

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) updates and should be read with the Personal Insurance Rental Protection Plus insurance product disclosure statement and policy with Flood Cover (PDS) dated 01/05/2017 version PID1343_ F REV10 08/17. These documents together with your current schedule make up the terms and conditions of your insurance contract with us. Your current schedule outlines the cover you have chosen.

This SPDS will apply to policies with a commencement date on or after 01/03/2019 or with a renewal effective date on or after 01/03/2019.

Changes to your PDS

Your PDS is amended by the following:

Change 1: Pet Damage

Your PDS is amended to include cover for damage to your rental property by pets owned by your tenant which live in or at your rental property, to a limit of \$2,500 for any one claim, subject to all other policy terms, conditions and exclusions.

In the 'Words that have a special meaning' on page 14, the definition of *'Deliberate or intentional damage'* in the section under *'This does not include'* the clause *'damage caused by pets belonging to tenants, their visitors or children of the tenants or their visitors'* is deleted and replaced with *'damage caused by pets belonging to visitors or children of the tenants or their visitors'*

In the 'Words that have a special meaning' on page 15, the definition of *'Malicious Damage or Vandalism'* in the section under *'This does not include'* the clause *'damage caused by pets belonging to tenants, their visitors or children of the tenants or their visitors'* is deleted and replaced with *'damage caused by pets belonging to visitors or children of the tenants or their visitors'*

In the 'Words that have a special meaning' on page 15, a definition of *'pet'* is added with the meaning *'a domestic animal kept in or at your rental property'*.

In the 'Words that have a special meaning' on page 15, the definition of *'tenant'* is amended by deleting the word *'pets'*.

Under Section 1 Buildings and Contents on pages 17 to 19, in the section 'What is insured' under the section:

1. *'We will cover your building and your contents for any accidental damage or accidental loss including that caused by:'* on page 18, the following additional dot point is added:
'a tenant's pet up to \$2,500 per claim'.
2. *'We will not cover your building and your contents for any accidental damage or accidental loss including that caused by:'* on page 19:
3.
 - a) the following additional dot point is added:
'visitor's pets
 - b) amend the dot point *'tenants, their visitors, their visitors' children, or their visitors' pets. This does not include:'* to *'tenants, their visitors, or their visitors' children. This does not include:'*

In the 'Additional things we will pay for when you have insured your contents' on pages 20 and 21, in the paragraph *'If you insure contents, and you are the owner of a strata title unit at the situation, the cover provided for destruction, loss or damage does not apply to buildings, other than:'* include the following additional dot point is added:

'additional loss or accidental damage by tenant's pets to a limit of \$2,500 per claim'.

Change 2: External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

How to resolve a complaint or dispute

All references to Financial Ombudsman Service Australia Limited (FOS) and its contact phone number, is deleted and replaced with

Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).