Why insure with us?

Established in 1919, the Defence Service Homes Insurance Scheme has a strong track record of providing quality insurance products that meet the needs and interests of our policy holders.

You may insure with Defence Service Homes Insurance if you are:

- An Australian veteran
- Current or former ADF members, Reservists or Peacekeepers
- Widows or Widowers of any of the above
- Members of the ex-service community
- Those that provide services to the above communities.

*There are specific eligibility criteria for DSHI Home Building Insurance. Contact DSHI to check your eligibility on 1300 552 662.*

We provide:

- Friendly and helpful service assistance 24 hours a day.
- Flexibility to pay your premiums by direct debit at no extra cost (not applicable to Travel or CTP).

Some of the features of our products are:

**DSHI Home Building**

Comprehensive cover with economical premiums

- We calculate the replacement cost for you
- Includes flood*, tsunami and action of the sea
- Accidental damage (limit $5,000)
- Fusion of motors (no depreciation)
- No general excess.

* flood cover may not be provided in certain high risk situations.*
Home Contents Insurance
Because your possessions are more than just belongings, you need insurance cover that you can count on

The DSHI Home Contents Insurance offers comprehensive insurance with economical premiums and a range of benefits such as:

- Cover against flood*, tsunami and action of the sea
- New for old replacement regardless of age
- Fusion of motors (no depreciation).

* flood cover may not be provided in certain high risk situations.

Landlords Insurance
An investment in the right protection to ensure your asset doesn’t become a liability

DSHI Landlords Insurance provides cover for accidental loss or damage by tenants or their family and visitors. Available for an additional premium are the following benefits:

- Rent default by the tenant
- Casually let holiday home.

* flood cover may not be provided in certain high risk situations.
Comprehensive Private Motor Insurance
From sedans and station wagons, to four wheel drives and utilities, DSHI Private Motor Insurance keeps you going places

Available exclusively to DSHI is the Overseas Deployment Benefit which provides an additional 5% premium discount for the duration of your deployment, provided the vehicle is not used and is housed in a secure location while you’re away.

In the unfortunate event of an accident, you have the choice of repairer and can rest assured with our lifetime repair guarantee.

Third Party Property and Third Party Fire & Theft covers are also available.

Caravan/Trailer & Motorcycle Insurance
Flexible cover when you’re touring on-site or on the road – all under the one policy

For your convenience, you may include all or one of these vehicle types under the one policy, whilst enjoying the following benefits:

- Costs of accommodation and repatriation of your driver following theft or accident (limits apply)
- Replacement of your vehicle if it is under 2 years old and a total loss
- Motorcycle protective clothing (limits apply)
- Includes built in equipment in your caravan.

Third Party Property and Third Party Fire & Theft covers are also available.
Private Pleasure Craft
A raft of protection for when you’re relaxing on your boat in the great outdoors

The DSHI Private Pleasure Craft policy provides comprehensive cover for accidental loss or damage to your pleasure craft and includes:

• Replacement of your boat if it is under 1 year old and a total loss
• Accidental damage or theft of sporting equipment (limits apply)
• Personal accident cover.

Travel
Save up to 35%!
A range of options available to suit your destination

Having good insurance offers peace of mind when you travel. You can choose from four travel insurance options:

• Annual Multi Trip – unlimited trips, each less than 60 days in a 12 month period
• International Comprehensive
• Elements – Limited cover for single international trips
• Australian Comprehensive - cover for travel within Australia.

Compulsory Third Party – NSW and Queensland only
Easy to purchase. Essential to have.

Compulsory Third Party (CTP) Insurance provides compensation for other people seriously injured or killed in the event of an accident where you are deemed to be the at-fault driver.

Visit the DSHI website (www.dsh.gov.au) for more information.

QBE Home Building
(for those not eligible for the DSHI Home Building Policy)

• Defined Events
• Sum Insured Safeguard (conditions apply).

* flood cover may not be provided in certain high risk situations.
General Insurance Code of Practice

The Defence Service Homes Insurance Scheme is bound by the General Insurance Code of Practice. The Code sets out standards of good practice and service and aims to promote improved standards of service and good relations between insurers, agents, employees, investigators, debt collectors, loss adjusters and consumers.

Disputes

If you are not happy with what we have told you or with a service we have provided and we can’t reach a resolution, you can ask to have it dealt with by our Internal Disputes Handling Committee. If you disagree with the Committee’s decision, you can refer the matter to the Financial Ombudsman Service for advice and assistance. The service is a free, independent dispute resolution scheme where complaints can be reviewed quickly and informally. It can be contacted on 1300 780 808.

Privacy

The Defence Service Homes Insurance Scheme (DSHIS) is committed to safeguarding the privacy and confidentiality of your personal information. Keeping client information secure is a top priority for DSHIS. We are bound by the provisions of the Privacy Act about how we collect, store, use and disclose personal information. If you would like to know more, please contact your local state office on 1300 552 662 to obtain a copy of our privacy brochure.
More information

For more information and advice on any of our products, simply contact the Defence Service Homes Insurance Scheme on 1300 552 662 (cost of a local call), visit our website www.dsh.gov.au or write to our local office in your state.

The Defence Service Homes Insurance Scheme underwrites the DSHI Home Building policy.

All other products are issued by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence no. 239545.

A Product Disclosure Statement (PDS) is available for each product. You should obtain a copy of the PDS and consider the statements before making any decision about whether to acquire any product. To obtain a copy of the PDS and policy wording, please contact the Defence Service Homes Insurance Scheme.
Postal address:
GPO Box 9998,
Brisbane, QLD 4001

Email: dsh@dva.gov.au