

Features	TenantSURE (Home Essentials)
Accessories of car/boat/caravan	Up to \$500 (whilst unattached).
Accidental breakage (glass, mirrors, etc.)	Yes, for fixed glass that forms part of the Building including fixed shower bases, basins, sinks, baths and toilets. Mirrors, glassware, crystal, crockery, china (except when being used, cleaned or carried) or glass in furniture (except for glass which forms part of a television or a computer screen/ monitor).
Accidental loss or accidental damage	No cover.
Bicycles	Covered as contents - up to sum insured (maximum \$20,000).
Office/Surgery Equipment	\$5,000 at situation and includes valuable items able to be powered by battery up to \$1,250 per item.
Cameras, photographic equipment, video cameras (within the contents section)	\$1,250 per item, \$2,000 in total.
Clothing & personal effects (within the contents section)	Up to sum insured.
Date related claims exclusion	Yes. Resultant loss or damage covered (provided that it is normally covered by the policy) other than loss or damage to any frozen food, computer equipment or computer software.
Domestic computers	Up to sum insured. Portable computers are covered up to \$1,250 per item.
Earthquake & Tsunami	Yes, an additional \$250 excess applies. Loss or damage must occur within 72 hours after the initial earthquake.
Electric motors burning out	No cover.
Employees' belongings	No cover.
Fine art, paintings, & works of art	Up to sum insured.
Food spoilage	No cover.
Goods used for earning income	\$500 at situation only.
Jewellery, watches, furs, items containing gold/silver, stamp, coin, medal collections (within the contents section)	\$1,250 per item, \$2,000 in total.
Legal costs	No cover.
Liability cover	Up to \$20 million personal liability Australia wide.
Loss of rent/cost of temporary or alternative accommodation	10% of sum insured paid in addition to the sum insured.
Money etc.	Up to \$500. Cover only applies where force is used by someone to enter your building.
Musical instruments	Up to sum insured.
New for old replacement cover	Yes, however depreciation applies for any item that consists solely of fabric; carpet which is 10 years old or more and any other Content item that is 15 years old or more.
Open air cover	Theft & storm - \$1,000 limit.
Restoration of documents	No cover.
Sporting equipment (within the contents section)	\$1,250 per item, pair or set up to \$2,000 in total.
Taxation audit	No cover.
Temporary removal of contents	Australia wide up to 90 days (does not include Theft cover). Sporting equipment covered for permanent removal whilst kept in a clubroom.
Theft & misuse of credit card	Up to \$5,000.
Theft of keys to home (key & lock replacement)	Up to \$500.
Visitors belongings	Up to \$500.
Watercraft	Only if less than 3 metres long and not powered by a motor. Watercraft covered up to \$5,000.