

## THE INSURANCE PROVIDER

We've found that what Heritage members mostly want from their insurance is the ability to choose a cover that is tailored to their needs and the confidence and knowledge that, if you need to make a claim, your policy will deliver.

That's why we have selected Allianz, a member of the Allianz group, one of the world's financial services providers, with 80 million customers in more than 70 countries.

## MULTI COVER DISCOUNTS\*

The more property you insure through Heritage, the more you'll save. For example, if you insure your building and contents on the same policy you'll save up to 10% on your premium. If you also insure your motor vehicle together with your home and contents policy, we will discount your motor policy by up to 5%.

## PAYMENTS MADE EASY

When you insure through Heritage you have a range of payment options available to help make payments a little easier.

Pay by the month for no extra service fee or choose from cash, cheque, credit cards or BPAY.

## NEED MORE INFORMATION?

Whilst this brochure sets out some of the features available to you, you must refer to the policy document and Product Disclosure Statement (PDS) for its specific terms, conditions and exclusions. Copies are available upon request from your nearest Heritage branch or phone Heritage on 13 14 22.

We can also arrange an obligation free quote for your insurance needs. Call into your nearest Heritage branch or mini branch, or phone Heritage on 13 14 22.

### WARNING

The advice contained in this document has not taken into account your objectives, financial situation or needs. Before acting upon it, you should consider its appropriateness with regard to your objectives, financial situation and needs.

You should also obtain and consider the Product Disclosure Statement, available at any Heritage branch or by phoning 13 14 22, before deciding whether to acquire or retain any product described in this document.

Information is current as at effective date stated below. All product terms and conditions are subject to change.

This Insurance is underwritten by Allianz Australia Insurance Limited (Allianz) AFS Licence No. 234708 ABN 15 000 122 850. Heritage Building Society Limited acts as an agent for Allianz and not as your agent. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging from 10 to 20% of the premium.

\*Minimum premiums apply. Any discount/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts are available at the time of printing and are subject to change without notice.

### SAVINGS

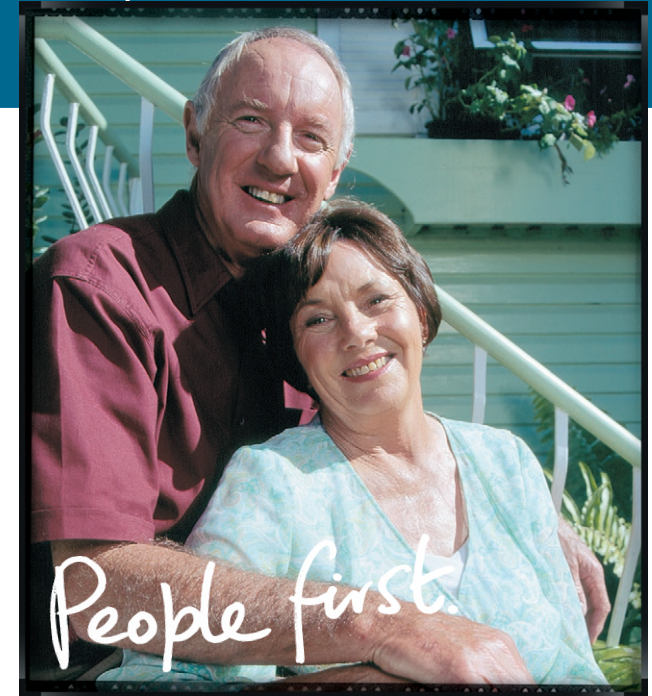
### INVESTMENTS

### LOANS

 **Heritage**  
Building Society

Heritage Building Society Limited  
ABN 32 087 652 024 AFS Licence No. 240984  
Effective 03/08 IN001

## INSURANCES



HOME AND CONTENTS

LANDLORDS

MOTOR VEHICLE

CARAVAN AND TRAILER

MORTGAGE AND  
LOAN REPAYMENT

 **Heritage**  
Building Society

# PEOPLE FIRST IS THE WAY WE DO BUSINESS

At Heritage, we do things a little differently to the banks. For starters, we're owned by members, not shareholders, so our focus is always on providing member benefits - in the form of better rates and better service - rather than maximising profits. In everything we do, we put *People first*. We actively encourage people to come in to our branches. We keep them open longer. We don't turn our backs on less-populated and rural areas. And unlike the banks, we're opening new branches all the time instead of closing them.

## HOME AND CONTENTS INSURANCE

Great choices, great value.

You can choose from two different levels of cover:

**Classic Home Insurance:** a wide ranging cover for events defined in the policy.

**Prestige Home Insurance:** top of the range accidental loss or damage cover for your home and most contents items.

Benefits of Allianz home and contents insurance include:

- Legal liability for damage or injury to other persons for up to \$20 million;
- Automatic fusion cover;
- New for old replacement cover;
- Personal injury cover for fractures;
- Replacement of locks or cylinders if the keys are stolen;
- Accidental breakage of glass automatically included;
- Food spoilage cover automatically included;
- Cover for your contents in the open air, eg. verandah, deck, patio at your address;
- Premium discount for a monitored alarm system;
- Premium discount for members aged 55 years and over; and
- No claim bonus premium discounts available

Refer to the policy document for cover limits.

## LANDLORDS INSURANCE

To help protect your investment, Landlords insurance is specifically designed for investors who wish to cover themselves for losses associated with the tenants who are occupying the property.

Some of the other benefits include:

- Payment for loss of rent – up to 15 weeks for default on payment and up to six weeks for the departure of a tenant without notice;
- Payment for malicious damage by tenants; and
- Payment of legal expenses up to \$3,000 incurred for remedial action against a tenant.

## MOTOR VEHICLE INSURANCE

When you choose Allianz Motor Vehicle cover from Heritage, you choose value, convenience and peace of mind.

Some of the benefits include:

- \$1,000 trailer cover for theft or damage whilst attached to your vehicle;
- Lifetime guarantee for repairs that Allianz authorise whilst you remain the owner of the vehicle;
- Speedy, convenient, managed repair process which includes teleclaims;
- \$20 million third party legal liability cover;
- Up to 14 day car hire if insured vehicle is stolen; and

### Options

- Windscreen replacement with no payment of an excess.
- Hire car provided for up to 14 days in the event of an accident.
- Rating one protection available.
- Discounts available for excluding drivers under 30 years of age.

### Third Party Property damage:

The most basic level of Motor Insurance – you could not afford to be without it if an accident happened:

- Cover loss or damage to others' property up to a limit of \$20 million; and

- Cover up to \$4,000 for your vehicle for loss or damage arising from an accident caused by the driver of an uninsured vehicle.

### Third Party Property damage and fire and theft:

You can add protection against fire and theft to your Third Party Motor Insurance, with additional cover:

- Protects your vehicle up to its market value or \$5,000, whichever is the lesser amount, if your vehicle is damaged by fire or stolen;
- Provides protection for damage your vehicle may cause to other peoples' property; and
- Cover up to \$4,000 for your vehicle for loss or damage arising from an accident caused by the driver of an uninsured vehicle.

## CARAVAN AND TRAILER INSURANCE

If you have a caravan or trailer, Allianz can provide cover and can give you a range of options to choose from. Allianz caravan and trailer insurance has the following benefits:

- Optional cover for additional contents;
- Legal costs;
- Towing;
- Emergency repair;
- Theft; and
- Temporary accommodation.

## MORTGAGE AND LOAN REPAYMENT INSURANCE

Your financial commitment to a home loan or personal loan can be of great concern, particularly in the early years. At Heritage we believe in providing you with ways to protect your most valuable asset. Mortgage and loan repayment insurance can protect you in the event of your disability, unemployment or even death.

Benefits may include:

- Loan repayments met while you are off work due to disability;
- Balance of loan paid out should you die; and
- Up to 120 days loan repayments should you become unemployed.