



Frequently Asked Questions (FAQs)

The team at Affinity Insurance Brokers (Powered by Aon) have kindly put together a list of questions that cover any queries you have about the range of insurance products and services which may be available to you as a resident of an Aveo community. If you have any questions that are not covered below, please reach out and speak with a dedicated broker on **1300 423 063** (call charges may apply).

Who is Affinity Insurance Brokers?

Affinity Insurance Brokers is an Australian based company and a leading provider of insurance and risk services. Affinity Insurance Brokers is part of the Aon Group and an authorised representative of Aon Risk Services Australia.

I thought my service fees cover this insurance?

The cost of building and property insurance is shared by all residents and paid through your community's service fees. The insurance arranged by Affinity Insurance Brokers is separate from this and may enable each resident to take out home contents insurance in respect of your personal belongings in your property and/or unit if eligible.

What is Home Contents Insurance?

Home contents insurance offers coverage for personal belongings inside your home such as furniture, art, media, jewellery (valuables) and clothing. Please speak to the Affinity Insurance Brokers team to confirm if your contents are covered under the offered policy.

What may be included in Home Contents insurance?

- > Dentures
- > Glasses
- > Furniture
- > Clothing & Shoes
- > Hearing aids
- > Jewellery (valuables)
- > EV Chargers and Solar Panels
- > Computers & Software
- > Sporting equipment (while not in use)

Some limitations and exclusions may apply. Please contact our team to discuss on 1300 424 063 (call charges may apply).

How do I obtain a quote from Affinity Insurance Brokers

Affinity Insurance Brokers have created both a digital and physical form that you can complete. Feel free to call, email or post our team of dedicated brokers to discuss the type of insurance suitable for you.

1300 423 063

(Monday to Friday 8:30am to 5:00pm AET
call charges may apply)

Online (electronic) Application:

<https://www.affinityib.com.au/personal/aveo>

Downloadable (physical) Application:

<https://www.affinityib.com.au/personal/aveo/pdf>

- > Email the application to
personalinsurance@affinityib.com.au
- > Print and post the application form to
PO Box 601, Moorabbin VIC 3139

Why choose a broker?

When you contact Affinity Insurance Brokers, we will help guide you through any questions you have regarding your coverage and support you in placing adequate coverage for your contents. Affinity Insurance Brokers can also ease the burden of lodging a claim with the insurer.

While the cost of brokered policies may be slightly higher, Affinity Insurance Brokers offer access to a team of dedicated brokers to discuss the type of insurance suitable for you. Contact our team on 1300 423 063 (call charges may apply).

What kind of insurance will I be acquiring?

For peace of mind, we offer residents of Aveo accidental damage coverage for your Home Contents. We can cover your contents Australia-wide from a wide range of events; including theft and accidental loss or damage.

How much should I insure my contents for?

The amount you choose to cover your contents should reflect the total replacement value of the contents in your home. You can access our free online calculator to help you determine what level of coverage you require. www.affinityib.com.au/personal/aveo/calculator

Each insurer may have their own definition or exclusion for contents.

What valuables should I specify on my insurance policy?

Some valuables in your home like jewellery can be limited in replacement value under an insurer's policy wording. To ensure your possessions have adequate coverage please speak to our team about what valuables you need to specify on your policy.

Special Valuables may include;

- > Items containing Gold & Silver
- > Sporting goods
- > Photographic equipment
- > Portable electronic equipment
- > Furs
- > Medal collection
- > Money collection
- > Stamp collection

What contents should I specify on my insurance policy?

Some of the personal belongings in your home can be limited in replacement value under an insurer's policy wording. To ensure your possessions have adequate coverage please speak to our team about what contents you need to specify on your policy.

Special Contents may include;

- > Antiques
- > Paintings
- > Persian/Similar rugs
- > Tapestries
- > Works of art

Are home improvements covered under Home Contents Insurance?

Yes, some improvements you may make to your individual building can be covered, such as Solar Panels and EV charging equipment.

What are some of the benefits that may fall under the Home Contents Insurance arranged by Affinity Insurance Brokers?

- > Electric vehicle charging cables – (portable) covered under accidental damage policy – in & away from the property.
- > Solar Panels fitted to your property.
- > Hearing Aids – Covered in & away from the property.
- > Prescription Glasses (reading & or/ sunglasses) in & away from the property.

- > All claims would be subject to a policy excess and some limits and exclusions may apply.

How do I renew my policy?

All policies are issued for 12 months. At the end of this period, renewal offers will be sent to you via your elected email address, or via post, approximately 15 days prior to your renewal date. It is important to read the details of your renewal offer carefully (as the pricing and coverage levels may have changed). If you are happy with the offer provided and wish to accept the renewal notice simply arrange payment by the due date.

If any changes are required to your policy, please call one of our dedicated brokers on 1300 423 063 call charges may apply.

What if I need to make changes to my policy?

It is important to keep your policy up to date to ensure you have the appropriate level of coverage in the event of a claim.

If your circumstances have changed, for example, you have moved to a new unit or a new village, or the value of your contents has changed please call one of our dedicated brokers on 1300 423 063 or email personalinsurance@affinityib.com.au.

What if I want to cancel my insurance?

Please call one of our dedicated brokers on 1300 423 063 or email personalinsurance@affinityib.com.au with the effective date you would like to cancel the policy (call charges may apply).

How do I lodge a claim?

We appreciate that having to make a claim can be a stressful time, which is why we have a dedicated team available. Please call one of our dedicated brokers on 1300 423 063 who will assist you with your claim lodgement. (call charges may apply)

What other Insurance products can Affinity Insurance Brokers arrange?

The Affinity Insurance Brokers team can offer a wider range of insurance; including motor vehicle insurance (providing a choice of comprehensive, third party, fire and theft or third party only insurance types). Additional covers available include landlords insurance and professional insurance (for eligible residents who still work occasionally and need insurance cover for their business).

What is my Duty of Disclosure?

Duty of Disclosure is a legal obligation to provide all relevant information (for example any criminal and/or claims history). To better understand your legal requirements please refer to our Duty of Disclosure via our website (<https://www.affinityib.com.au/legal-information>) or contact one of our dedicated brokers on 1300 423 063 or email personalinsurance@affinityib.com.au

Where do I access my claims history?

If you need to confirm your claims history, you can do so by contacting your past or current insurers. They may provide you with a claims history report.

How do I pay for my policy?

Payment can be made either monthly or annually using payment services such as BPAY, credit cards, and Australia Post (Affinity Insurance Brokers are unable to accept cheque payments).

Annual Payments can be made by following methods (full details provided on our invoice):

- a. BPAY
- b. Australia Post (cheque or EFTPOS only)
- c. Credit card through Deft.com.au (Surcharges apply)

Monthly Payments can be made by the following methods:

- a. Credit Card (surcharges may apply)
- b. Direct Debit (surcharges may apply)

If you would like to make monthly payments please contact one of our dedicated brokers on 1300 423 063 or email personalinsurance@affinityib.com.au

Contact Our Team Today

Phone:

1300 423 063

Monday to Friday

8:30am to 5.00pm AET

(call charges may apply)

Email:

personalinsurance@affinityib.com.au

Website:

www.affinityib.com.au/aveo

