

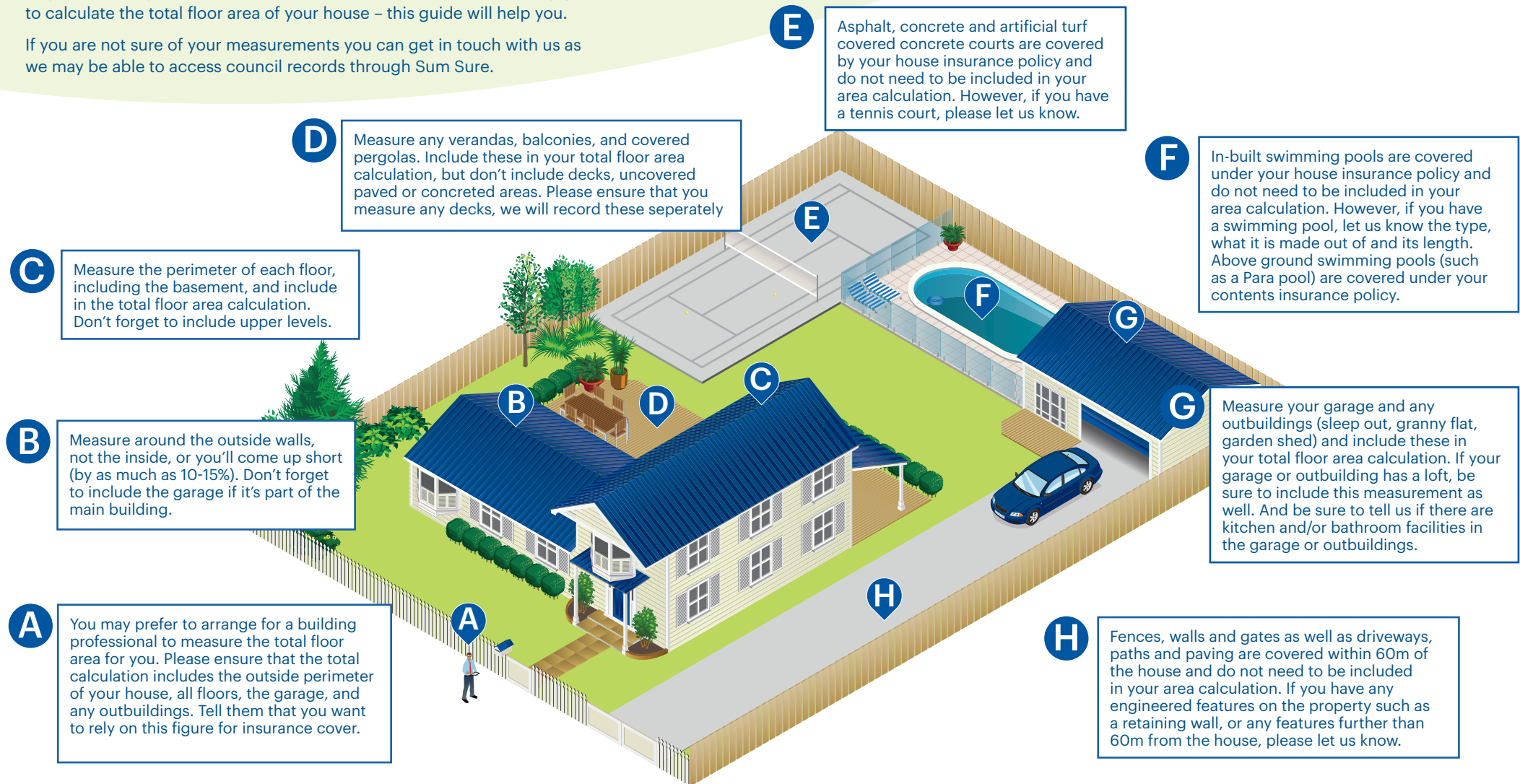
Full Replacement Fact Sheet



Measuring your home

At MAS, we offer the option of cover on a full replacement basis which will help make sure you have full cover in the event of a disaster. You simply need to calculate the total floor area of your house – this guide will help you.

If you are not sure of your measurements you can get in touch with us as we may be able to access council records through Sum Sure.



C Measure the perimeter of each floor, including the basement, and include in the total floor area calculation. Don't forget to include upper levels.

B Measure around the outside walls, not the inside, or you'll come up short (by as much as 10-15%). Don't forget to include the garage if it's part of the main building.

A You may prefer to arrange for a building professional to measure the total floor area for you. Please ensure that the total calculation includes the outside perimeter of your house, all floors, the garage, and any outbuildings. Tell them that you want to rely on this figure for insurance cover.

D Measure any verandas, balconies, and covered pergolas. Include these in your total floor area calculation, but don't include decks, uncovered paved or concreted areas. Please ensure that you measure any decks, we will record these separately

E Asphalt, concrete and artificial turf covered concrete courts are covered by your house insurance policy and do not need to be included in your area calculation. However, if you have a tennis court, please let us know.

F In-built swimming pools are covered under your house insurance policy and do not need to be included in your area calculation. However, if you have a swimming pool, let us know the type, what it is made out of and its length. Above ground swimming pools (such as a Para pool) are covered under your contents insurance policy.

G Measure your garage and any outbuildings (sleep out, granny flat, garden shed) and include these in your total floor area calculation. If your garage or outbuilding has a loft, be sure to include this measurement as well. And be sure to tell us if there are kitchen and/or bathroom facilities in the garage or outbuildings.

H Fences, walls and gates as well as driveways, paths and paving are covered within 60m of the house and do not need to be included in your area calculation. If you have any engineered features on the property such as a retaining wall, or any features further than 60m from the house, please let us know.

This flyer provides a general summary of MAS's insurance policies and is not a full statement of cover. Full terms, conditions and exclusions are contained in the policy documents, which you can get by calling us on **0800 800 627** or from any branch. Normal underwriting criteria apply.

In limited situations we will not be able to offer replacement cover where the property does not meet our standard underwriting criteria. In these situations, we are usually able to offer agreed value cover.