



BUILT FOR BROKERS,
BETTER FOR EVERYONE

Product Reference Guide

QUS Strata Select Insurance Policy and Product Disclosure Statement

This Product Reference Guide provides a summary of some of the changed features and benefits of the QUS Strata Select Insurance Policy and Product Disclosure Statement reference CCQUS SS 0421 in comparison to the QUS Strata Select Insurance Policy and Product Disclosure Statement reference CCQUS SS 0719.

This information is meant to be a guide only and does not form part of the Policy and Product Disclosure Statement. This guide does not cover all changes. Please read the Policy and Product Disclosure Statement for full details of coverage provided and their applicable terms, conditions and exclusions.

Key: ✓ covered ✗ not covered

Cover	QUS Strata Select Insurance CCQUS SS 0421 – cover/limit	QUS Strata Select Insurance CCQUS SS 0719 – cover/limit
General Definitions Applicable to All Policy Sections		
Buildings	Excludes railway lines – p.10	Does not exclude railway lines
General Exclusion		
Infectious Diseases	Totally excludes cover for Infectious Disease – p.17	Does not totally exclude cover for Infectious Disease
Sanctions exclusion	Included – p.18	Not included
Section 1 - Property Insured		
Common Contents consisting of works of art, antiques or curios	Cover is limited to \$50,000 any one Incident and in the aggregate any one Period of Insurance, but no more than the Sum Insured for Common Contents – p.19	Cover subject to the Sum Insured for Common Contents.
Additional Benefit - Temporary Accommodation: cover for prevention of access as a result of loss or damage to property immediately adjacent to the Situation	✓ - p.18	✗
Additional Benefit – Loss of Rent Receivable: cover for prevention of access as a result of loss or damage to property immediately adjacent to the Situation	✓ - p.18	✗

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Cover	QUS Strata Select Insurance CCQUS SS 0421 – cover/limit	QUS Strata Select Insurance CCQUS SS 0719 – cover/limit
Additional Benefit – Murder or Suicide	Does not include cover for Infectious or Contagious Diseases. Cover subject to an aggregate sub-limit of \$1,000,000, and subject to the Loss of Rent Sum Insured not otherwise exhausted – p.18-19	Includes cover for Infectious or Contagious Diseases. Cover subject to the Loss of Rent Sum Insured not otherwise exhausted
Additional Benefit – Removal and Storage Costs of Lot/Unit Owner's Contents	Cover subject to sub-limit of \$100,000 per Incident – p.19	Cover not subject to a sub-limit
Additional Benefit – Trees, Shrubs, Plants, Lawns and Rockwork	Cover subject to sub-limit of \$100,000 per Incident – p.19	Cover subject to sub-limit of \$20,000 per Incident
Additional Benefit – Fallen Trees	Cover subject to sub-limit of \$50,000 any one Incident – p.19	Cover subject to sub-limit of \$20,000 any one Incident
Additional Benefit – Replacement Locks and Keys	Cover subject to sub-limit of \$25,000 per Incident and \$100,000 in the aggregate any one Period of Insurance – p.19-20	Cover subject to sub-limit of \$5,000 per Incident
Additional Benefit – Claims Preparation Costs	Cover subject to sub-limit of \$100,000 per Incident and in the aggregate any one Period of Insurance – p.20	Cover subject to sub-limit of \$50,000 per Incident
Additional Benefit – Removal of Water from Basement	Cover subject to sub-limit of \$10,000 per Incident – p.20	Cover subject to sub-limit of \$2,000 per Incident
Optional Additional Benefit – Catastrophe Escalation Costs: includes cover for Incident within 60 days after a Catastrophe that occurs within 100km of the Situation	✓, and Catastrophe includes an event with the Insurance Council of Australia has declared to be an 'insurance catastrophe event'. – p.24	✗
Special Conditions – Sum Insured indexation clause	Included – p.27	Not included

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