



# Important reminder

We would like to take this opportunity to remind you, our valued client, of some important obligations if you have insured against the risk of cyclone.

If you have taken out the Optional Special Benefit 'Gale, Windstorm, Hurricane, Cyclone' you must have a valid Engineers Certificate. While we make every effort to remind you if your certificate has expired or is due to expire, it is also your responsibility to keep track as certificates are only valid for seven years.

As you are aware the cyclone season starts in October and runs through to April each year however these dates can vary somewhat with the ever changing weather patterns, so it is important that you remain alert at all times for cyclone warnings.

Once an official cyclone warning has been issued your policy conditions require you to install your cyclone shutters, which must remain in place while the official warning remains in force. Your policy cover, under the Optional Special Benefit 'Gale, Windstorm, Hurricane, Cyclone' states:

**We will not cover you for loss or damage:**

- Unless all fixed glass on the ground and first floor levels including external windows, fixed glass panels, skylights or glass doors are protected by cyclone shutters
- to outdoor furniture, roofing shingles, wharves and / or pontoons

In addition to the terms and conditions that apply to this benefit you should also be aware of the additional exclusions that also apply.

**We will not cover you for loss or damage caused:**

- By water or rain, unless loss or damage is caused by water or rain entering your house through openings in the walls or roof caused by gale, windstorm, hurricane, cyclone
- By sea surge, tidal wave, high water, flood, erosion, subsidence, landslip
- To solar heating equipment, water tanks, gates, fences, walls, underground services, awnings,
- blinds, signs, power or telephone poles and equipment, aerials, masts, satellite receiving dish, decorative masi or arches, thatching or any other outdoor fixtures or fittings
- To your house unless it is entirely enclosed with all outside doors, windows and roofs permanently in place
- To your house during construction, reconstruction or repair unless your house is entirely enclosed with all outside doors, windows and roofs permanently in place
- To exterior metallic fittings or claddings including but not restricted to roofing iron, guttering, joinery, water tanks and the like resulting from rusting, oxidation or gradual deterioration.

If you have any questions or require a new copy of your policy wording please contact our office. We will be happy to supply you a replacement wording and answer your queries.

**These are only some of the terms and conditions applicable to the Optional Special Benefit 'Gale, Windstorm, Hurricane, Cyclone' extension; we recommend you to read your full policy wording.**

**If you have any questions or require a new copy of your policy wording please contact us**

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