



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

We prepared this SPDS on 14 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>  You are covered for </div> <p>Loss or damage to your insured home and contents caused by:</p> <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. <p>Fire is defined as burning by flames.</p> <div>  You are not covered for </div> <p>Loss, damage, or destruction caused by:</p> <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. 				
<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> <tr> <th>Insured event</th><th>What this option also covers</th></tr> <tr> <td>Fire</td><td> <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> </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.
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. 				