

# CGU Landlords, Boat, Caravan & Travel 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.

This SPDS updates and should be read with the last following Product Disclosure Statements (each a **PDS**) you received and any other applicable SPDS:

- CGU Boat Insurance Product Disclosure Statement and Policy (PID0302);
- CGU Travel Insurance Product Disclosure Statement and Policy (TV0033);
- CGU Frequent Business Travel Insurance Product Disclosure Statement and Policy (TV0015);
- CGU Caravan Insurance Product Disclosure Statement and Policy (PID0303);
- CGU Landlords Residential Property Insurance Product Disclosure Statement and Policy with Flood cover (PID0300\_F);
- Steadfast Landlords Residential Property Insurance Product Disclosure Statement and Policy – Accidental Damage cover with Flood cover (CID0242\_F);
- Arthur J. Gallagher Landlords Residential Property Insurance Product Disclosure Statement and Policy with Flood cover (C0029);
- CQIB Landlords Residential Property Insurance Product Disclosure Statement and Policy with Flood cover (PID0034\_F);
- MGIB Landlords Residential Property Insurance Product Disclosure Statement and Policy (RID0156);
- MGA Advantage Home and Contents Superior (Accidental Damage) Product Disclosure Statement and Policy wording (CID0347);
- MGA Advantage Home and Contents Executive (Insured Events) Product Disclosure Statement and Policy wording (CID0348);
- MGA Advantage Landlords Accidental Damage (Residential Property Insurance) Product Disclosure Statement and Policy wording (CID0349);
- Arthur J. Gallagher Motorhome Insurance Product Disclosure Statement and Policy (PID0305);
- NEIB Motorcycle Insurance Policy wording and Product Disclosure Statement – Comprehensive Gold (PID1427);

- NEIB Motorcycle Insurance Policy wording and Product Disclosure Statement – Comprehensive Silver (PID1426);
- BUPA Travel Insurance Product Disclosure Statement (TVMUC0174);
- BUPA Annual Multi Trip Travel Insurance Product Disclosure Statement (MUC0310).

## 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".

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