

Supplementary Product Disclosure Statement

Pleasurecraft

Date of preparation: 30 April 2019

This is a Supplementary Product Disclosure Statement (SPDS) issued by QBE Insurance (Australia) Limited. It supplements and amends product disclosure statements (PDS) QM1915-1110.

It provides more information about:

- Changes to the External Disputes Resolution (EDR) scheme
- Updates to The General Insurance Code of Practice
- Deletion of the Duty of Disclosure
- Deletion of QBE's address
- Inclusion of the Sanctions Clause

and must be read together with your applicable PDS, for policies bought or renewed after 1 July 2019.

How to read this Supplementary Product Disclosure Statement

You should read this document together with your insurance policy, which is made up of:

- the PDS
- your Policy Schedule and
- any endorsement or any other notice about your Policy we have given you in writing.

Amendments to the PDS

Section(s) in PDS changing	Change
Dispute resolution	<p>The section titled 'Dispute resolution' is deleted and replaced with:</p> <h3>Resolving complaints & disputes</h3> <p>At QBE we're committed to providing you with quality products and delivering the highest level of service.</p> <p>We also do everything we can to safeguard your privacy and the confidentiality of your personal information.</p> <h4>Something not right?</h4> <p>We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.</p> <h4>Step 1 – Talk to us</h4> <p>If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.</p> <p>You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.</p> <h4>Step 2 – Escalate your complaint</h4> <p>If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.</p> <p>The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.</p> <h4>Step 3 – Still not resolved?</h4> <p>If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.</p> <p>AFCA resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by AFCA decisions - but you're not. You can contact AFCA directly and they'll advise you if your dispute falls within their Rules.</p> <p><i>Disputes not covered by the AFCA Rules</i></p> <p>If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.</p> <h4>Privacy complaints</h4> <p>If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).</p>

Section(s) in PDS changing	Change																				
Contacting QBE's CCU, FOS or the OAIC	<p data-bbox="336 331 1197 376">Contacting QBE's CCU, AFCA or the OAIC</p> <p data-bbox="336 405 831 439">How to contact QBE Customer Care</p> <table border="1" data-bbox="336 443 1439 808"> <tr> <td data-bbox="336 443 448 607">Phone</td> <td data-bbox="448 443 1439 607">1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.</td> </tr> <tr> <td data-bbox="336 607 448 757">Email</td> <td data-bbox="448 607 1439 757"> <ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment. </td> </tr> <tr> <td data-bbox="336 757 448 808">Post</td> <td data-bbox="448 757 1439 808">Customer Care, GPO Box 219, Parramatta NSW 2124</td> </tr> </table> <p data-bbox="336 864 639 898">How to contact AFCA</p> <table border="1" data-bbox="336 902 1439 1104"> <tr> <td data-bbox="336 902 448 954">Phone</td> <td data-bbox="448 902 1439 954">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 954 448 1005">Email</td> <td data-bbox="448 954 1439 1005">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1005 448 1057">Online</td> <td data-bbox="448 1005 1439 1057">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1057 448 1104">Post</td> <td data-bbox="448 1057 1439 1104">Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</td> </tr> </table> <p data-bbox="336 1160 683 1193">How to contact the OAIC</p> <table border="1" data-bbox="336 1198 1439 1400"> <tr> <td data-bbox="336 1198 448 1301">Phone</td> <td data-bbox="448 1198 1439 1301">1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional</td> </tr> <tr> <td data-bbox="336 1301 448 1352">Email</td> <td data-bbox="448 1301 1439 1352">enquiries@oaic.gov.au</td> </tr> <tr> <td data-bbox="336 1352 448 1400">Online</td> <td data-bbox="448 1352 1439 1400">www.oaic.gov.au</td> </tr> </table>	Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.	Email	<ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint. • privacy@qbe.com, to contact us about privacy or your personal information. • customercare@qbe.com, to give feedback or pay a compliment. 	Post	Customer Care, GPO Box 219, Parramatta NSW 2124	Phone	1800 931 678 (free call)	Email	info@afca.org.au	Online	www.afca.org.au	Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001	Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional	Email	enquiries@oaic.gov.au	Online	www.oaic.gov.au
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Online	www.oaic.gov.au																				
The General Insurance Code of Practice	<p data-bbox="336 1402 1206 1435">The General Insurance Code of Practice is deleted and replaced with:</p> <p data-bbox="336 1458 1150 1503">The General Insurance Code of Practice</p> <p data-bbox="336 1525 1230 1559">QBE Australia is a signatory to the General Insurance Code of Practice.</p> <p data-bbox="336 1581 580 1615">The Code aims to:</p> <ul style="list-style-type: none"> • Commit us to high standards of service • Promote better, more informed relations between us and you • Maintain and promote trust and confidence in the general insurance industry • Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you • Promote continuous improvement of the general insurance industry through education and training. 																				

Section(s) in PDS changing	Change
Your duty of disclosure	Your duty of disclosure is deleted from the PDS and where shown in your Policy Schedule
QBE's address	QBE's previous address of '82 Pitt St, Sydney' is deleted from wherever it appears in the PDS.
When you are not insured	<p>The 'General exclusion' table under the section titled 'When are not insured' is altered to include:</p> <p>Sanctions limitation and exclusion clause</p> <p>You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.</p>