

Householders Insurance Summary of Cover

Insurer:	QBE Insurance (Australia) Limited
Policy Class:	Home & Contents Insurance
Policy Number:	18 A259222 HHH <i>This will need to be noted when making a claim</i>
Assured:	Australian Homestay Network (AHN) Pty Limited
Insured Homes:	Member 'Host' homes are declared monthly for and on behalf of accredited Hosts and accommodated Students.
Business:	The Australian Homestay Network (AHN) provides a centralized, online management system for students staying in Australian homes. The AHN system links an Australia-wide network of Education Providers and Homestay Organisations, as well as International Students and their families.
Interest Insured:	Covering students residing with an AHN Host for their personal belongings at the premises and Personal Liability Australia-wide.
Sum Insured:	Household Goods and Personal Effects \$10,000 Personal Liability \$20,000,000
Policy Excess:	\$100 per event <i>This means that you will have to pay the first \$100 of any claim made</i>
Renewal Date:	1 st August 2010 at 4:00 pm EST
Policy Benefits:	Students <ul style="list-style-type: none">▪ Fire, smoke or explosion▪ Storm (including cyclone or hurricane) and/or rain (including snow, sleet or hail)▪ Lighting or thunderbolt

- Earthquake or tsunami
- Intentional or malicious acts
- Impact
- Breakage of glass
- Fusion of an electric motor
- Food spoilage following breakdown of refrigerator or freezer or failure of the electricity supply
- Power surge to domestic appliances/equipment
- Damage caused by animals or birds
- Burglary or theft
- Personal Liability
- Accidental Damage
- Impact by a vehicle, falling tree or part of a tree or television or radio mast
- Compensation for Death as a result of physical injury caused by an Event (as defined in the Policy) on site up to \$10,000 per period of insurance

Hosts

- Deliberate or malicious damage caused by Homestay Students
- Compensation for Death as a result of physical injury caused by an Event (as defined in the Policy) on site up to \$10,000 per period of insurance
- Illegal use of credit or financial transaction cards by students up to A\$5,000

Premium: Charged monthly in arrears at rates as agreed

Important Notice

THIS IS A SUMMARY ONLY OF THE COVER AVAILABLE UNDER THE AHN INSURANCE AND DOES NOT INCLUDE REFERENCE TO IMPORTANT QUALIFICATIONS, CONDITIONS, LIMITATIONS AND EXCLUSIONS APPLICABLE TO THE INSURANCE. PLEASE REFER TO THE POLICY WORDING/PRODUCT DISCLOSURE STATEMENT FOR FULL TERMS, CONDITIONS & EXCLUSIONS OF THE POLICY.

THESE ARE IMPORTANT LEGAL DOCUMENTS AND IF YOU CANNOT READ AND UNDERSTAND ENGLISH YOU SHOULD ASK A QUALIFIED TRANSLATOR TO EXPLAIN THE DOCUMENTS TO YOU.

THE CONTENT OF THIS WEBSITE DOES NOT CONSTITUTE GENERAL OR PERSONAL ADVICE AND DOES NOT TAKE INTO ACCOUNT ANY OF YOUR PARTICULAR OBJECTIVES, FINANCIAL SITUATION OR NEEDS. FOR INFORMATION REGARDING INSURANCE COVER UNDER THE AUSTRALIAN HOMESTAY NETWORK INSURANCE YOU SHOULD READ THE PRODUCT DISCLOSURE STATEMENT.