

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 15 June 2023, and it introduces a change to your Car Insurance PDS – Part A, which has the prepared date of 9 February 2022.

### Part 1: Changes to 'No Claim Discount (NCD) after a claim'

The purpose of this part of the 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.

Part 2: Changes to 'Repairing the car'

The purpose of this part of the SPDS is to introduce changes to the table of Contents and the section 'Repairing the Car'.

These changes apply to:

- policies quoted on or after 15 June 2023
- policies with a renewal date on or after 23 July 2023.

We've made the following changes

<p><b>Contents</b></p> <p>Replace the 'Repairing the Car' section of the contents table with the following:</p>	<p>Repairing the Car ..... 22</p> <p>    We choose the repairer ..... 22</p> <p>    Authorising the repairs ..... 22</p> <p>    Parts used to repair the car ..... 22</p> <p>    Damaged identification plate or label ..... 23</p> <p>    Repair guarantee..... 23</p>
<p>Replace:</p> <p><b>Repairing the Car</b></p> <p>If we authorise repairs to the car, we will:</p> <ul style="list-style-type: none"><li>• appoint a repairer of our choice to conduct the repairs, and</li><li>• consult with the repairer to determine the most suitable method of repairs based on the damage to the car.</li></ul> <p>with the following:</p>	<p><b>Repairing the Car</b></p> <p><b>We choose the repairer</b></p> <p>This policy does not offer choice of repairer.</p> <p>If we authorise repairs to the car, we will:</p> <ul style="list-style-type: none"><li>• appoint a repairer of our choice to conduct the repairs, and</li><li>• consult with the repairer to determine the most suitable method of repairs based on the damage to the car.</li></ul>