



BUILT FOR BROKERS,  
BETTER FOR EVERYONE

## Product Reference Guide

### QUS Strata Select Insurance Policy

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 1021 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 1021 – cover/limit	QUS Strata Select Insurance CCQUS SS 0719 – cover/limit
<b>General Definitions Applicable to All Policy Sections</b>		
Buildings	Excludes railway lines – p.10	Does not exclude railway lines
<b>General Exclusion</b>		
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
<b>Section 1 - Property Insured</b>		
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.

#### State Offices:

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Cover	QUS Strata Select Insurance CCQUS SS 1021 – cover/limit	QUS Strata Select Insurance CCQUS SS 0719 – cover/limit
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	✗
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

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Cover	QUS Strata Select Insurance CCQUS SS 1021 – cover/limit	QUS Strata Select Insurance CCQUS SS 0719 – cover/limit
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

Steadfast Group Ltd (ABN 98 073 659 677) ('SGL') has a minority shareholding in QUS Pty Ltd.

SGL may receive a professional services fee (PSF) from insurers, premium funders and underwriting agencies such as QUS Pty Ltd (Partner) for access to regulatory and compliance support; marketing and communications; data insights; and access to technology platforms. The PSF is an agreed amount between SGL and the relevant Partner, usually annually. The PSF is not determined by the volume of the business that the Steadfast Network brokers place, nor is the amount of the PSF known to the Steadfast Network Brokers, so it is not able to influence recommendations to their clients.

QUS Pty Ltd may have access to shared services from SGL, including: compliance tools; procedures; manuals and training; legal; HR banking; and group purchasing arrangements. These services are funded by SGL, subsidised by SGL or SGL receives a fee for them.

SGL's FSG is available at [www.steadfast.com.au](http://www.steadfast.com.au) or on request by telephoning SGL's Company Secretary on +61 2 9495 6500.

The content contained on this document is intended for insurance intermediaries only. The insurance products referred to on this website can only be purchased through a broker. QUS Pty Ltd (ABN 92 122 665 310, AFSL 321877) ('QUS') distributes the products under a binding authority as agent for the insurer of the products, AIG Australia Limited (ABN 93 004 727 753, AFSL 381686) ('AIG'). Any advice contained in this document is general advice only and has been prepared without taking into account your client's individual objectives, financial situation or needs. Before making a decision to purchase the product or to continue to hold the product we recommend that your client consider whether it is appropriate for their circumstances and read the relevant Product Disclosure Statement ('PDS'), Financial Services Guide ('FSG'), and the Target Market Determination ('TMD') which can be obtained by downloading from our website: [www.qus.com.au](http://www.qus.com.au).

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