

Car Insurance

Supplementary Product Disclosure Statement



This Supplementary Product Disclosure Statement (SPDS) is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571.

Please read it with the Product Disclosure Statement (PDS) Part A.

This SPDS was prepared on 28 July 2022, and it introduces a change to your Car Insurance PDS – Part A, which has the prepared date of 9 February 2022.

The purpose of this SPDS is to introduce changes to the section 'No Claim Discount (NCD) after a claim'.

These changes apply to:

- policies quoted on or after 28 July 2022
- policies with a renewal date on or after 27 August 2022.

We've made the following changes

No Claim Discount (NCD) after a claim

Replace the wording with the following:

No Claim Discount (NCD) after a claim

When we are preparing the terms of your renewal, we will review any claims you have made and update your NCD. We take into consideration any claims you have made since we last calculated your renewal.

If there are no at fault claims made on your policy, your NCD will increase by one level until it reaches Rating 1 (maximum NCD).

If you have made one or more at fault claims, your NCD will reduce two levels for each claim and the cost of your insurance will increase accordingly.

If you make a new claim or an existing claim is updated after we prepare the terms of your renewal, the impact of this will be considered at your next renewal.

Claims for the following will not reduce your NCD:

- window glass only,
- an accident that is a no fault accident, or
- damage caused directly by storm, wind or hail.

For more information about NCD, please refer to our Premium, Excess and Discount Guide which is available on our website or by emailing us.