

HOME AND CONTENTS INSURANCE POLICY SUPPLEMENTARY PRODUCT DISCLOSURE (SPDS)

Date Prepared: 30 July 2024

Effective Date: 31 July 2024

This Supplementary Product Disclosure Statement (SPDS) is issued by Sure Insurance Pty Ltd ABN 72 624 109 128 AFS Licence Number 506378 on 30 July 2024 and is effective from 31 July 2024.

This SPDS must be read together with the Home and Contents Product Disclosure Statement (PDS) PDS04/2023 dated 1 May 2023.

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 31 July 2024

On page 67 under the heading “Code of Practice”, the following paragraph has been removed:

Code of Practice

The Insurance Council of Australia (ICA) has developed a voluntary General Insurance Code of Practice (the Code) that we support and adhere to. The Code aims to raise the standards of practice and service within the general insurance industry.

The objectives of the Code are:

- to commit *us* to high standards of service;
- to promote better, more informed relations between *us* and *you*;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for the resolution of complaints and disputes between *us* and *you*; and
- to promote continuous improvement of the general insurance industry through education and training.

To obtain a copy of the Code visit www.codeofpractice.com.au or contact us.

Changes to the PDS which apply to new policies and renewals from 1 July 2023

On page 10 under the heading “Who Issues Your Policy”, the wording under that heading is replaced with the following:

For policies with an effective commencement date on or after 01/07/2023:

Financial services in connection with your insurance are provided by us on behalf of the product issuers, Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), a company incorporated under the laws of Massachusetts, USA (the liability of members is limited), trading as Liberty Specialty Markets (Liberty), Pacific International Insurance Pty Ltd (ABN 83 169 311 193), trading as Pacific International (Pacific) and The New India Assurance Co. Ltd. (ABN 93 000 151 593) (New India Assurance).

Liberty, Pacific and New India Assurance underwrite the Home and Contents insurance cover as set out in this PDS.



Liberty solely underwrites the Legal Liability cover of Home and Contents insurance as set out in this PDS.

Any financial product advice provided by Sure Insurance relating to this policy is provided under its Australian Financial Services Licence (AFSL). Please consider *your* financial situation, needs and objectives and read the PDS and Financial Services Guide (FSG) before deciding whether to buy this insurance from *us*.

On page 69 under heading “Words with Special Meanings – Definitions”, the following definition is added:

New India The New India Assurance Co. Ltd. (ABN 93 000 151593)

On page 72 under the definition “*issuer/product issuer*”, the wording under that definition is replaced with the following:

Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), trading as Liberty Specialty Markets, Pacific International Insurance Pty Ltd (ABN 83 169 311 193), trading as Pacific International and The New India Assurance Co. Ltd. (ABN 93 000 151 593).

On the back page, the sentence which currently reads as “All financial services in connection with *your* insurance are provided by *us* on behalf of the product issuers Liberty and Pacific” is replaced with the following:

All financial services in connection with *your* insurance are provided by *us* on behalf of the product issuers Liberty, Pacific and New India Assurance.

Changes to the PDS which apply to new policies from 12 December 2023

On pages 41-42 under “Spoilage of Food & Medication” bullet point 2 under “But we will not cover you for any loss or damage caused:” is amended to read:

- by an electricity supplier deliberately shutting off or restricting the electricity supply to your home, unless this action is in the interest of public safety;

Changes to the PDS which apply to new policies from 1 March 2024

On page 63 under the heading “Premium Discounts”, the following bullet point is removed:

- An internet discount if *you* apply for and take out *your policy* online.

Contact *us*

If you have any questions about these changes, please:



Visit www.sure-insurance.com.au, or



call *us* on 1300 392 535