Residences and Homesteads Insurance Policy Broker Fact Sheet: HRH1

This broker fact sheet is for brokers' information only. It is not a Product Disclosure Statement (PDS) or a Key Facts Sheet. It should not be shared with insureds or potential insureds. This broker fact sheet is dated 16 November 2026.

Transacting With Us

Product can be accessed via SCTP - *we do not accept emailed submissions*. Contact help@hutchunderwriting.com.au with any questions.

Our Appetite

The product is designed to meet the need of Australian residential homeowners and leaseholders who wish to buy home and/or contents cover. We are targeting business with

- Buildings Sum Insureds from $1m to $15m
- Below the 26th Parallel
- Contents Sum Insured up to $2m
- Specified Contents up to $3m including $2.5m Fine Art and $500k Jewellery (higher upon referral to capacity)

Product Highlights

The product includes Building & Contents; Personal Liability; and Cyber sections and additional Optional Covers.

Section	Cover Summary	Limits Available
Section 1 Buildings & Contents	Reinstatement of Building or Contents or both (as selected) as a result of Accidental Damage, Deliberate or Intentional Damage, Malicious Damage or Theft to the Insured Property. Optional Specified Contents cover is available. Extensive Additional Benefits and Covers	$1m - $15m Building Sum Insured Up to $2m Contents Sum Insured Up to $3m Specified Contents including $2.5m Fine Art and $500k Jewellery (higher upon referral to capacity)
Section 2 Worldwide Personal Liability	Awards, judgments and legal costs for compensation claims relating to Property Damage and Personal Injury occurring anywhere in the world, whether or not connected with Your ownership or occupation of the Insured Property.	Up to $30m
Section 3 Cyber	1. Cyber Crime: Loss of Funds and reasonable costs incurred due to Cyber Crime, including Social Engineering Fraud, Cyber Attack, phishing, phreaking or other cyber fraud. 2. Cyber Extortion Costs: reasonable costs incurred as a result of Cyber Extortion 3. Cyber Breach Costs: reasonably costs incurred as a result of a Cyber Breach of Personal Information 4. Data Restoration Costs: reasonable and necessary costs of recovering and replacing data, media and software following a Cyber Attack **5.** Cyberbullying: reasonable costs incurred from a Cyberbullying Event	

Coverage Highlights

Policy Section	Cover/Benefit	What We'll Pay
Section 1: Building & Contents	Building	Up to the Building Sum Insured
	Contents	Up to the Contents Sum Insured unless Flexible or Fixed Limits apply, or the item is listed on the Schedule under Specified Contents
	Contents with Flexible Limits	
	1. Jewellery and Watches	$20,000 per item, pair or set; up to 25% of the Contents Sum Insured in total
	2. Collections, sets and memorabilia (such as medals, stamps and currency)	$20,000 per item, collection or set; up to 25% of the Contents Sum Insured in total
	3. Pedal Cycles	$10,000 in total
	4. Items that contain gold or silver (other than items thinly covered with gold or silver)	$20,000 per item, pair or set; up to 25% of the Contents Sum Insured in total
	5. Firearms, guns and ammunition	$5,000 in total
	6. Bags	$10,000 per item: up to $50,000 in total
	7. Furs	$5,000 per item
	8. Wine	$10,000 in total
	9. Works of Art not otherwise listed in this table	$20,000 per item, pair or set; up to 25% of the Contents Sum Insured in total
	Contents with Fixed Limits	
	1. Tools of trade and professional equipment	$5,000
	2. Money, bullion and negotiable instruments (such as cash, smart cards or vouchers)	$2,000
	3. Data stored on any computer or related storage device, used for personal use	$2,000 in total
	4. Unattached accessories or spare parts for motor vehicles, motorcycles, caravans, trailers, watercraft, aircraft, golf buggies, ride on mowers, mobility scooters, wheelchairs, surfboards, sailboards, surf skis or ocean skis, kayaks or canoes, kite surfing equipment, stand-up paddleboards.	$2,000 per item; $4,000 in total
	Specified Contents	Up to the per item Sum Insured shown on the schedule

Policy Section	Cover/Benefit	What We'll Pay	
Where We Cover	1. At the Insured Address	Building: Up to the Building Sum Insured Contents: Up to the Contents Sum Insured unless Flexible or Fixed Limits apply, or the item is listed on the Schedule under Specified Contents	
	2. Contents in the Open Air	Up to the Contents Sum Insured. Where the loss or Damage is as a result of Theft, Flood, Storm or Storm Surge, up to 10% of the Contents Sum Insured.	
	3. Contents Away from the Insured Address	Up to the Contents Sum Insured	
	4. Contents in Storage	Lesser of $100,000 or 25% of Contents Sum Insured	
Section 1: Building & Contents **Additional Benefits**	1. Sums Insured Inflation	Building and Contents Sums Insured increased by 0.5% monthly	
	2. Costs Escalation and Additional Catastrophe Cover	Up to 15% above the Building Sum Insured (50% for a declared catastrophe); up to 10% above the Contents Sum Insured	
	3. Removal of Debris	Up to 20% of the Building or Contents Sum Insured (as is relevant to the Damage)	
	4. Professional and Statutory Authority Fees	Up to 15% of the Building Sum Insured	
	5. Meeting Building Regulations	Up to $50,000	
	6. Temporary Accommodation	A maximum period of 24 months capped at 20% of the Buildings Sum Insured if Building cover purchased, or 20% of the Contents Sum Insured if Building cover not purchased	
	7. Landscaping	Up to $5,000	
	8. Removal of Fallen Trees	Up to $5,000	
	9. Protection & Minimisation of Imminent Damage	Up to $5,000	
	10. Mortgage Discharge Fees	Up to $5,000	
	11. Replacing Important Documents	Reasonable costs	
	12. Storage of Undamaged Contents	Up to 20% of the Contents Sum Insured	
	13. Building Materials	Lesser of $350,000 or 10% of Building Sum Insured, or the lesser of $50,000 or 25% of Contents Sum Insured if Building cover not purchased	
	14. Environmental Improvements	Building	Contents
		Up to $5,000	At least 3-Star Energy Rating minimum replacement for specified appliances
	15. Excess Waiver for Total Loss	Excess Amount	

Policy Section	Cover/Benefit	What We'll Pay	
	16. Counselling	Up to $1,000	
	17. Extra Cost of Reinstatement of Your Building	Building	Contents
		Up to $50,000	N/A
	18. Emergency Services & Fire Extinguishment	Up to $2,000	
	19. Detecting Leaks	Building	Contents
		Within the Building Sum Insured	N/A
	20. Professional Equipment	Up to $25,000	
	21. Hired Marquees	Up to $25,000	
	22. Renewable Energy and Battery Systems	Lost feed-in income and extra electricity costs; generator hire up to $5,000; battery isolation and disposal — up to $25,000 per Event	
	23. Water Tanks, Bores and Water Supply	Replacement water up to $5,000 (no Excess); increased metered water charges; alternative water supply up to $10,000	
	24. Renovations and Building Works	Cover continues for works up to the lesser of $500,000 or 20% of Building Sum Insured; Sum Insured increases with completed works up to 20%	
	25. Landslide or Subsidence	Within Building Sum Insured or Contents Sum Insured	
	26. Incidental Business and Farming	Within Building Sum Insured or Contents Sum Insured	
Section 1: Additional Covers	1. Mechanical or Electrical Breakdown	The lesser of the repair or replacement cost, part of the Building Sum Insured	
	2. Pet Cover	Up to $1,000	
	3. Replacement of Keys and Locks	Reasonable costs	
	4. Food, Medication or Wine Spoilage	Reasonable costs, up to $5,000 for food and $10,000 for Wine	
	5. Selling Your Home	Until settlement, purchaser insures, or cancellation	
	6. Security Attendance Fees	Up to $2,500	
	7. Denial of Access or Forced Evacuation	Up to 90 days	
	8. Moving Your Contents to a New Address	Up to Contents Sum Insured	
	9. Purchasing a new home	Up to the Buildings Sum Insured; 30 days	
	10. Contents at your new address	Up to Contents Sum Insured; 30 days dual-location	
	11. Identity Theft	Up to $75,000	
	12. Credit Cards, Forgery and Counterfeiting	Up to $30,000	
	13. Contents of Invited Guests	Up to $3,000 any one Claim	

Policy Section	Cover/Benefit	What We'll Pay
	14. Tax Audit Fees	Up to $5,000
	15. Fumigation and Clean Up Costs	Up to $10,000
	16. Modifications to the Building	Up to $25,000
	17. Golfers' Cover	Up to $15,000 for damage to others property if You are not otherwise covered under Section 2. Third party damage; $1,000 hole in one
Section 2: Personal Liability	For Compensation You are liable to pay another party for Property Damage or Personal Injury occurring anywhere in the world, whether or not connected with Your ownership or occupation of Your Building or Contents.	Up to the Section 2 Limit of Liability
Section 2: Personal Liability **Additional Benefits**	1. Defence Costs	Legal costs and disbursements incurred with Our prior consent.
	2. Legal Costs	Reasonable and necessary costs incurred with Our prior consent.
	3. Expenses	Reasonable and necessary expenses incurred with Our prior consent.
	4. Interest after Judgment	Interest as required on amounts We are liable to pay.
	5. Court Appearance Stipend	$250 daily stipend when You are required by Us to attend court as a witness up to $10,000 in any one Policy Period
	6. Motor Vehicle Liability	Unregistered vehicles, mobility devices and domestic trailers as listed; passenger and at-address cover for registered vehicles
	7. Committee Membership	Up to $1,000,000
	8. Damage to the Property of Others	Up to $15,000 per Occurrence, irrespective of legal liability
	9. Incidental Business and Farming	Up to the Section 2 Limit of Liability
Section 3: Cyber	1. Cyber Crime 2. Cyber Extortion 3. Cyber Breach 4. Data Restoration 5. Cyberbullying	Loss of Funds and reasonable and necessary costs up to the Section 3 Limit of Liability, per Event