

Home and Contents Insurance Policy Supplementary Product Disclosure

This Supplementary Product Disclosure Statement (SPDS) is issued by Sure Insurance Pty Ltd ABN 72 624 109 128 AFS Licence Number 506378 on 01 December 2020.

This SPDS must be read in conjunction with:

- Home and Contents Product Disclosure Statement (PDS) PDS01/2019 dated 1 June 2019 or
- Home and Contents Product Disclosure Statement (PDS) PDS02/2020 dated 1 July 2020.

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 December 2020, with backdated effect 1 June 2019.

INCREASE IN COVER

1. On page 23, in 'Cyclone, storm and water runoff', remove the exclusion
 - 'to a swimming pool, spa, water tank or their covers or liners, including the cost of cleaning mud or debris out of a swimming pool, spa or water tank and replacing or storing the water;'
2. On page 26-27, in 'Flood and water runoff', remove the exclusion
 - 'to a swimming pool, spa, water tank or their covers or liners, including the cost of cleaning mud or debris out of a swimming pool, spa or water tank and replacing or storing the water;'
3. On page 32-33, in 'Storm surge', remove the exclusion
 - 'to a swimming pool, spa, water tank or their covers or liners, including the cost of cleaning mud or debris out of a swimming pool, spa or water tank and replacing or storing the water;'
4. On page 31, in 'Removal of Debris and rebuilding costs', add
 - 'removing mud and debris out of swimming pools, spas or water tank as a result including the replacing or storing of water;'
5. On page 33, in 'Temporary accommodation', remove
 - 'The cost of the temporary accommodation we pay is based on the rentable value of your home immediately prior to the loss or damage;'
6. On page 40-41, in 'General Exclusions - What you are not covered for', 'Loss not caused by an insured event', remove 'Any loss, damage or legal liability not directly caused by any insured event or to items that you or anyone who permanently or temporarily resides with you at the insured address have misplaced.' and add 'Any loss, damage or legal liability to an item covered under the policy that you or anyone who permanently or temporarily resides with you at the insured address have misplaced.'



CORRECTION OF WORDING INCONSISTENCIES

7. On page 8 in 'Exclusions for new policies, we do not insure you for any loss and damage caused by bushfire, storm or rainwater runoff (including cyclone), flood (including rainwater runoff) or tsunami with in the first 72 hours of your policy commencing unless:', Earthquake to be included, as already shown on page 24.
8. On page 16, in 'LIMITS FOR HOME COVER', add,
 - 'Temporary accommodation – up to 18 months from the date of loss to a maximum of 10% of the home sum insured for any one event', inline with page 33, Temporary accommodation.
9. On page 16, in 'LIMITS FOR HOME COVER', insert bullet point,
 - 'Removal of Debris and rebuilding costs – up to 10% of the home sum insured for any one event. We agree to cover you for these benefits in addition to the sum insured for your home.', in line with page 31, Removal of debris and rebuilding costs.
10. On page 16, in 'LIMITS FOR HOME COVER', add
 - 'Replacement of Locks – up to \$1,000 for any one event', in line with page 31, replacement of locks.
11. On page 21, in 'LIMITS FOR CONTENTS COVER', remove 'home sum insured' and replace with 'contents sum insured'.
12. On page 21, in 'LIMITS FOR CONTENTS COVER', remove 'home sum insured' and replace with 'contents sum insured'.
13. On page 21 in 'LIMITS FOR CONTENTS COVER', remove 'Temporary removal of contents elsewhere', and replace with 'Temporary storage of undamaged contents'.
14. On page 21 in 'LIMITS FOR CONTENTS COVER' remove '\$500' and replace with '\$1,000.'
15. On page 26, in 'Flood and water runoff', the definition for 'Flood' on page 58 is to be used.
16. On page 26, in 'Flood and water runoff', the definition for 'water runoff' on page 60 is to be used.
17. On page 28, in 'Impact', remove 'any loss or damage caused to the home' and replace with 'any loss and damage at the home.'
18. On page 38, in 'Legal liability exclusions, remove from the 2nd bullet point the words 'that you or anyone who permanently or temporarily resides with you',
19. On page 49, in 'EXCESS', 'How to pay your excess', remove, 'An unoccupied premises excess is payable in addition to any other excess that may apply to your claim'.



We updated our PDS on the 1 July 2020 and these are the changes made which apply to new policies and renewals from 1 July 2020.

As per Sure Fairness principles, if you purchased a policy prior to 1 July 2020, you will automatically receive any higher benefit(s).

CHANGE IN COVER - DEFINITION UPDATE

1. On page 38, in 'LEGAL LIABILITY', subsection, 'Legal Liability exclusions', 'We will not cover...', delete
 - 'any disease or infection;'and replace with,
 - '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;'
- On page 41, in 'GENERAL EXCLUSIONS – WHAT YOU ARE NOT COVERED FOR' add,

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.'

INCREASE or UPGRADE IN COVER

- On page 11, in 'How claims are settled', remove 'what it would cost us', and replace with the words 'pay you the reasonable cost...'
- On page 15, 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.'
- On page 16, in 'Limits for home cover', new bullet point added,
 - 'landlord's fixtures and fittings up to 10% of the home sum insured.'
- On page 18, in 'If contents are insured in a property in which you are a tenant', added 'or lot owner of a strata title scheme'
- On page 26, in 'Fire (including bushfire)' added 'and fire retardant clean up.'
- On page 26, in 'But, we will not cover you for', removed '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.'
- On page 42, in 'Unoccupied home' removed the 3 bullet points.
- On page 49, removed 'Unoccupancy excess – When your home or unit will be unoccupied for more than 60 days.'



CORRECTION OF WORDING INCONSISTENCIES

- On page 9, in 'You must contact us when', added
 - 'the home ceases to be occupied for more than 60 days;'

- On page 13, in 'Summary of what you are covered for', added
'Legal Liability
Up to \$20,000,000.'
For more details see page 38.

- On page 15, in 'Your home' , added the words 'located at' to the bullet point 'service pipes and cables, both above and below the ground, for which you are responsible;'

- On page 21, in 'Removal of debris and rebuilding costs', replaced 'contents' with 'home'.

- On page 22, in 'Burglary, theft or attempted theft', removed the words 'to your home'.

- On page 23, in 'Cyclone, storm and water runoff', removed the words 'to your home'.

- On page 32, in 'Spoilage of food and medication', added 'an insured event.'

- On page 36, in 'Accidental damage to contents' added 'at the insured address.'

- On page 36, in 'Specified contents in the home' removed 'any accidental loss or damage' and replaced with 'loss or damage as a result of an insured event.'

- On page 56, in 'Our Privacy Policy' added 'records' to the end of the first bullet point,

- On page 57, formatting between consequential loss and contents corrected.

- On page 58, in 'insurer/ product insurer' changed to 'issuer'.

- Back page of the PDS version changed to 'PDS02/2020 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 November 2020

Effective Date: 1 December 2020

SPDSH 02/ 2020