

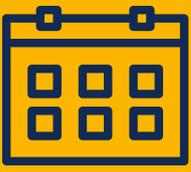
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Little tips for big life milestones

Big moments to check your insurance is up to the task



Got something big happening this year? Congratulations – but don't forget your insurance!

In this guide we include some pointers for adjusting your insurance to suit each one, so you avoid surprises down the track that could potentially leave you out of pocket.



02

Moving in with a partner

This milestone can mean combining your belongings – so make sure your home contents policy accurately reflects what you own, both separately and together.



01

Moving out of the family home

This big milestone comes with a lot of change – but don't forget insurance! If you're renting, you may want to consider contents insurance for renters, to cover your belongings in your new place.



03

Buying a home

If you're applying for a mortgage, your lender may require you to have home insurance in place – but even if you've done so already, make sure you check your cover is adequate. Having the right amount of home insurance is vital, or you could be left out of pocket after an unexpected event. Don't forget contents cover, either. You can save up to 10% when you combine both Building and Contents covers under the one Home and Contents Insurance Policy.^{1,2}



04

Making a tree or sea change

Moving house can mean a lot of changes, but when you're moving to a regional area, make sure you check the risks that might apply to your new home – like flood or fire,³ for example – and be sure you're prepared with adequate cover.

Remember, you may need to update your car insurance too, reflecting where your car will now be parked or garaged.

1. Combined discount: A discount of up to 10% is applied to your premium when you combine Buildings and Contents on one Home and Contents Insurance policy, including the optional covers (if selected): Motor burnout and Accidental damage cover. The combined discount doesn't apply to any flood component of the premium (where covered) or to the optional covers Portable contents (if selected) and Domestic workers' compensation (if available and selected). Minimum premiums may apply. 2. Minimum premiums: Where discounts are applied, your premium is subject to rounding. If more than one discount applies, they're applied in a predetermined order, so the later discounts apply to the amount already reduced by the earlier discounts instead of the total amount. Discounts do not apply to government taxes and charges. Most discounts won't apply below the minimum amount payable for the policy. 3. We may not provide cover for any loss of or damage to your property caused by cyclone, flood, flood water combined with run-off and/or rainwater, grassfires and bushfires during the first 72 hours after you first purchase a policy or increase your cover under an existing policy. Refer to PDS for when exclusion periods apply.

05

Renovating your home

In the stress of renovating, it's easy to overlook insurance on the to-do list – but make sure you review your cover. After renovations, check that the amount you're insured for is still adequate. It may be a good idea to check your policy if you're planning to undertake significant renovations, as this could also impact your cover.

06

You're growing your family

A new baby means a lot of change – and that can mean changes to the insurance you need, too. This is a great time to check your home and motor vehicle cover is adequate – especially if you've recently upgraded your car or made changes to your home to prepare for the new arrival.

07

Buying a new car

Got new wheels? Then insurance is important. It's also vital to understand that Compulsory Third Party (CTP) insurance won't cover damage to your vehicle, other vehicles, or property. If an accident happens, you might want to consider whether you're covered for damage to someone else's car or property – and ideally, for damage to your own car too, which is why motor insurance is important.



08

Struggling with cashflow

It might not be a milestone in the traditional sense, but rest assured you're not alone if you're suddenly dealing with cash struggles. More than half of Australians say they've had to change their life plans recently due to the soaring cost of living.² If you're looking to reduce your insurance premiums – while keeping the cover you need to prevent unexpected events turning into financial disasters – you've got a few options:

A. Increase your excess

You may be able to increase your excess which may lower your premium.² However, it's important to consider the impact of this at claims time, as the excess is the amount you contribute when you make a claim.



B. Make changes to your home

In the case of home insurance, there are easy changes you can make (like installing back-to-base alarms, for example, if you don't already have them) that can enhance your home's security and may reduce premiums.

C. Reassess what you need

Review your cover and check if your policy includes optional covers that you no longer require. At the same time, review the estimated replacement cost of your home building and your household contents, as overestimating these could artificially increase your premium. Use our Home Insurance Calculators to help you decide your sum insured.



Retirement

This major milestone can come with a lot of changes – and it's a great time to review your insurance cover generally, in line with your overall financial planning. And if you're planning on a big trip or a grey nomad adventure, travel insurance or caravan cover is worth considering, too.

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