

# Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) introduces changes to your Home Insurance Product Disclosure Statement (PDS) prepared on 1<sup>st</sup> March 2021. These changes are to the insured event of “Fire” and the “Accidental Damage” option.

We prepared this SPDS on 14<sup>th</sup> May 2021. Please read it with the PDS and any other SPDS we have given you or may give you.

The purpose of this SPDS is to introduce changes to:

- The insured event of “Fire” and the “Accidental Damage” option.

## We’ve changed two sections

<h3>1. Fire Event</h3> <p>On page 31, replace the wording with the following:</p>	<h3>Fire</h3> <div data-bbox="518 728 1493 1070"><p> <b>You are covered for</b></p><p>Loss or damage to your insured home and contents caused by:</p><ul style="list-style-type: none"><li>• fire, including bushfires and grassfires</li><li>• heat, ash, smoke, or soot that is the direct result of a fire within 100 metres of the insured address.</li></ul><p>Fire is defined as burning by flames.</p></div> <div data-bbox="518 1099 1493 1644"><p> <b>You are not covered for</b></p><p>Loss, damage, or destruction caused by:</p><ul style="list-style-type: none"><li>• bushfire or grassfire during the uninsured period → <b>page 62</b></li><li>• normal use over time of items that are usually exposed to heat, ash, smoke, or soot such as a splashback</li><li>• heat, ash, smoke, or soot from a fireplace or a fire pit</li><li>• scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe</li><li>• 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 → <b>page 50</b>.</li></ul></div>				
<h3>2. Accidental Damage</h3> <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="488 1680 807 1765">Insured event</th><th data-bbox="807 1680 1493 1765">What this option also covers</th></tr></thead><tbody><tr><td data-bbox="488 1765 807 2047"><b>Fire</b></td><td data-bbox="807 1765 1493 2047"><ul style="list-style-type: none"><li>• 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</li><li>• Loss or damage caused by heat, ash, smoke, or soot when no damage from fire has occurred.</li></ul></td></tr></tbody></table>	Insured event	What this option also covers	<b>Fire</b>	<ul style="list-style-type: none"><li>• 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</li><li>• Loss or damage caused by heat, ash, smoke, or soot when no damage from fire has occurred.</li></ul>
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