

Home Insurance Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 30 October 2016 and will apply to policies taken out, or with a renewal effective date, on or after this date.

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy specified in your policy schedule and any other applicable Supplementary PDS.

Changes to your PDS

Change 1: Change to your Duty of Disclosure

Your PDS is amended by the deletion of the Duty of Disclosure notice.

Change 2: Change to coverage for 'Other Valuables' and 'Special Valuables' options

Your PDS is amended by including the following under 'Other Valuables' and 'Special valuables' cover:

"An excess of \$250 will apply to any claim under this option".

Change 3: Change to contact details for Financial Claims Scheme

Contact information about the scheme listed in the 'Financial Claims Scheme' section of PDS has been deleted and replaced with <http://www.fcs.gov.au>

Change 4: Change to objectives of General Insurance Code of Practice

The objectives of the code listed in the PDS have been deleted and replaced with:

- to commit us to high standards of service
- to promote better, more informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between us and you, and
- to promote continuous improvement of the general insurance industry through education and training.

Insurer
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