

Superior cover at a competitive price

POLICY FEATURES

- ✓ **Covers almost any accident, loss or damage** so it provides a broad safety net cover and is not limited to a list of specified events cover like most policies
- ✓ **Worldwide automatic 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
- ✓ **Unspecified jewellery cover** up to \$10,000 per item – usual limit is only \$1,000
- ✓ **Legal liability for bodily injury or property damage** anywhere in the world up to \$20M
- ✓ **Credit card fraud coverage** if it is lost or stolen up to \$5,000 – usual limit is \$1,000
- ✓ **Accidental lost 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 – usual limit is \$1,000
- ✓ **Storm damage to walls, gates and fences** – not usually covered
- ✓ **Veterinary expenses** for pet injured in a road accident up to \$1,000 – often not covered
- ✓ **Tax audit of your financial affairs** up to \$5,000 expenses – not usually covered
- ✓ **Legal defence costs incurred by or against you** up to \$5,000 – not usually covered
- ✓ **Mechanical or Electrical Breakdown of Home Appliances** ... usually Fusion cover only

Important Notice

The IBNA Gold Star policy naturally contains cover limitations and exclusions so you will need to refer carefully to the Insurer 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.

IBNA Silver Star cover

While not providing cover as broad as the Gold Star policy, the Silver Star policy also offers very good cover at a lower premium. Contact your Account Manager for more information.

Sum Insured Health Check



The Sum Insured you select should be sufficient to allow for the full replacement of your Home &/or its Contents. Leed has made available 'on line' two calculators – **Home Building and Home Contents Calculator**.

Log onto www.leed.com.au and under tools select the appropriate calculator.



The IBNA Gold Star policy is arguably the best coverage of its type available at a very competitive premium cost.