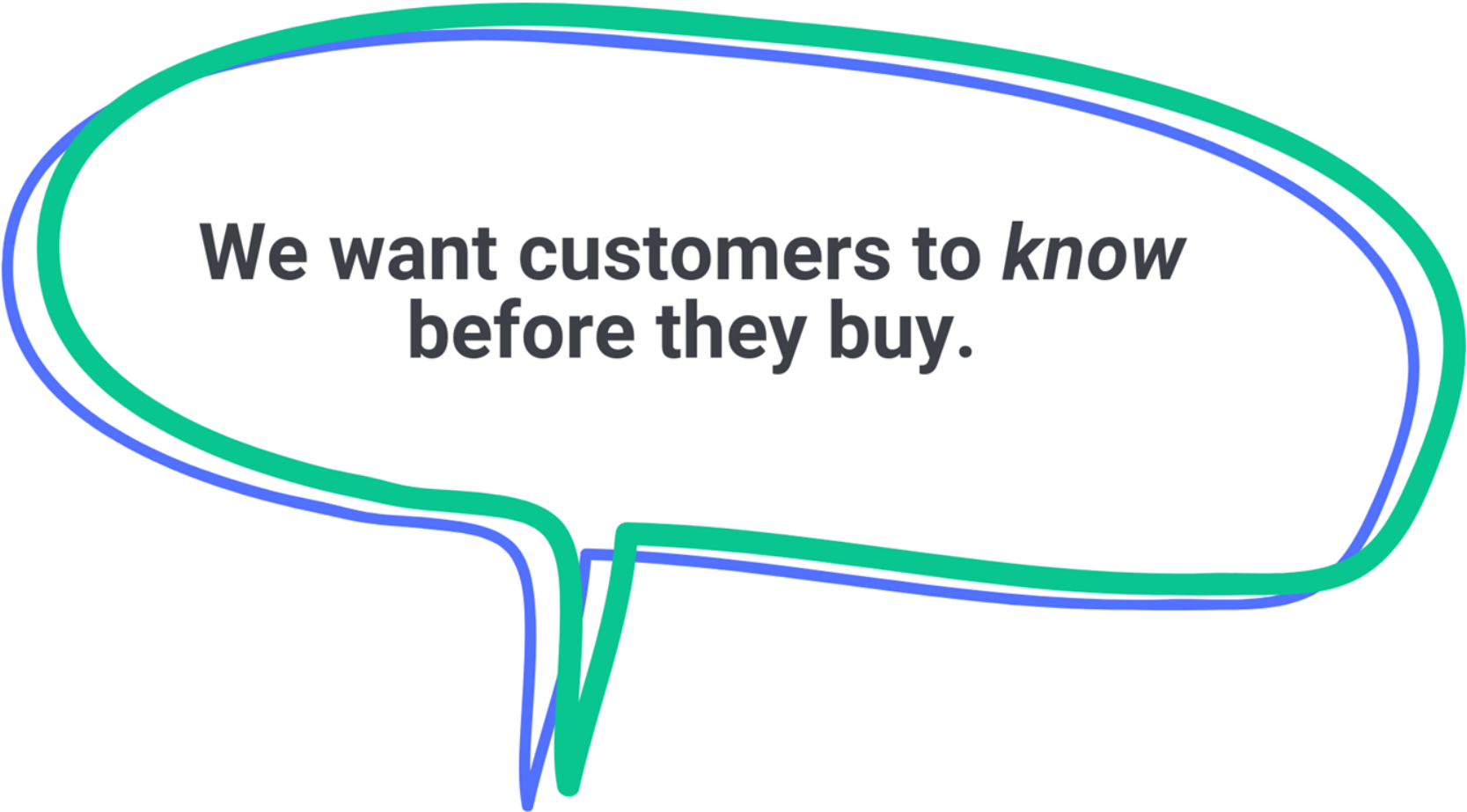




## Your Home and Contents Insurance Policy

## Your Home and Contents Insurance Policy





**We want customers to *know*  
before they buy.**

Overview

# An overview of your insurance product

1

We've written this document in plain language to help you understand your insurance cover and how to make a claim. We've included this overview to explain how your insurance cover works, and as a guide to reading and navigating this document.

# The ten events your home and contents are insured for

In this section, you'll find the events your home and contents are covered for at your insured address. Some conditions and exclusions may apply.

# 1

## Fire



When your property is damaged by flames.

→ page 31

# 2

## Theft or attempted theft



When your property is stolen or when someone damages your property in the attempted theft.

→ page 32

# 3

## Malicious damage, vandalism, riot, or civil commotion



When your property is damaged intentionally by others.

→ page 33

# 4

## Breakage of glass, ceramic, and sanitary fixtures



When glass or ceramic items are broken.

→ page 34

# 5

## Storms and rainwater



When your property is damaged by storms and rainwater, but not by flood.

→ page 35

# 6

## Escape of liquid



When sudden escape of liquid causes damage, such as when a pipe bursts.

→ page 36

# 7

## Lightning



When your property is damaged by a direct lightning strike or thunderbolt.

→ page 37

# 8

## Explosion



When an explosion causes damage to your property.

→ page 38

# 9

## Earthquake or tsunami



When your property is damaged by an earthquake or tsunami.

→ page 38

# 10

## Impact at the home



When your property is damaged by an impact, such as a vehicle or falling tree.

→ page 39

# 2

Our agreement

## This policy explains our agreement with you

This Product Disclosure Statement will help you make informed decisions about our insurance product.



## Fire

# 1



### You are covered for

Loss or damage to your insured home and contents caused by fire, including bushfires and grassfires. Fire is defined as burning by flames.



### You are not covered for

Loss, damage, or destruction caused by:

- bushfire or grassfire during the uninsured period → **page 62**
- normal use over time of items that are usually exposed to heat, such as a splashback
- scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe
- smoke or soot when no damage from fire has occurred, unless you have selected and we have agreed to provide optional Accidental Damage cover on → **page 50**.

## Optional Cover: Choose more cover to suit your situation

You may need more cover to suit your situation, so we provide the following options. The optional covers you have purchased and we have agreed to cover, and the premium you will pay, will be stated on your Insurance Certificate.

Exclusions applying to the insured events covered by this policy also apply to these optional covers.

### Unspecified Personal Effects

Cover for personal items that you or family members might take with you away from home.

→ page 47

### Specified Personal Effects

Cover for personal items of higher value that you or family members might take with you away from home. → page 47

### Motor Burnout

Loss or damage to electrical motors, including food spoilage if you have Contents Insurance.

→ page 49

### Commercial Storage

For Contents Insurance holders who want to store their contents away from home. → page 49

### Flood

Flood is not automatically covered but you can apply for optional flood cover. → page 50

### Accidental Damage

Protection for accidents, and cover for scorching, melting, smoke, or soot that isn't covered under Fire. → page 50

### Landlord Options:

- **Tenant default**
- **Theft and malicious damage**

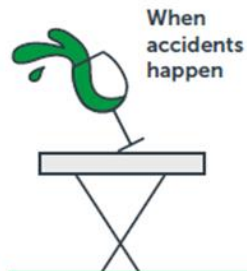
For landlords who want extra cover. → page 52

### Sum Insured Safeguard

An increase of your Home Insurance sum insured by up to 25%. → page 53

## Key things to look out for in optional cover

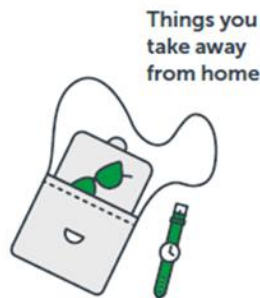
Our optional covers can give you protection for things not covered by our standard Home and Contents Insurance. Here are some of the optional covers that might be right for you.



This Home or Contents Insurance cover protects you for damage from insured events, but sometimes accidents happen. For example, red wine gets spilt on the carpet, fragile items break, or a hot pan burns your benchtop.

If you want cover for accidents like these, you'll need Accidental Damage cover.

→ page 50



We take some of our contents with us away from home regularly, for example, handbags, sunglasses, and prams.

If you'd like to be covered for things you take away from home, you'll need Personal Effects cover.

→ page 47

If you have items worth more than \$1,000, you can ask for Specified Personal Effects cover.

→ page 47



Flood is not automatically covered but you can apply for optional flood cover.

→ page 50



## We want you to be confident about the cover you have



We want you to feel certain about the cover you have, and to be able to make informed decisions. Read this document so you can:

- be confident about the cover you have, and identify opportunities to get more cover to suit you
- understand how claims work, and be well prepared if you have to claim
- find answers to any questions you might have.

# How we've designed this document for you

We've included icons that represent the key cover to make it easier for you to read this document.

We've separated the content into sections, and included visual elements such as infographics and tables.

## Icon reference guide



---

Information is for  
Home Insurance only



---

Information is for  
Contents Insurance only



---

Information is for Home  
and Contents Insurance



---

Something you need  
to give to us



---

Something you  
need to tell us



---

Important  
information



---

What you are  
covered for

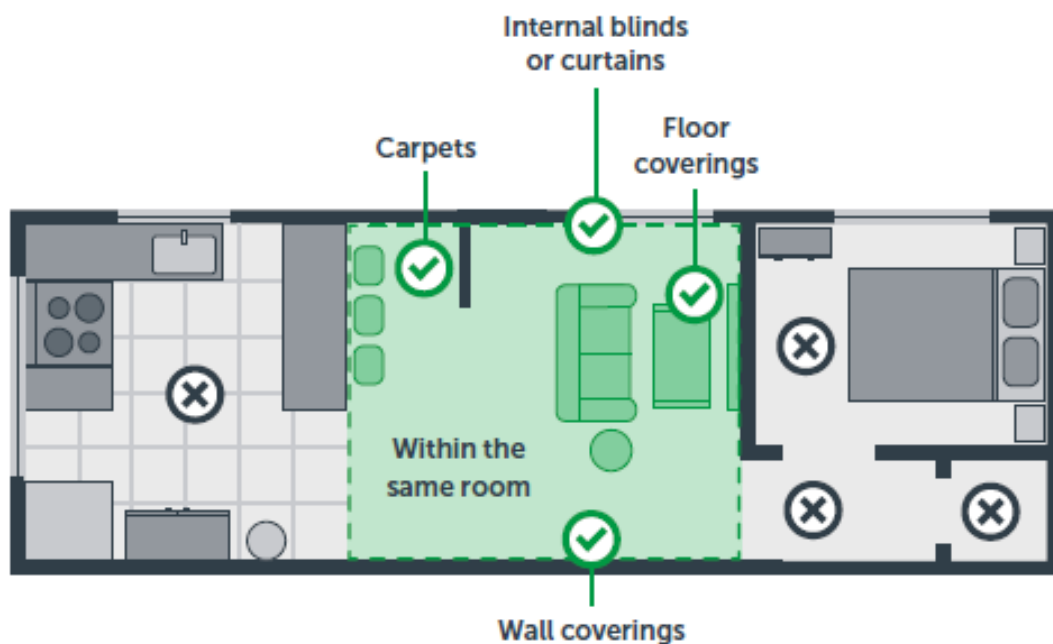


---

What you are  
not covered for

## Internal blinds or curtains, carpets, other floor coverings, or wall coverings

We will pay to repair or replace internal blinds or curtains, carpets, other floor coverings, or wall coverings, but only in the same room, hallway or passageway where the loss or damage occurred. We consider the same room as the area starting and finishing at the nearest walls, doorway, archway, or other opening.



Claims

# How to make a claim and what happens next

3

Here's what happens if you need to make a claim. You can call us or contact us online. You'll be taken through the process step by step.

# How we work together for an easy claims process

We want to make the claims process straightforward for you. Here are the steps to making a claim, which you can read about in more detail on → [page 18](#).



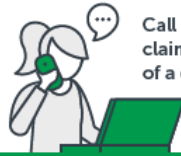
## Make sure you are safe

First things first. Make sure you and other people are safe, and take reasonable steps to prevent further loss or damage.



## Check your cover

Review this document to help you identify what you're covered for. Gather any evidence of ownership like receipts and photos.



## Call us to lodge a claim or notify us of a claim online

Call one of our friendly insurance specialists to make a claim or visit our website to notify us of a claim online.



## Give us what we need

We'll ask you to share information with us to support your claim. Once we have everything we need, we'll let you know what happens next.



## Keep us updated

Keep us in the loop and we'll do the same for you. Let us know if anything changes, such as your claim details or your living situation.

## Steps to making a claim with us

Read through the following steps carefully and become familiar with our claims process before you need it.

---

### What you need to do straight away



- Make sure you and your property are safe
  - Take care to prevent more loss, damage, or liability
  - Report theft or malicious damage to the police
  - Contact us as soon as possible on **1800 069 336** and explain what happened, or contact us online
  - Tell us if you are covered by a similar insurance product.
-

# What happens when you have a problem with our service

We want to resolve any complaint or dispute for you as quickly as possible. The following steps are part of our complaint and dispute resolution procedures.



**First, call us to share your concerns**

The best place to start is to call our customer service team:

 **1800 069 336** for claims  
**1800 182 310** for anything else.



**If needed, here's the next step**

If your issue isn't resolved within 14 days, please contact our dedicated Dispute Resolution Team:

 **1800 828 848**



**Where to go after that**

If you are still unsatisfied, we will give you details of independent dispute resolution facilities, operated by Australian Financial Complaints Authority (AFCA). This includes an independent review panel.

 Phone on **1800 931 678**

 Email at **info@afca.org.au**

 Write to **Australian Financial Complaints Authority,**  
**GPO Box 3, Melbourne VIC 3001**

 Visit **www.afca.org.au**

## You will pay an excess on your claim

- ⓘ An excess is the amount you must pay when you make a claim. You will pay an excess amount for each incident that results in loss or damage to your home and contents. This may include additional excesses depending on the claim. The excesses that may apply are stated on your Insurance Certificate.



# 6

## Definitions of words and phrases

Here is a list of plain language definitions for terms and phrases we use in this document.

**E****e-bikes**

Any bicycle using an electric motor speed limited to 25 kilometres an hour, with a maximum power of 250w.

**earth movement**

An action or movement of the earth as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, or shrinkage.

**energy storage systems**

Any permanent device or system, such as batteries, cabinets, control systems, and their parts, that is both:

- compliant with local laws and regulations
- installed in your home by a licensed electrician or authorised installer.

This does not include dams or other non-battery storage systems.

**excess**

The amount you must pay for each claim. The amount and type of excess that applies is stated on your Insurance Certificate.

**Act of terrorism**

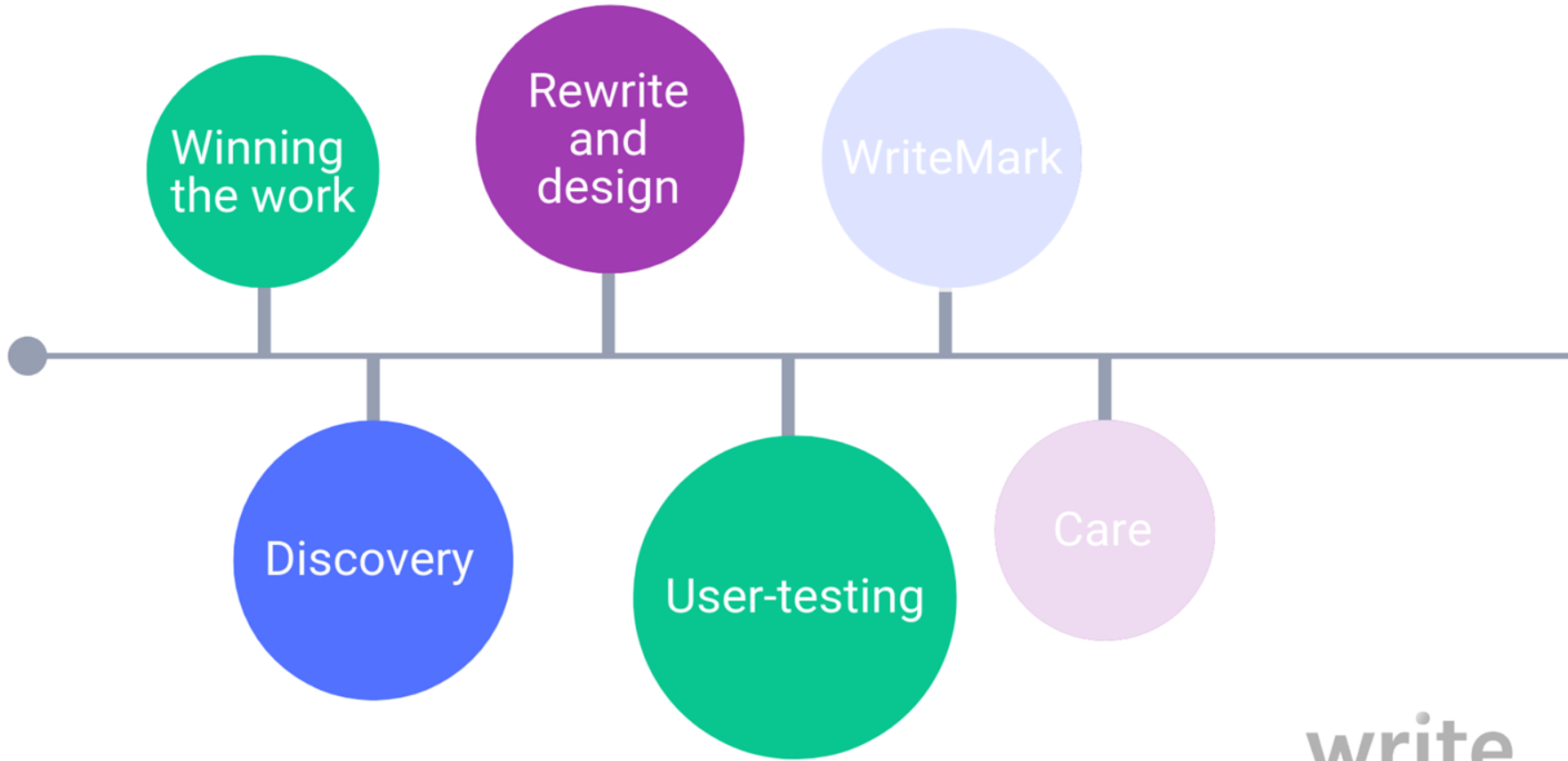
means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

---

**T****terrorism**

Any act by a person, alone or with an organisation or foreign government, who:

- uses or threatens force or violence
  - aims to create public fear
  - aims to resist or influence a government, or has ideological, religious, ethnic or similar aims.
-

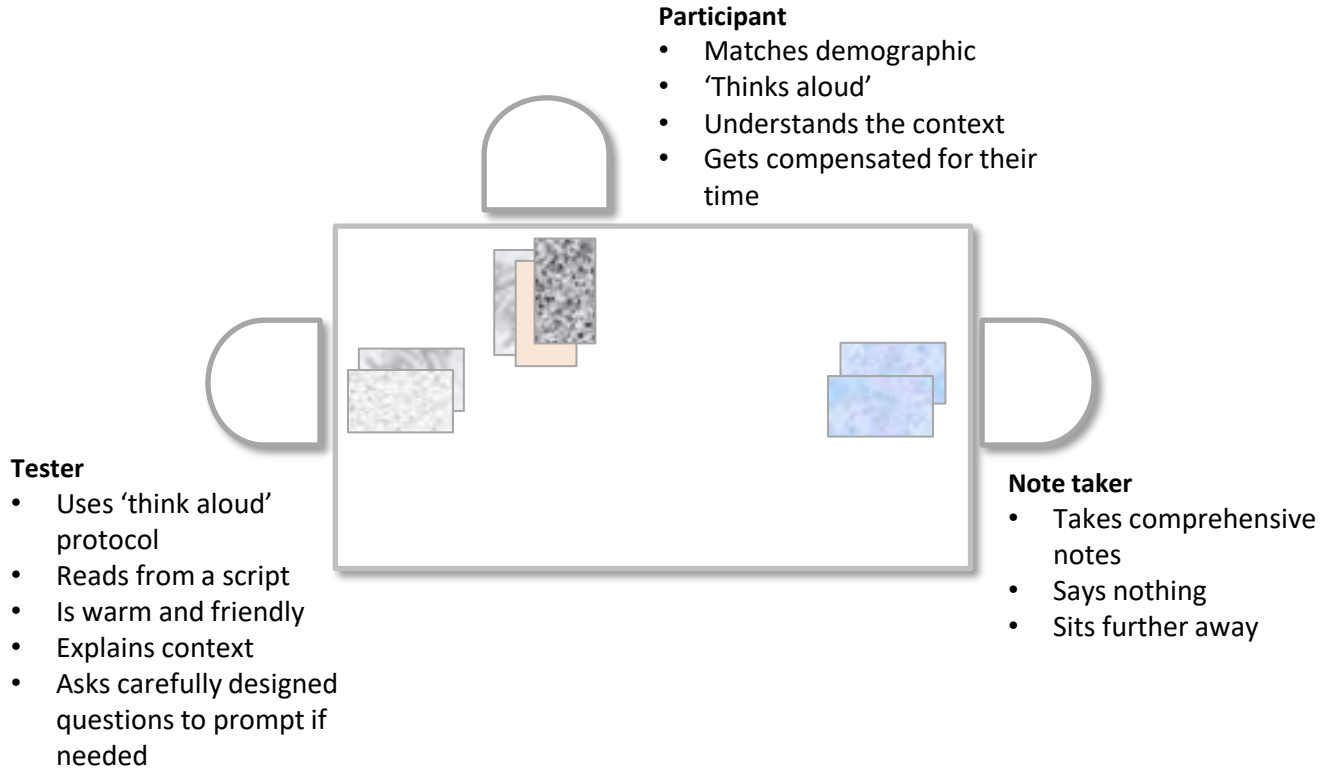


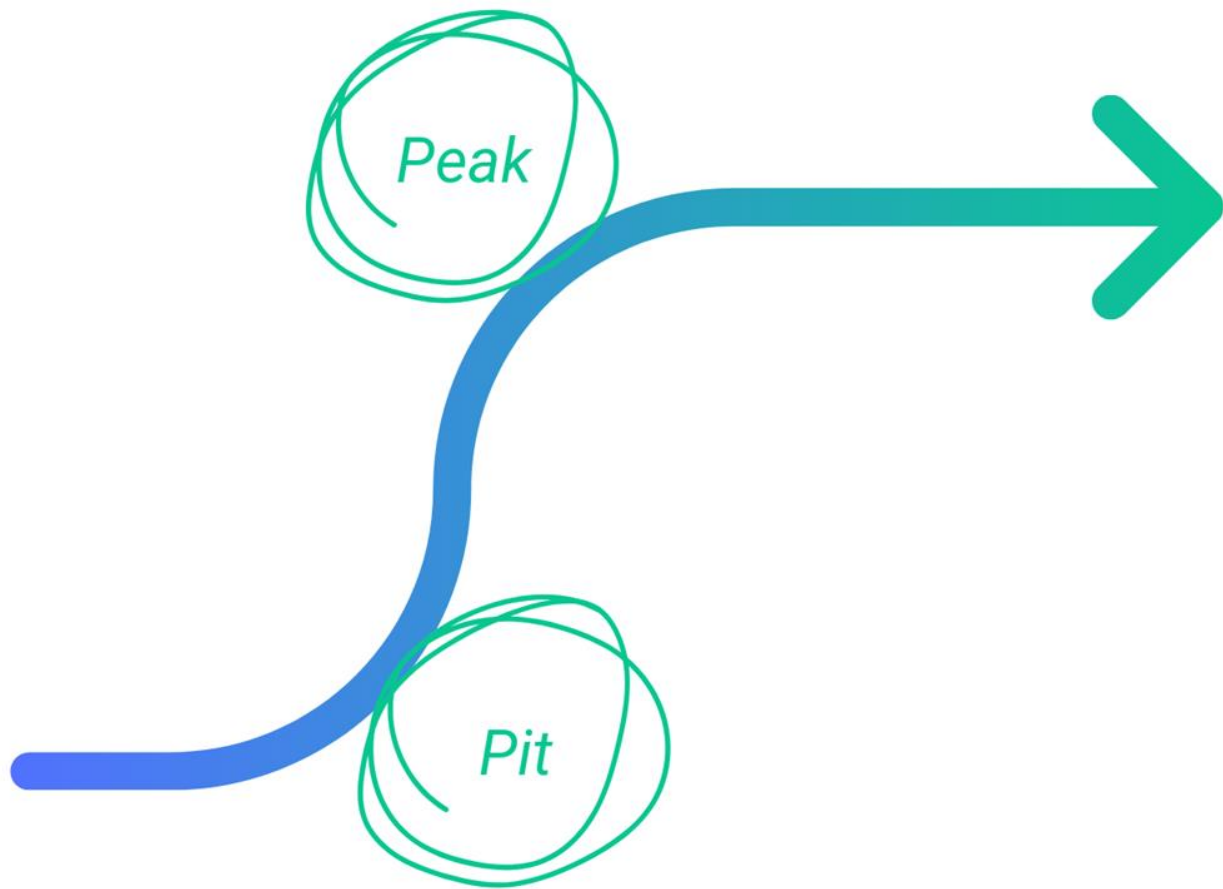
write



**Success is when customers  
can understand the document  
and give positive feedback.**

# What user-testing looks like at Write





write

Finding	Recommended change
<p><b>Small reference icons</b> (used throughout, listed on page 5)</p> <p>Participants did not link meanings to all icons, seeing them as clutter or confusing.</p>	<ul style="list-style-type: none"> <li>• Change the paperclip icon to an envelope icon, more widely understood to mean 'send content'.</li> <li>• Remove the arrow and question icons from the list to reduce the icons readers can remember.</li> <li>• Make the icons graphically stronger (thicker lines, darker colour) to draw the eye as a design feature.</li> <li>• Consider using the icons only for important content to avoid clutter.</li> </ul>
<p><b>How your policy documents work</b> (page 16)</p> <p>Participants had questions about when they received the full set of documents.</p>	<p>Answer the questions of:</p> <ul style="list-style-type: none"> <li>• When do you receive these documents?</li> <li>• Do you receive these documents at the same time?</li> </ul>
<p><b>Duty of Disclosure section</b> (page 17)</p> <p>Participants did not read all content on second page.</p> <p>Some users commented that this section's tone did not match the rest of the document.</p>	<ul style="list-style-type: none"> <li>• Lay out content on pages 17 and 18 on an even/odd page spread so they're both visible at once.</li> <li>• Follow recommendations from the WriteMark evaluation to make the text clearer.</li> <li>• Review to make the tone consistent with the rest of the PDS.</li> </ul>
<p><b>You will pay an excess on your claim</b> (page 35)</p> <p>Participants did not understand all the terms and conditions in this section. They became anxious and concerned.</p>	<ul style="list-style-type: none"> <li>• Clarify 'you might pay more than one type of excess' with more information about when this is the case.</li> <li>• Define the types of excess that users need to know about.</li> </ul>



## Your obligations and the conditions of your cover

Here are the obligations and conditions you must meet as part of your contract with us.

One of your important obligations is to give us all the information that is needed under your contract with us. Giving us this information is called your 'duty of disclosure'. To understand what we need, and when, please carefully read the section below. The text in this section is required by law.

Examples of changes we want you to tell us about, are:

■  
Your insured property or address  
for contents changes

■  
Paying guests stay in your home:  
for example, Airbnb, Homestayz

■  
You are moving out and rent  
your home to tenants

■  
Any construction, alteration, or  
renovation work will start or finish

■  
Your home will be demolished,  
by you or a government authority

■  
You find out your home is heritage  
listed or has a heritage overlay.

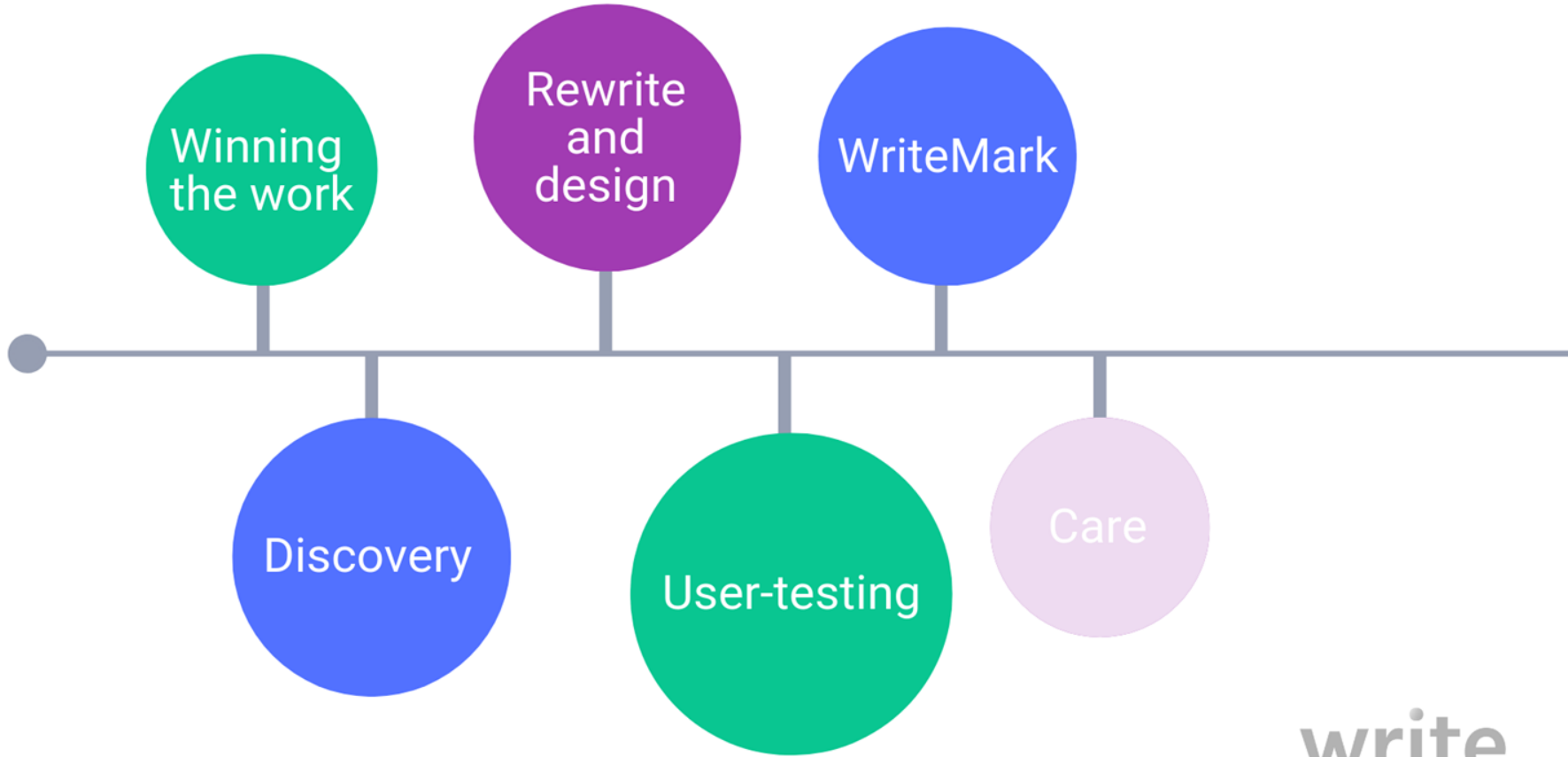
■  
Your property will be unoccupied,  
or is occupied by trespassers

■  
Your home is no longer  
in good condition

■  
You will start earning an income  
at your insured address

■  
Security devices are removed,  
or broken

■  
You find out the building materials  
contain asbestos

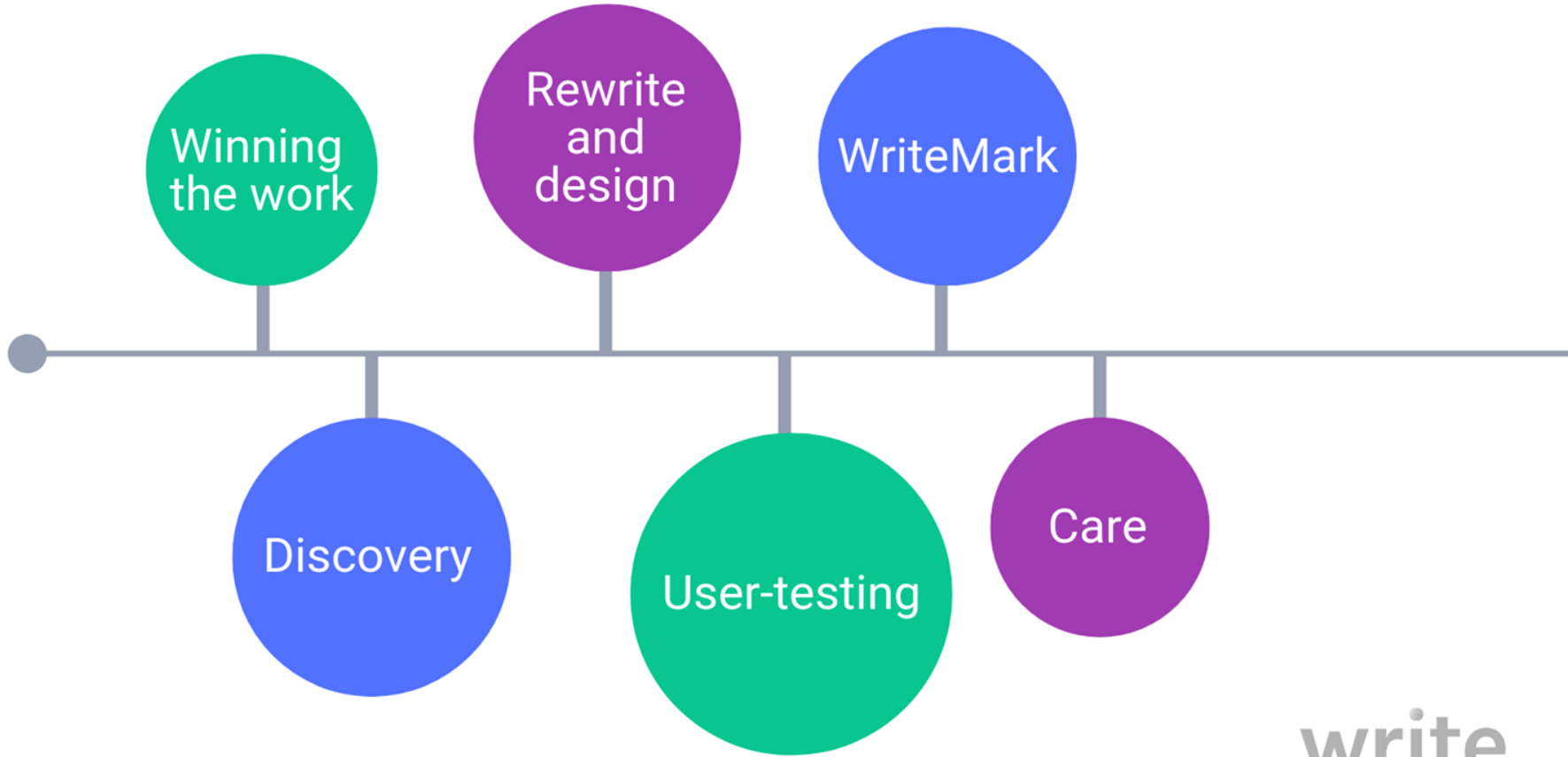


write



# WriteMark Plus™

Plain Language Standard



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**New  
Home PDS  
Launch**

September 2019



‘Write made it easy.

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Our consultants love it because they can now have more informative conversations and deliver greater value to our customers.’

<https://writemark.co.nz/clarity-is-the-heart-of-the-matter/>

# We'd love to hear from you

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write