



Save with our multi-policy discount

Once you have one MemberCare insurance policy with us, we'll give you a discount on each additional MemberCare policy.* So taking out more than one policy can really save you money.

MemberCare insurance products are brought to you by QBE Insurance (Australia) Limited

QBE Insurance (Australia) Limited is the largest Australian owned general insurer and reinsurer, and has been taking care of the insurance needs of Australians since 1886.

It's easy to take out a MemberCare insurance product

For a competitive quote ask at your local financial institution branch.

Get higher levels of cover with Home Insure Plus



Terms and Conditions apply: *Multi-policy discount is not available on your first policy and only applies when all policies (excluding boat) are purchased through the same financial institution. †When calculating your annual premium based upon the sum of periodic payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from your local financial institution. Insurance products are issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545.

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MEMBERcare

Get premium home insurance

Home Insure Plus is a MemberCare premium home insurance product, offering higher levels of cover than regular Home Insure, including:

- Accidental loss or damage cover.
- Automatic worldwide cover for unspecified valuables.
- 20 year electrical motor burn out on household electrical items – an extra without paying extra.
- Theft of trees and plants.
- Food spoilage.

Cover for a wide range of events

MemberCare Home Insure Plus covers you for loss or damage caused by: fire or explosion, lightning, earthquake, storm or rainwater, malicious acts, riot or civil commotion, theft or burglary. In addition, you are also covered for accidental loss or damage.

Making claim time simple

We understand how important it is to receive a fast, personal response to your claims. Accidents can happen any time of the day or night. So having a claims hotline that is open 24/7 means your claims can be processed quickly and your situation rectified sooner.



Compare MemberCare Home Insure Plus with your current insurer

Use this as a checklist to compare your current home insurance – and see how much more you get with MemberCare.

What is covered?	Home	Contents	Home and contents	Does your current insurer include this?
Accidental loss or damage cover	✓	✓	✓	
New for old replacement cover for buildings	✓		✓	
New for old replacement cover for contents		✓	✓	
Option to pay periodically at no extra charge†	✓	✓	✓	
\$20 million liability insurance	✓	✓	✓	
Worldwide cover for unspecified valuables up to \$1,000 for a single item and up to a total of \$5,000		✓	✓	
Cover of high risk items up to \$2,000 for any one item and in total 25% of the sum insured for all high risk items		✓	✓	
Accidental death benefit up to \$10,000		✓	✓	
Electrical motor burn out up to 20 years	✓	✓	✓	
Cover for trees and plants up to \$500 for one single item and \$2,000 for any one claim	✓		✓	
Cover for veterinary expenses up to \$1,000, if your domestic pet is injured as a result of a vehicle impact		✓	✓	
Home office equipment up to \$15,000 or up to 25% of the sum insured, whichever is less		✓	✓	
Cover for security firm attendance up to \$1,000, in relation to a burglary or theft claim		✓	✓	
Food spoilage up to \$2,000		✓	✓	
Cover for your guest's personal property up to \$5,000		✓	✓	

For full MemberCare Home Insure Plus details, please refer to the Product Disclosure Statement.

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