

# Home Insurance Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is dated 1st August 2017 and will apply to policies taken out, or with a renewal effective date, on or after this date.

The information in this SPDS updates and should be read with the following Product Disclosure Statements (each a PDS) you received and any other applicable SPDS:

- First Choice Home Insurance Product Disclosure Statement and Policy with Flood cover (PID0304\_F);
- Listed Events Home Insurance Product Disclosure Statement and Policy with Flood cover (C0012\_F);
- Accidental Damage Home Insurance Product Disclosure Statement and Policy with Flood cover (C0019\_F);
- Classic Home Insurance Product Disclosure Statement and Policy with Flood cover (C0240\_F);
- CQIB First Choice Home Insurance Product Disclosure Statement and Policy with Flood cover (PID0036\_F);
- Home Insurance Product Disclosure Statement and Policy with Flood cover, distributed by CGU Authorised Representatives (CID0221\_F);
- Fundamentals Home Insurance Product Disclosure Statement and Policy with Flood cover (PID1259\_F).

## Changes to your PDS

### **Your PDS is amended by the following:**

#### **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 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 3:** 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.”

**Change 4:** Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to “CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291” are deleted and replaced by “Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681 trading as CGU Insurance”.

**Change 5:** Change to details of CGU Insurance Limited

All references to “CGU Insurance Limited” are deleted and replaced by “Insurance Australia Limited trading as CGU Insurance”.

**Change 6 below is applicable to the following PDS’s Only:**

- First Choice Home Insurance Product Disclosure Statement and Policy with Flood cover (PID0304\_F);
- Listed Events Home Insurance Product Disclosure Statement and Policy with Flood cover (C0012\_F);
- Accidental Damage Home Insurance Product Disclosure Statement and Policy with Flood cover (C0019\_F);
- Classic Home Insurance Product Disclosure Statement and Policy with Flood cover (C0240\_F);
- CQIB First Choice Home Insurance Product Disclosure Statement and Policy with Flood cover (PID0036\_F);
- Home Insurance Product Disclosure Statement and Policy with Flood cover, distributed by CGU Authorised Representatives (CID0221\_F).

**Change 6:** 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.”*

Insurer  
**Insurance Australia Limited**  
 ABN 11 000 016 722 AFSL 227681  
 trading as CGU Insurance