# Residential Strata 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 31 May 2023.

This SPDS must be read in conjunction with the Residential Strata Insurance Product Disclosure Statement (PDS) RST02/2021 dated 1 August 2021. 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 2023.

On Page 2 under the heading "Who issues your policy?" the wording under that heading is replaced with the following:

## For policies with an effective date prior to 1/9/2022

All financial services in connection with *your* insurance are provided by *us* on behalf of product issuer *Liberty Mutual Insurance Company, Australia Branch* (ABN 61 086 083 605), trading as Liberty Specialty Markets, a company incorporated under the laws of Massachusetts, USA (the liability of members is limited).

## For policies with an effective date from 1/9/2022

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), trading as Liberty Specialty Markets, a company incorporated under the laws of Massachusetts, USA (the liability of members is limited) (*Liberty*) and *Pacific International Insurance Pty Ltd* (ABN 83 169 311 193), trading as Pacific International (*Pacific*).

Liberty and *Pacific* both underwrite *Building* and *Common Contents* Insurance cover as set out in this PDS.

Liberty solely underwrites the *Legal Liability* cover of *Building* and *Common Contents* insurance cover and the optional extras available as set out in this PDS, being *Fidelity guarantee*, *Office bearer's liability* and *Voluntary workers cover*.

#### For policies with an effective date from 01/07/2023

Financial services in connection with your insurance are provided by us on behalf of the product issuers Liberty, Pacific and The New India Assurance Co. Ltd. (ABN 93 000 151 593), (*New India Assurance*).

Liberty, Pacific and New India Assurance underwrite Building and Common Contents Insurance cover.

Liberty solely underwrites the Legal Liability cover of Building and Common Contents insurance cover and the optional extras available as set out in this PDS, being Fidelity guarantee, Office bearer's liability and Voluntary workers cover.

On Page 56 under the Definitions section the definitions of "issuer/product issuer" is replaced with the following, and the definition of "Pacific" and "New India Assurance" is added:

Issuer(s)/ product issuer(s) Liberty, Pacific and New India Assurance

Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), trading as Liberty Specialty

Markets, a company incorporated under the laws of Massachusetts, USA (the liability of members is limited).

Pacific Pacific International Insurance Pty Ltd (ABN 83 169 311 193), trading as Pacific International.

New India The New India Assurance Co. Ltd. (ABN 93 000 151 593), (New India Assurance).

Assurance

On the Back Page of the PDS the text under the contact details of Sure Insurance Pty Ltd are replaced with the following:

# For policies with an effective date prior to 1/9/2022

All financial services in connection with your insurance are provided by Sure Insurance Pty Ltd (ABN 72 624 109 128, AFSL 506 378) on behalf of the product issuer *Liberty*.

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

## For policies with an effective date from 1/9/2022

All financial services in connection with your insurance are provided by *us* on behalf of the product issuers *Liberty* and *Pacific*. Any general financial product advice provided by Sure Insurance relating to this policy is provided under its Australian Financial Services Licence. Please consider your financial situation, needs and objectives and read the PDS, TMD and FSG before deciding whether to buy this insurance from us.

### For policies with an effective date from 1/7/2023

All financial services in connection with your insurance are provided by us on behalf of the product issuers Liberty, Pacific and New India Assurance. Any general financial product advice provided by Sure Insurance relating to this policy is provided under its Australian Financial Services Licence. Please consider your financial situation, needs and objectives and read the PDS,TMD and FSG before deciding whether to buy this insurance from us.

#### Contact us

If you have any questions about these changes, please:

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