

Home and Contents Insurance Policy Supplementary Product Disclosure

This Supplementary Product Disclosure Statement (SPDS) is issued by Sure Insurance ABN 72 624 109 128 AFS Licence Number 506 378 on 01 July 2020. This SPDS must be read in conjunction with the Home and Contents Product Disclosure Statement (PDS) PDS01/2019 dated 1 June 2019.

The PDS, this SPDS and your Certificate of Insurance, form the basis of your insurance cover.

Changes to the PDS which apply to new policies and renewals from 1 July 2020.

1. On page 9 of the PDS, section 'You must contact us when', new bullet point added *the home ceases to be occupied for more than 60 days.*
2. On page 11 of the PDS, section 'How claims are settled', replaced 'what it would cost us', with the words *'pay you the reasonable cost...'*
3. On page 13 of the PDS, section 'Summary of what you are covered for', inserted *Legal Liability Up to \$20,000,000.*
4. On page 15 of the PDS, 'Your home means', service pipes and cables, inserted the words *'that are located'* before *Service pipes and cables, both above and below the ground, that are located at your property and for which you are responsible;*
5. On page 15 of the PDS, new section added, *For landlord's fixtures and fittings Your home also includes your: fixtures and fittings; floor coverings and carpets; light fittings, blinds and curtains.*
6. On page 16 of the PDS, section 'Limits for home cover', new bullet point added *for landlord's fixtures and fittings up to 10% of the sum insured.*
7. On page 18 of the PDS, section 'If contents are insured in the property in which you are a tenant or lot owner of a strata title scheme, added *or lot owner of a strata title scheme.*
8. On page 18 of the PDS, section now reads *'When you are a tenant of a property or a lot owner of a strata title property contents also includes any items used primarily for domestic and residential purposes that are permanently attached to the insured address and that you own and that are not covered by a strata title policy, including:'*
9. On page 21 of the PDS, section 'Removal of debris and rebuilding costs', replaced word from *contents* to *home.*
10. On page 22 of the PDS section 'Burglary, theft or attempted theft', removed the words *to your home.*
11. On page 23 of the PDS, section 'Cyclone, storm and water runoff', removed the words *to your home.*
12. On page 26 of the PDS, section 'Fire (including bushfire)' added words *and fire retardant clean up.*
13. On page 26 of the PDS, section 'But, we will not cover you for, removed bullet point *by heat, ash, soot or smoke when your home or contents have not been ignited unless the loss and damage is caused by a burning building that is located within 10 metres of the insured address.*
14. On page 32 of the PDS, section 'Spoilage of food and medication', included bullet point *an insured event.*
15. On page 36 of the PDS, section 'Accidental damage to contents' inserted the words *at the insured address.*
16. On page 36 of the PDS, section 'Specified contents in the home' removed words *accidental damage* and replaced with *loss or damage as a result of an insured event.*
17. On page 38 of the PDS, section 'Legal liability exclusions, changed from any disease or infection to *any disease, infection, epidemic, pandemic, virus or any mutation or derivative of any such condition, whether arising directly or indirectly, or the threat or perceived threat of any such condition;*



18. On page 41 of the PDS new *section Disease or Infection, any loss, damage or legal liability caused or contributed to by a disease, infection, epidemic, pandemic virus or any mutation or derivative of any such condition, whether arising directly or indirectly, or the threat or perceived threat of any such condition.*
19. On page 42 of the PDS, section 'Unoccupied home' removed *and was not* and removed the 3 bullet points.
20. On page 49 of the PDS, section 'Unoccupancy excess' removed whole section.
21. On page 56 of the PDS section 'Our Privacy Policy' bullet point 'access your personal information in our' added word *records* to the end.
22. On page 57 of the PDS, formatting between consequential loss and contents corrected.
23. On page 58 of the PDS, section 'insurer/ product insurer corrected to *issuer*.
24. Back Page PDS version changed to PDS01/2020 Effective date 1 July 2020.

Contact us

If you have any questions about these changes, or wish to obtain a full copy of the PDS as amended by this SPDS, please:

Visit sure-insurance.com.au
Call us on 1300 392 535

Date Prepared: 1 June 2020 Effective Date: 1 July 2020

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