

# HOME AND CONTENTS INSURANCE POLICY SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

*Date Prepared: 27 June 2025*

*Effective Date: 27 June 2025*

This Supplementary Product Disclosure Statement (SPDS) is issued by Sure Insurance Pty Ltd ABN 72 624 109 128 AFS Licence Number 506378 on 27 June 2025 and is effective from 27 June 2025.

This SPDS must be read together with the Home and Contents Product Disclosure Statement (PDS) PDS05/2025 with an effective date of 13 January 2025.

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 10 May 2025:**

On page 12 the paragraphs under the heading “About The Product Issuers”, have been removed and replaced with the following:

This policy is underwritten by *Liberty* Mutual Insurance Company, Australia Branch (ABN 61 086 083 605, AFSL 530842 (for claims handling and settling services only)), 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, AFSL 523921), trading as Pacific International (Pacific); *The New India Assurance Co. Ltd.* (ABN 93 000 151 593) (New India Assurance) and *Chubb* Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb).

Liberty, Pacific, New India Assurance and Chubb are the product issuers and have authorised the information contained in the PDS.

As required, a notice of this PDS has been lodged with ASIC. ASIC takes no responsibility for the content of this document. Liberty, Pacific, New India Assurance and Chubb have given Sure Insurance a binding authority to market, underwrite, settle claims and administer the policy on their behalf. Any matters or enquiries you may have should be directed to Sure Insurance. You can contact Liberty, Pacific, New India Assurance and Chubb via Sure Insurance.

The contact details of Sure Insurance are on the back cover of this SPDS.

On page 50 of the PDS, under section heading “Legal Liability”, the following is added:

The cover provided under this section for legal liability is underwritten solely by Liberty.

On page 81 of the PDS under the heading “Words with Special Meanings – Definitions”, the following definition is added:

*Chubb* Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687)



On page 59 under heading “General Exclusions – What You Are Not Covered For”, the definition for Cyber Loss has been removed and replaced with the following:

Any loss, damage or legal liability caused by or contributed to (i) cyber loss; (ii) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data; regardless of any other cause or event contributing concurrently or in any other sequence.

On page 82 under heading “Words with Special Meanings - Definitions”, the definition for Cyber Loss has been removed and replaced with the following:

*Cyber Loss* Any loss, damage or legal liability caused by or contributed to (i) cyber loss; (ii) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data; regardless of any other cause or event contributing concurrently or in any other sequence.

On page 60 of the PDS, under the sub-heading “Disease or Infection” and the sentence under it, the following text is added :

For the purposes of this exclusion, loss, damage or legal liability, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

- (a) for a communicable disease; or
- (b) any insured location that is or may be affected by a communicable disease.

On Page 79 of the PDS, under the “Financial Services Claims Scheme” section, the following new section is added:

### **Sanctions**

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit *us* and the product issuers from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to countries including but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

On page 63 of the PDS, the text under the sub-heading “Terrorism or war” has been removed and is replaced with the following:

Any loss, liability, cost, expense or other sum directly or indirectly occasioned by or happening through or connected with:

- any *act of terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
- any action taken in controlling, preventing, suppressing or in any way relating to any *act of terrorism*; or
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;



notwithstanding any provision to the contrary within this policy or any endorsement.

### **Changes to the PDS which apply to new policies and renewals from 1 August 2025:**

On page 12 the paragraphs under the heading “About The Product Issuers”, have been removed and replaced with the following:

This policy is underwritten by *Pacific* International Insurance Pty Ltd (ABN 83 169 311 193, AFSL 523921), trading as Pacific International (Pacific); The *New India Assurance* Co. Ltd. (ABN 93 000 151 593) (New India Assurance), Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb) and QBE Insurance (Australia) Limited (ABN 78 003 191 035 AFSL 239545).

Pacific, New India Assurance, Chubb and QBE Insurance (Australia) Limited are the product issuers and have authorised the information contained in the PDS.

As required, a notice of this PDS has been lodged with ASIC. ASIC takes no responsibility for the content of this document. Pacific, New India Assurance, Chubb and QBE Insurance (Australia) Limited have given Sure Insurance a binding authority to market, underwrite, settle claims and administer the policy on their behalf. Any matters or enquiries you may have should be directed to Sure Insurance. You can contact Pacific, New India Assurance, Chubb and QBE Insurance (Australia) Limited via Sure Insurance.

The contact details of Sure Insurance are on the back cover of this SPDS.

On page 50 of the PDS, under section heading “Legal Liability”, the following is added:

The cover provided under this section for legal liability is underwritten by Chubb and Pacific.

On page 85 of the PDS under the heading “Words with Special Meanings – Definitions”, the following definition is added:

*QBE Insurance*            QBE Insurance (Australia) Limited (ABN 78 003 191 035 AFSL 239545)  
*(Australia) Limited*

On page 84 of the PDS under the heading “Words with Special Meanings – Definitions”, the following definition is deleted:

*Liberty*                    *Liberty* Mutual Insurance Company, Australia Branch (ABN 61 086 803 605, AFSL 530842 (for claims handling and settling services only)), a company incorporated under the laws of Massachusetts, USA (the liability of members is limited), trading as Liberty Specialty Markets.

---

### **Contact us**

If you have any questions about these changes, please:



Visit [www.sure-insurance.com.au](http://www.sure-insurance.com.au), or



**call us on 1300 392 535**