



# Bryte Flexiflite Insurance

## Key highlights overview

Effective 1 August 2021

This overview (*'key highlights overview document'*) is written for illustrative purposes only and does not constitute advice. To the extent that there is any conflict, discrepancy or inconsistency between the narrative in this overview (*'key highlights overview document'*) and a clause contained in the policy schedule and policy wording, read in conjunction with each other, the clause as contained in the policy schedule and policy wording will prevail.

## Commercial section

Section/Extension	Current wording	New wording
Stated benefits	Not in current wording	<p>8. Conveyance shall mean being transported in the course of employment or as a fare paying passenger in any licensed vehicle, craft, or aircraft which carries passengers on land, in water or in the air.</p> <p>9. Conveyance accumulation limit refers to our total amount of liability as stated on the schedule for all claims arising out of any one conveyance.</p> <p>10. Ground accumulation limit shall mean our total amount of liability as specified in the schedule for all claims arising in respect of any one event or series of related events.</p>
Group personal accident	Not in current wording	<p>6. Conveyance shall mean being transported in the course of employment or as a fare paying passenger in any licensed vehicle, craft, or aircraft which carries passengers on land, in water or in the air.</p> <p>7. Conveyance accumulation limit refers to our total amount of liability as stated on the schedule for all claims arising out of any one conveyance.</p> <p>8. Ground accumulation limit shall mean our total amount of liability as specified in the schedule for all claims arising in respect of any one event or series of related events.</p>

## Personal section

Section/Extension	Current wording	New wording
Household contents	<p>Home means both of the following:</p> <p>1. The main residence at the address of buildings or any other place where you are temporarily staying or employed;</p>	<p>1. The main residence at the address of buildings or any other place where you are temporarily staying or employed (refer to conditions on 5.2.5.1 applicable to household contents temporarily away from home);</p>
Household contents	<p>2. Events and items we cover</p>	<p>2. Events and items we cover (main residence)</p>
Household contents	<p>2. Events and items we cover:</p> <p>2.7.2 If the contents insured is at:</p> <p>a. Any furniture storage depot or bank safe deposit; or</p> <p>b. Any other premises for repair, renovation, restoration, cleaning or dyeing.</p>	<p>2. Events and items we cover:</p> <p><del>2.7.2 If the contents insured is at:</del></p> <p>a. <del>Any furniture storage depot or bank safe deposit; or</del></p> <p>b. <del>Any other premises for repair, renovation, restoration, cleaning or dyeing.</del></p>