

POLICY FEATURES

- ✓ Covers a comprehensive list of defined events and many **additional benefits not usually included** in similar defined events style of policies
- ✓ **Optional away from home coverage for personal items** such as jewellery, camera, sporting equipment and other items anywhere in the world – often limited to Australia coverage
- ✓ **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
- ✓ **Includes sporting equipment** – securely stored at your club's premises – not usually covered
- ✓ **Unspecified jewellery cover** up to \$5,000 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
- ✓ **Theft of money** up to \$1,000 from home – usual limit is \$500
- ✓ **Landscaping damage** up to \$5,000 any one event – often limited to \$1,000
- ✓ **Storm damage to walls, gates and fences** – not usually covered
- ✓ **Veterinary expenses** for pet injured in a road accident up to \$500 – 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
- ✓ **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
- ✓ **Food spoilage** cover due to freezer breakdown is unlimited in value

Important Notice

The IBNA Silver 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 Gold Star cover. Even broader protection*

- Covers almost any accident, loss or damage
- Automatic worldwide away from home cover
- Higher limit for loss or theft of money cover – up to \$1500
- Higher jewellery cover – up to \$10,000 for any one item

*Some limits and exclusions do apply, refer to the Insurer Product Disclosure Statement or contact your Account Manager for details and a quotation.

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

www.leed.com.au