LMI PolicyComparison™

Produced on 28/01/2025 - Effective date of the comparisons: 28/01/2025

Home & Contents - Home & Contents

Exclusions and Conditions

Terrorism

			COMMENTS (IF Required)
1st for Women Insurance	**Your Home and Contents Insurance Policy (PDS) - Defined Events** - Effective from 21/09/2023 Expired	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
	Your Home and Contents Insurance Policy (PDS) - Optional Accidental Damage - Effective from 21/09/2023 Expired	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
AAMI	**Business at Home Insurance Policy (PDS)** - Effective from 01/11/2023 Expired	No exclusion - page 25	
		No exclusion - page 25	
	Fire and Theft Contents Insurance (PDS) - Effective from 31/12/2023 New Comparison Pending	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
	Home Building Insurance (PDS) - Defined Events - Effective from 31/12/2023 New Comparison Pending	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.

	Home Building Insurance (PDS) - Optional Accidental Damage - Effective from 31/12/2023 New Comparison Pending	No exclusion	
	Home Contents Insurance (PDS) - Defined Events - Effective from 31/12/2023 New Comparison Pending	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
	Home Contents Insurance (PDS) - Optional Accidental Damage - Effective from 31/12/2023 New Comparison Pending	No exclusion	
AANT	**Accidental Damage Home Insurance (PDS) with Flood Cover** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 30	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 19	
	Listed Events Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 34	

Adelaide Bank	**Home and Contents Insurance - Basic Bronze** - Effective from 01/10/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
	Home and Contents Insurance - Gold - Effective from 01/10/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Home and Contents Insurance - Silver - Effective from 01/10/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
Aldi Insurance Pty Ltd	**Household Insurance Policy (PDS) - Advanced Cover (Optional Accidental Damage)** - Effective from 01/05/2024	Excludes loss or damage to the Home or Contents or for legal liability which is caused by or arises out of or in connection with (a) an act of terrorism which involves biological chemical or nuclear weapons or devices (b) germ disease pollution or contamination caused by or in connection with an act of terrorism - page 84	

	Household Insurance Policy (PDS) - Insured Events - Effective from 28/05/2024	Excludes loss or damage to the Home or Contents or for legal liability which is caused by or arises out of or in connection with (a) an act of terrorism which involves biological chemical or nuclear weapons or devices (b) germ disease pollution or contamination caused by or in connection with an act of terrorism - page 84	
Allianz Australia Insurance Limited	**Home Insurance (PDS) - Insured Events - No Flood - Multiple Properties** - Effective from 14/01/2024	Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above	
	Home Insurance (PDS) - Insured Events - No Flood - Single Property - Effective from 14/01/2025	Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above	

	Home Insurance (PDS) - Insured Events (Direct) - Effective from 13/09/2022 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above	

	Home Insurance (PDS) - Optional Accidental Damage - No Flood - Multiple Properties - Effective from 14/01/2025	Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 21/24/59	
	Home Insurance (PDS) - Optional Accidental Damage - No Flood - Single Property - Effective from 14/01/2024	Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 21/24/59	
	Home Insurance (PDS) - Optional Accidental Damage (Direct) - Effective from 13/09/2022 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

		Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with (i) any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 21/24/59	
	House and Contents Insurance (PDS) - Insured Events (Intermediary Only) - Effective from 10/12/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
	House and Contents Insurance (PDS) - Optional Accidental Damage (Intermediary Only) - Effective from 10/12/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

Ansvar Insurance Limited	**Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/09/2022 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/09/2022 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
APIA (Australian Pensioners Insurance Agency) Pty Limited	**Home and Contents Extra Insurance (PDS)** - Effective from 31/12/2023	No exclusion	
	Home and Contents Insurance (PDS) - Effective from 31/12/2023	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
Aussie	**Aussie Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/11/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

		Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 20/23/57	
	Aussie Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/11/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

Australia and New Zealand Banking Group Limited (ANZ)	**ANZ Home Insurance Policy (PDS) - Listed Events** - Effective from 03/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 26	
	ANZ Home Insurance Policy (PDS) - Optional Accidental Damage - Effective from 03/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 26	
Australia Post Services Pty Ltd	**Contents Insurance - Defined Events (PDS)** - Effective from 01/02/2021 New Comparison Pending	Excludes any claim loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 59	
	Contents Insurance - Optional Accidental Damage (PDS) - Effective from 01/02/2021 New Comparison Pending	Excludes any claim loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 59	
	Home Insurance (PDS) - Defined Events - Effective from 01/02/2021 New Comparison Pending	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 68	
	Home Insurance (PDS) - Optional Accidental Damage - Effective from 01/02/2021 New Comparison Pending	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 68	

Australian Military Bank	**Accidental Damage Home Insurance (PDS) with Flood Cover** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
	Listed Events Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
Australian Mutual Bank	**Accidental Damage Home Insurance (PDS) with Flood Cover** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	

	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
	Listed Events Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
Australian Seniors Insurance Agency Pty Ltd	**Seniors Home Insurance (PDS) - Essential Cover** - Effective from 01/09/2021	Excludes loss damage liability costs or expenses arising from or in any way connected with contamination or pollution by chemical biological or nuclear agents which results from an act of Terrorism - page 44	
	Seniors Home Insurance (PDS) - Top Cover - Effective from 01/09/2021	Excludes loss damage liability costs or expenses arising from or in any way connected with contamination or pollution by chemical biological or nuclear agents which results from an act of Terrorism - page 44	
Australian Unity Personal Financial Services	**Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/06/2022	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/06/2022	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
Bank First	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 36	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 36	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 19	

Bank of Us	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
Bankwest	**Home Insurance (PDS) - Residential Home Package - Defined Events** - Effective from 01/10/2022	Excludes loss damage or liability caused directly or indirectly by or in any way connected with any act of terrorism, terrorism means an act or threat designed to influence or intimidate a government or the public (including any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 54	

	Home Insurance (PDS) - Residential Home Package - Optional Accidental Damage - Effective from 01/10/2022	Excludes loss damage or liability caused directly or indirectly by or in any way connected with any act of terrorism, terrorism means an act or threat designed to influence or intimidate a government or the public (including any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 54	
BCU	**Accidental Damage Home Insurance (PDS)** - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Fundamentals Home Insurance (PDS) - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	

		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
	Listed Events Home Insurance (PDS) - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
Bendigo Bank	**Home and Contents Insurance (PDS) - Basic Bronze** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	

	Home and Contents Insurance (PDS) - Gold - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Home and Contents Insurance (PDS) - Silver - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Home and Contents Insurance (PDS) - Silver (Incorporating Life Rewards Option) - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Motor Trade Insurance (PDS) - Defined Events - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 99-100	

	Motor Trade Insurance (PDS) - Optional Accidental Damage - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 99-100	
BestBuy Insurance	**Your Home and Contents Insurance (PDS) - Defined Events** - Effective from 21/09/2023 Expired	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
	Your Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 21/09/2023 Expired	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
Blue Zebra Insurance Pty Ltd	**Home Buildings and Contents Insurance - Accidental Damage (PDS)** - Effective from 01/07/2023	Excludes damage loss cost or legal liability that is caused by arises from or involves any act of terrorism that is directly or indirectly caused by contributed to by or in any way involves or is connected with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 66	
	Home Buildings and Contents Insurance - Basic (PDS) - Effective from 01/07/2023	Excludes damage loss cost or legal liability that is caused by arises from or involves any act of terrorism that is directly or indirectly caused by contributed to by or in any way involves or is connected with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 57	
	Home Buildings and Contents Insurance - Listed Events (PDS) - Effective from 01/07/2023	Excludes damage loss cost or legal liability that is caused by arises from or involves any act of terrorism that is directly or indirectly caused by contributed to by or in any way involves or is connected with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 59	

Budget Direct	**Your Home and Contents Insurance Policy (PDS) - Defined Events** - Effective from 21/09/2023	Excludes any loss, damage, or any legal liability You incur caused by any act of terrorism that involves any biological, chemical or nuclear weapons, contamination, pollution, or explosion - page 64	
	Your Home and Contents Insurance Policy (PDS) - Optional Accidental Damage - Effective from 21/09/2023	Excludes any loss, damage, or any legal liability You incur caused by any act of terrorism that involves any biological, chemical or nuclear weapons, contamination, pollution, or explosion - page 64	
BUPA Australia	**Home and Contents Insurance (PDS) - Basic** - Effective from 18/01/2024	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 57	
	Home and Contents Insurance (PDS) - Comprehensive - Effective from 18/01/2024	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 57	
	Ultimate Home and Contents Insurance (PDS) - Effective from 18/01/2024	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 57	
Capricorn Mutual Limited	**Protections Policy (PDS)** - Effective from 01/02/2023	Excludes any loss damage liability financial loss personal injury cost or expense arising from or directly or indirectly caused by (a) any act of terrorism which means an act including but not limited to the use of force or violence or threat of any person or group whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for or in connection with political religious ideological ethnic or similar purposes or reasons including the intention to influence any government or to put the public or any section of the public in fear or (b) any action taken in controlling preventing suppressing or in any way relating to any act of terrorism - page 89	

CGU Insurance	**Accidental Damage Home Insurance (PDS) with Flood Cover** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
	Listed Events Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Motor Trade Insurance (PDS) (Direct Only) - Defined Events - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 99-100	

	Motor Trade Insurance (PDS) (Direct Only) - Optional Accidental Damage - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 99-100	
CHU Underwriting Agencies Pty Ltd	**Contents Insurance for Strata (PDS) - Basic Cover** Effective from 01/12/2022	Excludes claim loss cost damage injury death or legal liability that is caused by arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or explosion - page 32	
	Contents Insurance for Strata (PDS) - Premier Cover - Effective from 01/12/2022	Excludes claim loss cost damage injury death or legal liability that is caused by arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or explosion - page 32	
Chubb Insurance Australia Limited	**Home Policy (PDS)** - Effective from 19/02/2022	Excludes any claim loss damage destruction cost compensation liability or expense of any nature arising out of or contributed to by any act of terrorism or any action taken in controlling preventing suppressing or in any way relating to an act of terrorism - page 38	

	Masterpiece Policy (PDS) - Effective from 19/02/2022	There is no blanket exclusion under this Policy. There is however an exclusion under Deluxe Contents Coverage extra benefit Event Cancellation for any irrecoverable costs and expenses if the event cancellation is caused by a terrorism occurrence or threat of a terrorism occurrence regardless of any other cause or event contributing concurrently or in any other sequence to the damage, excludes irrecoverable costs and expenses of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to any terrorism occurrence or threat of a terrorism occurrence, in the event that any portion of the exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect - page 67	
	Masterpiece Signature Policy (PDS) - Effective from 19/02/2022	There is no blanket exclusion under this Policy. There is however an exclusion under Deluxe Contents Coverage extra benefit Event Cancellation for any irrecoverable costs and expenses if the event cancellation is caused by a terrorism occurrence or threat of a terrorism occurrence regardless of any other cause or event contributing concurrently or in any other sequence to the damage, excludes irrecoverable costs and expenses of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to any terrorism occurrence or threat of a terrorism occurrence, in the event that any portion of the exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect - page 70	

Clover Insurance Pty Ltd	**OneHome - Accidental Damage (PDS)** - Effective from 07/07/2023 Expired	Excludes loss damage or liability relating to or in any way connected with any Act of Terrorism including an action or threat designed to influence or intimidate a government or the public (or any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 42	
		Excludes loss damage or liability relating to or in any way connected with any Act of Terrorism including an action or threat designed to influence or intimidate a government or the public (or any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 42	
	OneHome - Listed Events (PDS) - Effective from 10/12/2023	Excludes loss damage or liability relating to or in any way connected with any Act of Terrorism including an action or threat designed to influence or intimidate a government or the public (or any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 41	
Coastline	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	

	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
	Renters Insurance (PDS) - with Flood Cover - Listed Events - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Renters Insurance (PDS) - with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
Coles	**Coles Home and Contents Insurance (PDS) - Defined Events** - Effective from 01/09/2024	Excludes any loss, damage, or any legal liability You incur caused by any act of terrorism that involves any biological, chemical or nuclear weapons, contamination, pollution, or explosion - page 64	
	Coles Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/09/2024	Excludes any loss, damage, or any legal liability You incur caused by any act of terrorism that involves any biological, chemical or nuclear weapons, contamination, pollution, or explosion - page 64	

	Home Insurance (PDS) - Effective from 08/11/2023 Expired	Excludes any loss damage or liability arising directly or indirectly from terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action in controlling preventing suppressing retaliating against or responding to any act of terrorism - page 45/SPDS1 page 2	
Commonwealth Bank of Australia (CBA)	**Home Insurance (PDS) - Residential Home Package - Defined Events** - Effective from 01/10/2022	Excludes loss damage or liability caused directly or indirectly by or in any way connected with any act of terrorism, terrorism means an act or threat designed to influence or intimidate a government or the public (including any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 54	
	Home Insurance (PDS) - Residential Home Package - Optional Accidental Damage - Effective from 01/10/2022	Excludes loss damage or liability caused directly or indirectly by or in any way connected with any act of terrorism, terrorism means an act or threat designed to influence or intimidate a government or the public (including any group of the public) with the intention of advancing a political religious ideological or similar purpose - page 54	
Community First Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	

	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
Credit Union SA	**Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/02/2024	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/02/2024	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
Defence Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	

Defence Service Homes Insurance	**Home Buildings** - Effective from 01/09/2020	Excludes loss damage or legal liability caused by any act of terrorism which directly or indirectly causes any loss damage cost or expense of any nature resulting from or in connection with (a) any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (b) any action taken in controlling preventing suppressing or in any way relating to any act of terrorism - page 32	
EBM Insurance Brokers	**QBE Accidental Damage Home and Contents Insurance (PDS)** - Effective from 01/01/2022 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 60	
	QBE Insured Events Home and Contents Insurance (PDS) - Effective from 01/01/2022 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 69	
Elders Insurance (Underwriting Agency) Pty Limited	**Personal Insurance Policy (PDS) - Accidental Damage** - Effective from 01/12/2023	Excludes any actual or alleged loss damage destruction death injury illness liability cost or expense of any nature directly or indirectly caused by contributed to by resulting from arising out of in consequence of or in connection with any act(s) directly or indirectly caused by contributed to by in an any way involving or connected with biological chemical radioactive or nuclear pollution or contamination regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 47	

	Personal Insurance Policy (PDS) - Defined Events - Effective from 01/12/2023	Excludes any actual or alleged loss damage destruction death injury illness liability cost or expense of any nature directly or indirectly caused by contributed to by resulting from arising out of in consequence of or in connection with any act(s) directly or indirectly caused by contributed to by in an any way involving or connected with biological chemical radioactive or nuclear pollution or contamination regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 47	
Everyday Insurance	**Home Insurance (PDS) - Comprehensive Cover** - Effective from 15/02/2023	Excludes loss damage liability costs or expenses arising from or in any way connected with contamination or pollution by chemical biological or nuclear agents which results from an act of Terrorism - page 44	
	Home Insurance (PDS) - Standard Cover - Effective from 15/02/2023	Excludes loss damage liability costs or expenses arising from or in any way connected with contamination or pollution by chemical biological or nuclear agents which results from an act of Terrorism - page 44	
Gallagher Australia Pty Ltd.	**Allianz House and Contents Insurance (PDS) - Insured Events** - Effective from 05/10/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
	Allianz House and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 05/10/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	

	CGU Accidental Damage Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 34	
	CGU Listed Events Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 38	
	TIO House and Contents Insurance (PDS) - Insured Events - Effective from 05/10/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/61	

		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/61	
	TIO House and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 05/10/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/61	
		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/61	

GIO	**Home and Contents Insurance (PDS) - Classic Defined Events** - Effective from 31/12/2023	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
	Home and Contents Insurance (PDS) - Classic Extras - Effective from 31/12/2023	No exclusion	
	Home and Contents Insurance (PDS) - Classic Optional Accidental Damage - Effective from 31/12/2023	No exclusion	
	Home and Contents Insurance (PDS) - Platinum - Effective from 31/12/2023	No exclusion	
Guild Insurance Limited	**Home Elite Insurance (PDS)** - Effective from 01/06/2022	Excludes damage loss or liability caused by arising from or involving any (a) act of terrorism that is directly or indirectly caused by contributed to by resulting from or arising out of or in connection with biological chemical or nuclear pollution contamination or Explosion (b) loss damage cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any action in controlling preventing suppressing retaliating against or responding to any act of terrorism - page 27	
	Home Essential Insurance (PDS) - Effective from 01/06/2022	Excludes damage loss or liability caused by arising from or involving any (a) act of terrorism that is directly or indirectly caused by contributed to by resulting from or arising out of or in connection with biological chemical or nuclear pollution contamination or Explosion (b) loss damage cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any action in controlling preventing suppressing retaliating against or responding to any act of terrorism - page 28	

HCF	**Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/05/2024	Excludes (a) loss or damage by Explosion, Riot or Civil Commotion caused by terrorism (b) loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological, chemical, radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above - page 20/23/57	
Honey Insurance	**Household Insurance Policy (PDS) - Advanced Cover - Optional Accidental Damage** - Effective from 28/11/2023	Excludes loss or damage to the Home or Contents or for legal liability which is caused by or arises out of or in connection with (a) an act of terrorism which involves biological chemical or nuclear weapons or devices (b) germ disease pollution or contamination caused by or in connection with an act of terrorism - page 84	
	Household Insurance Policy (PDS) - Insured Events - Effective from 28/11/2023	Excludes loss or damage to the Home or Contents or for legal liability which is caused by or arises out of or in connection with (a) an act of terrorism which involves biological chemical or nuclear weapons or devices (b) germ disease pollution or contamination caused by or in connection with an act of terrorism - page 84	
Horizon Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	

	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) - Effective from 01/06/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
Huddle Insurance	**Home and Contents Insurance (PDS) - Amway IBO - Comprehensive** - Effective from 13/12/2023	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 56	
	Home and Contents Insurance (PDS) - Basic - Effective from 13/12/2023	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 56	
	Home and Contents Insurance (PDS) - Comprehensive - Effective from 06/12/2023	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 56	
	Huddle Black Home and Contents Insurance (PDS) - Effective from 06/12/2023	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 58	
	Huddle Black Home and Contents Insurance (PDS) - Amway IBO - Effective from 13/12/2023	Excludes loss or damage caused by or resulting from or the costs incurred from or of by contamination or pollution by chemical biological or nuclear agents which results from an act of terrorism - page 58	

Hume Bank	**Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/02/2024	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/02/2024	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/57	
ING Direct	**Home and Contents Insurance (PDS) - Defined Events** - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
Kogan Insurance	**Contents Insurance (PDS) - Insured Events** - Effective from 01/10/2022 New Comparison Pending	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or explosion - page 66	

	Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/10/2022 New Comparison Pending	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or explosion - page 66	
	Home Insurance (PDS) - Insured Events - Effective from 01/10/2022 New Comparison Pending	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or explosion - page 78	
	Home Insurance (PDS) - Optional Accidental Damage - Effective from 01/10/2022 New Comparison Pending	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or explosion - page 78	
LFI Group	**Accidental Damage Home Insurance (PDS)** - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 30	
	Fundamentals Home Insurance Policy (PDS) - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 19	

	Listed Events Home Insurance Policy (PDS) - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 34	
Mansions of Australia	**Executive Insurance (PDS)** - Effective from 15/08/2023 Expired	Excludes cover under any section of the policy for any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 31	
		Excludes cover under any section of the policy for any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 36	
Millennium Underwriting Agencies Pty Ltd	**Millennium Home and Contents Executive (Insured Events) (PDS) with Flood Cover** - Effective from 08/07/2023	Excludes loss damage destruction death injury illness liability cost or expense of any nature directly or indirectly caused by contributed to by occasioned by or through in consequence of resulting from arising out of or in connection with an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 57	
	Millennium Home and Contents Superior (Accidental Damage) (PDS) with Flood Cover - Effective from 08/07/2023	Excludes loss damage destruction death injury illness liability cost or expense of any nature directly or indirectly caused by contributed to by occasioned by or through in consequence of resulting from arising out of or in connection with an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 57	

Move Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
MyState Bank		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	

	Home Insurance (PDS) with Flood Cover - Listed Events - Effective from 01/10/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 01/10/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
National Australia Bank Limited	**Home and Contents Insurance (PDS) - Insured Events** - Effective from 01/10/2022	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 13/15/50	

	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 01/10/2022	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 13/15/50	
NRMA Insurance	**Home Insurance (PDS) - Building and Contents - Plus** - Effective from 21/04/2024 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
	Home Insurance (PDS) - Building and Contents - Standard - Listed Events - Effective from 21/04/2024 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	

		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
	Home Insurance (PDS) - Building and Contents - Standard - Optional AD - Effective from 21/04/2024 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
	Home Insurance (PDS) (NSW, ACT and TAS) - Effective from 11/10/2023 Expired	Excludes any loss damage liability cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 65	

	Home Insurance (PDS) (QLD) - Effective from 11/10/2023 Expired	Excludes any loss damage liability cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 65	
	Home Insurance (PDS) (SA, WA and NT) - Building and Contents - Plus - Effective from 10/09/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
	Home Insurance (PDS) (SA, WA and NT) - Building and Contents - Standard - Listed Events - Effective from 10/09/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	
	Home Insurance (PDS) (SA, WA and NT) - Building and Contents - Standard - Optional AD - Effective from 10/09/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an Act of Terrorism - page 27	

	Home Plus Insurance (PDS) (NSW, ACT and TAS) - Effective from 11/10/2023 Expired	Excludes any loss damage liability cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 65	
	Home Plus Insurance (PDS) (QLD) - Effective from 11/10/2023 Expired	Excludes any loss damage liability cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 65	
	Motor Trade Insurance (PDS) - Defined Events - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 162	
	Motor Trade Insurance (PDS) - Optional Accidental Damage - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 162	
Ozicare	**Your Home and Contents Insurance Policy (PDS) - Defined Events** - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	

	Your Home and Contents Insurance Policy (PDS) - Optional Accidental Damage - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
People's Choice Credit Union	**MemberCover Home and Contents Insurance (Accidental Damage) with Flood Cover** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	MemberCover Home and Contents Insurance (Listed Events) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
Police & Nurses Bank	**Accidental Damage Home Insurance (PDS)** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
	Fundamentals Home Insurance (PDS) - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	

	Listed Events Home Insurance (PDS) - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 10	
Qantas Insurance	**Home and Contents Insurance Policy (PDS) - Defined Events** - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
	Home and Contents Insurance Policy (PDS) - Optional Accidental Damage - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
QBE Insurance (Australia) Limited	**Accidental Damage Home and Contents Policy (PDS) (Intermediary)** - Effective from 05/04/2021	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 61	
	Contents Insurance - Defined Events - Effective from 01/10/2020 New Comparison Pending	Excludes any claim loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 57	
	Contents Insurance - Optional Accidental Damage - Effective from 01/10/2020 New Comparison Pending	Excludes any claim loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 57	
	Essentials Home and Contents Insurance (PDS) (Intermediary Only) - Effective from 21/06/2021 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 61	

	Home Cover (PDS) - Defined Events - Effective from 05/04/2021 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 63	
	Home Cover (PDS) - Optional Accidental Damage - Effective from 05/04/2021 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 63	
	Home Cover Prestige (PDS) - Effective from 05/04/2021 Expired	Excludes any incident caused by arising from or connected with acts of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 62	
	Home Insurance - Insured Events - Effective from 01/10/2020 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 65	
		Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 66	
	Home Insurance - Optional Accidental Damage - Effective from 01/10/2020 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 65	
		Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 66	

	Insured Events Home and Contents Policy (PDS) (Intermediary) - Effective from 05/04/2021	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 72	
	Strata Home Contents (PDS) - Defined Events - Effective from 05/04/2021 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 55	
	Strata Home Contents (PDS) - Optional Accidental Damage - Effective from 05/04/2021 Expired	Excludes any claims loss cost damage injury death or legal liability that is caused by or arises from or in connection with any act of terrorism involving biological chemical nuclear or radioactive pollution contamination or Explosion - page 55	
Quantum Underwriting Agencies	**Private Clients Home Policy (PDS)** - Effective from 01/09/2024	Excludes any loss, damage or liability directly or indirectly due to biological or chemical contamination which is caused by an act of terrorism - page 19	
Queensland Country Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	

	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023 Expired	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
		Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
RAA Insurance Pty Ltd	**Home and Contents Insurance (PDS)** - Effective from 01/07/2021 Expired	Exclusions apply for loss damage or liability for acts of terrorism directly or indirectly caused by contributed to by resulting from arising out of or in connection with any (a) biological contamination Explosion or pollution (b) chemical contamination Explosion or pollution (c) nuclear contamination Explosion or pollution (d) radioactive contamination Explosion or pollution or (e) computer virus hacking or other form of cyber attack - except if those circumstances cause an Insured Event - page 59	

		Exclusions apply for loss damage or liability for acts of terrorism directly or indirectly caused by contributed to by resulting from arising out of or in connection with any (a) biological contamination Explosion or pollution (b) chemical contamination Explosion or pollution (c) nuclear contamination Explosion or pollution (d) radioactive contamination Explosion or pollution or (e) computer virus hacking or other form of cyber attack - except if those circumstances cause an Insured Event - page 59	
RAC Insurance Pty Limited	**Basic Contents and Personal Valuables Insurance (PDS)** - Effective from 14/11/2023	Excludes any loss damage or liability caused directly or indirectly by any act of terrorism - page 19	
	Building, Contents and Personal Valuables Insurance (PDS) - Effective from 14/11/2023	Excludes loss damage or liability caused directly or indirectly by any act of terrorism - page 29	
RACQ Insurance Limited	**Household Insurance (PDS) - Advanced Cover - Optional Accidental Damage** - Effective from 18/12/2023 New Comparison Pending	Excludes loss or damage to the Home or Contents or for legal liability which is caused by or arises out of or in connection with (a) an act of terrorism which involves biological chemical or nuclear weapons or devices (b) germ disease pollution or contamination caused by or in connection with an act of terrorism - page 86	
	Household Insurance (PDS) - Insured Events - Effective from 18/12/2023 New Comparison Pending	Excludes loss or damage to the Home or Contents or for legal liability which is caused by or arises out of or in connection with (a) an act of terrorism which involves biological chemical or nuclear weapons or devices (b) germ disease pollution or contamination caused by or in connection with an act of terrorism - page 86	
RACT Insurance Pty Ltd	**Home, Contents and Portable Items Insurance (PDS) - Defined Events** - Effective from 09/11/2023	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
	Home, Contents and Portable Items Insurance (PDS) - Optional Accidental Damage - Effective from 09/11/2023	No exclusion	

RACV	**Home Insurance (PDS) - Defined Events** - Effective from 11/10/2023	Excludes any loss damage liability cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 67	
	Home Insurance (PDS) - Optional Accidental Damage - Effective from 11/10/2023	Excludes any loss damage liability cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 67	
	Motor Trade Insurance (PDS) - Defined Events - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 162	
	Motor Trade Insurance (PDS) - Optional Accidental Damage - Effective from 08/07/2023	Excludes loss destruction damage cost expense injury illness or the incurring of a liability directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any act of terrorism as defined herein regardless of any other cause or event contributing concurrently or in any other sequence to the loss - page 162	
Real Insurance	**Home Insurance (PDS) - Essential Cover** - Effective from 01/09/2021	Excludes loss damage liability costs or expenses arising from or in any way connected with contamination or pollution by chemical biological or nuclear agents which results from an act of Terrorism - page 44	

	Home Insurance (PDS) - Top Cover - Effective from 01/09/2021	Excludes loss damage liability costs or expenses arising from or in any way connected with contamination or pollution by chemical biological or nuclear agents which results from an act of Terrorism - page 44	
Regional Australia Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
Retirease Insurance	**Your Home and Contents Insurance Policy (PDS) - Defined Events** - Effective from 21/09/2023 Expired	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	

	Your Home and Contents Insurance Policy (PDS) - Optional Accidental Damage - Effective from 21/09/2023 Expired	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
Shannons Pty Limited	**Home and Contents Insurance (PDS) - Defined Events** - Effective from 31/12/2023 Expired	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
		Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 31/12/2023 Expired	No exclusion	
		No exclusion	
Summerland Bank	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 25/01/2024	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 25/01/2024	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	

	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 25/01/2024	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
Suncorp Insurance	**Home and Contents Insurance (PDS) - Classic Advantages** - Effective from 31/12/2023 Expired	No exclusion	
		No exclusion	
	Home and Contents Insurance (PDS) - Classic Defined Events - Effective from 31/12/2023 Expired	Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
		Not a defined event	This response is used when the Home cover is a Defined Event cover and therefore it is considered that the only cover given is the specified Defined Events. Normally there is no exclusion for Terrorism in these wordings.
	Home and Contents Insurance (PDS) - Classic Extras - Effective from 31/12/2023 Expired	No exclusion	
		No exclusion	
	Home and Contents Insurance (PDS) - Classic Optional Accidental Damage - Effective from 31/12/2023 Expired	No exclusion	
		No exclusion	

Sure Insurance Pty Ltd	**Home and Contents Insurance (PDS) - Defined Events** - Effective from 12/12/2023 Expired	Excludes any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with any loss, damage or legal liability caused by an act of terrorism, war or other act by a foreign enemy directly or indirectly caused or contributed to by any biological, chemical, nuclear or radioactive contamination, explosion or pollution - page 52	
		Excludes any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with any loss, damage or legal liability caused by an act of terrorism, war or other act by a foreign enemy directly or indirectly caused or contributed to by any biological, chemical, nuclear or radioactive contamination, explosion or pollution - page 52	
		Excludes any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with any loss, damage or legal liability caused by an act of terrorism, war or other act by a foreign enemy directly or indirectly caused or contributed to by any biological, chemical, nuclear or radioactive contamination, explosion or pollution - page 63	
	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 12/12/2023 Expired	Excludes any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with any loss, damage or legal liability caused by an act of terrorism, war or other act by a foreign enemy directly or indirectly caused or contributed to by any biological, chemical, nuclear or radioactive contamination, explosion or pollution - page 52	

		Excludes any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with any loss, damage or legal liability caused by an act of terrorism, war or other act by a foreign enemy directly or indirectly caused or contributed to by any biological, chemical, nuclear or radioactive contamination, explosion or pollution - page 52	
		Excludes any loss, damage or legal liability that is caused or contributed to by anything resulting from, arising out of or in connection with any loss, damage or legal liability caused by an act of terrorism, war or other act by a foreign enemy directly or indirectly caused or contributed to by any biological, chemical, nuclear or radioactive contamination, explosion or pollution - page 63	
Territory Insurance Office (TIO)	**Territory Home Insurance (PDS) - Insured Events** - Effective from 05/10/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/63	

		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/63	
	Territory Home Insurance (PDS) - Optional Accidental Damage - Effective from 05/10/2021 Expired	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/63	
		Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 21/24/63	

The Capricornian	**First Choice Home Insurance (PDS) with Flood Cover - Listed Events** - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	First Choice Home Insurance (PDS) with Flood Cover - Optional Accidental Damage - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 12	
	Fundamentals Home Insurance (PDS) with Flood Cover - Effective from 08/07/2023	Excludes any loss damage liability injury death cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with (a) an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or (b) any action taken to control prevent suppress retaliate against or respond to an act of terrorism - page 7	
Virgin Money (Australia) Pty Limited	**Your Home and Contents Insurance Policy (PDS) - Defined Events** - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	
	Your Home and Contents Insurance Policy (PDS) - Optional Accidental Damage - Effective from 21/09/2023	Excludes loss damage or any legal liability caused by any act of terrorism that involves any biological chemical or nuclear weapons contamination pollution or Explosion - page 64	

Westpac General Insurance Limited	**Home and Contents Insurance (PDS) - Defined Events** - Effective from 21/11/2021	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/56	
	Home and Contents Insurance (PDS) - Optional Accidental Damage - Effective from 21/11/2021	Excludes (a) loss or damage by Explosion Riot or Civil Commotion caused by terrorism (b) loss damage liability injury illness death cost or expense arising directly or indirectly out of or in any way connected with (i) any act of terrorism arising directly or indirectly out of or in any way connected with biological chemical radioactive or nuclear pollution or contamination or Explosion (ii) any act of controlling preventing suppressing retaliating against or responding to any act referred to above - page 20/23/56	
WFI Insurance Limited	**Commercial Plan (PDS) - Classic Home** - Effective from 02/06/2023 Expired	Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 14	

		Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 13	
		Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 13	
	Commercial Plan (PDS) - Standard Home - Effective from 02/06/2023 Expired	Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 14	

		Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 13	
		Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 13	
	Private Plan (PDS) - Classic Home - Effective from 01/06/2023 Expired	Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 13	

		Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 12	
		Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 12	
	Private Plan (PDS) - Standard Home - Effective from 01/06/2023 Expired	Excludes any personal injury damage to property loss of income cost or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 13	

		Excludes any personal injury, damage to property, loss of income, costs or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 12	
		Excludes any personal injury, damage to property, loss of income, costs or liability directly or indirectly caused by or arising out of or in connection with (a) an act of terrorism or (b) action taken to control prevent or suppress or attempt to control prevent or suppress an act of terrorism, exclusion only applies is the act of terrorism was directly or indirectly caused by or arose out of or in connection with biological chemical radioactive or nuclear pollution or contamination or Explosion - page 12	
Youi Pty Ltd	**Home Insurance (PDS) - Insured Events** - Effective from 05/07/2023 Expired	Excludes death or bodily injury to any person or loss or damage to property caused by resulting or arising from terrorism - page 32	
		Excludes death or bodily injury to any person or loss or damage to property caused by resulting or arising from terrorism - page 37	
	Home Insurance (PDS) - Optional Accidental Damage - Effective from 05/07/2023 Expired	Excludes death or bodily injury to any person or loss or damage to property caused by resulting or arising from terrorism - page 32	
		Excludes death or bodily injury to any person or loss or damage to property caused by resulting or arising from terrorism - page 37	

Disclaimer

The comparisons provided above have been prepared as a guide and they are not intended to be exhaustive. Comparisons are based on the Insurer's standard policy. Actual terms and conditions may be subject to amendment by negotiation or where the Insurer applies endorsements to suit particular circumstances. While the utmost care has been taken in the preparation of the guide, it should not be used or relied upon as a substitute for detailed advice or as a basis for making a business, financial or insurance decision.

The product itself is only one criterion that should be considered when making a decision on what policy to accept. Other criteria are claims service, the financial strength of the underwriter and price. A decision on any one criterion alone is certainly not recommended.

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