

This Supplementary Product Disclosure Statement (SPDS) introduces changes to your Home Insurance Product Disclosure Statement (PDS). The changes are in two parts and are about your “duty of disclosure”, the insured event of “Fire”, and the “Accidental Damage” option.

We prepared this SPDS on 31st August 2021 and it replaces the SPDS we prepared on 14th May 2021. Please read it with the PDS and any other SPDS we have given you or may give you.

This SPDS is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571.

Part 1: Changes to your “duty of disclosure”

This part of the SPDS introduces changes to the Home Insurance PDS prepared on 12th September 2019 and 1st March 2021.

The purpose of this part of the SPDS is to remove “Your duty of disclosure” and replace it with “Your duty not to make a misrepresentation”.

These changes apply to:

- policies quoted on or after 31st August 2021
- existing policies varied on or after 31st August 2021
- policies with a renewal date on or after 29th September 2021.

We've made the following changes

1. Your duty of disclosure

On pages 12-13, including and below the heading **Your duty of disclosure**, and including the next four sub-headings and the paragraphs below all these sub-headings, replace all the wording with the following:

Your duty not to make a misrepresentation

What you need to tell us

We will ask you questions:

- when you apply for insurance
- before we agree to renew, extend, vary or reinstate your policy.

Your answers will help us decide whether to insure you, and on what terms. Each question we ask you is important. Please answer each one fully, accurately and honestly.

Your duty to us

You have a legal duty under the Insurance Contracts Act to take reasonable care not to make a misrepresentation to us. This duty first arises when you enter into an insurance contract with us.

Before we agree to renew, extend, vary or reinstate your policy, we may remind you of your previous answers to our questions. Your duty extends to telling us whether any of this information has changed.

Failing in your duty can seriously affect your cover

If you fail in your duty, we may do either or both of these:

- cancel your policy
- reduce the amount we pay you if you make a claim.

If your failure is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.

2. For all other references to **“duty of disclosure”** throughout the PDS:

Replace “duty of disclosure” with “duty not to make a misrepresentation”.

Part 2: Changes to the insured event of “Fire” and the “Accidental Damage” option

This part of the SPDS introduces changes to the Home Insurance PDS prepared on 1st March 2021.

The purpose of this part of the SPDS is to introduce changes to the insured event of “Fire” and the “Accidental Damage” option.

These changes apply to:

- policies quoted on or after 14th May 2021
- policies with a renewal date on or after 12th June 2021.

For existing policy holders, we will assess any claim for fire losses that occur after 29th April 2021, using the improved wording in this SPDS.

We've made the following changes

<p>1. Fire event</p> <p>On page 31, replace the wording with the following:</p>	<p>Fire</p> <table border="1"><tr><td data-bbox="464 663 555 757">✓</td><td data-bbox="560 663 1465 757">You are covered for</td></tr><tr><td colspan="2" data-bbox="464 763 1465 987">Loss or damage to your insured home and contents caused by:<ul style="list-style-type: none">• fire, including bushfires and grassfires• heat, ash, smoke, or soot that is the direct result of a fire within 100 metres of the insured address.Fire is defined as burning by flames.</td></tr><tr><td data-bbox="464 1021 555 1115">✗</td><td data-bbox="560 1021 1465 1115">You are not covered for</td></tr><tr><td colspan="2" data-bbox="464 1122 1465 1525">Loss, damage, or destruction caused by:<ul style="list-style-type: none">• bushfire or grassfire during the uninsured period → page 62• normal use over time of items that are usually exposed to heat, ash, smoke, or soot such as a splashback• heat, ash, smoke, or soot from a fireplace or a fire pit• scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe• heat, ash, smoke, or soot that is the result of a fire over 100 metres away from the insured address unless you have selected and we have agreed to provide optional Accidental Damage cover on → page 50.</td></tr></table>	✓	You are covered for	Loss or damage to your insured home and contents caused by: <ul style="list-style-type: none">• fire, including bushfires and grassfires• heat, ash, smoke, or soot that is the direct result of a fire within 100 metres of the insured address. Fire is defined as burning by flames.		✗	You are not covered for	Loss, damage, or destruction caused by: <ul style="list-style-type: none">• bushfire or grassfire during the uninsured period → page 62• normal use over time of items that are usually exposed to heat, ash, smoke, or soot such as a splashback• heat, ash, smoke, or soot from a fireplace or a fire pit• scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe• heat, ash, smoke, or soot that is the result of a fire over 100 metres away from the insured address unless you have selected and we have agreed to provide optional Accidental Damage cover on → page 50.	
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<p>2. Accidental Damage</p> <p>On page 50, replace the wording for the insured event Fire in the table under Accidental Damage with the following:</p>	<table border="1"><thead><tr><th data-bbox="459 1576 671 1615">Insured event</th><th data-bbox="730 1576 1158 1615">What this option also covers</th></tr></thead><tbody><tr><td data-bbox="459 1653 528 1691">Fire</td><td data-bbox="730 1653 1465 1823"><ul style="list-style-type: none">• Loss or damage caused by scorching or melting when there was heat but no flame. This includes scorch marks caused by a hot pan on your benchtop• Loss or damage caused by heat, ash, smoke, or soot when no damage from fire has occurred.</td></tr></tbody></table>	Insured event	What this option also covers	Fire	<ul style="list-style-type: none">• Loss or damage caused by scorching or melting when there was heat but no flame. This includes scorch marks caused by a hot pan on your benchtop• Loss or damage caused by heat, ash, smoke, or soot when no damage from fire has occurred.				
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