

# IAG Submission Appendix 3



Flood cover options across IAG products and brands (This table is representative of policy coverage)							
Main Product	Water Coverage	Home & Strata			Commercial Property		Farm
		NRMA/RACV	CGU Direct, Partnered & Brokered	WFI (incl Farm & Commercial Home)	Small Business (NRMA/RACV/CGU Direct and Brokered)	CGU Commercial & WFI	Farm Property & Home (NRMA/RACV/CGU Direct and Brokered)
	Rain Water Run Off	covered	covered	covered	covered	covered	covered
	Flood	covered	covered	covered	not covered	not covered	not covered
	Storm Surge	covered	not covered	covered	not covered	not covered	not covered
Customer Option		Opt-out of all water coverage in NSW/ACT/VIC/TAS where a higher risk of water inundation	N/A	Opt-out of flood and Storm Surge	Opt into flood	Opt into flood and Storm surge	N/A