

# Supplementary Product Disclosure Statement

## Caravan Insurance

**Date of preparation: 24 May 2019**

This is a Supplementary Product Disclosure Statement (SPDS) issued by QBE Insurance (Australia) Limited. It supplements and amends the Product Disclosure Statement(s) (PDS) listed in the table below:

Document number and version
QM1991-0309

It provides more information about:

- Updates to the 'Introduction & Welcome' statement
- Additions to the 'Important Information and Notices' section about the No claim bonus and the way in which we calculate the No claim bonus
- Updates to the 'Your duty of disclosure' section
- Updates to the 'The General Insurance Code of Practice' section
- Updates to the 'Dispute resolution' process
- Additions and updates to the 'Definition' section
- Updates to 'Section 6: Claims information' section about what happens when you caravan is a total loss
- Additions to 'Section 5: When You Are Not Insured'
- Updates to QBE's address

and must be read together with your applicable PDS, for policies bought or renewed after 1 July 2019. This SPDS replaces the SPDS effective 25 April 2015 (QM5808-0415).

### 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								
Multiple Sections	In all instances in the PDS where there is mention of “no claim discount” delete and replace it with “no claim bonus”.								
Introduction and Welcome	<p>The text under this section is deleted and replaced with:</p> <p><b>About QBE Australia</b></p> <p>QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia’s largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world. Our insurance contains a number of options that can allow you to choose the cover you need. We aim to provide friendly and helpful customer service from your first call to us to our 24 hour emergency claims service.</p> <p>The information in this booklet is important and we have aimed to make it as easy to understand as possible. Please take the time to read through it and call us if you need further information.</p>								
Important Information and Notices	<p>The Important Information and Notices section is amended to include the following:</p> <p><b>No claim bonus</b></p> <p>We reward you with a No claim bonus when you have a good claims history. The No claim bonus is a discount we apply to your premium.</p> <ul style="list-style-type: none"> <li> <p><b>How do we determine your No Claim Bonus when you buy a new policy?</b></p> <p>When you buy a new Comprehensive Policy we ask you about your claims history and to tell us what No claim bonus you had before you insured with us. The No claim bonus levels we have are:</p> <table border="1" data-bbox="432 1319 1158 1547"> <thead> <tr> <th>No claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>2 years claim free</td> <td>Up to 25%</td> </tr> <tr> <td>1 year claim free</td> <td>Up to 20%</td> </tr> <tr> <td>0 years claim free</td> <td>0%</td> </tr> </tbody> </table> </li> <li> <p><b>What happens to your No Claim Bonus when you renew your policy?</b></p> <p>If you don’t make any claims during the preceding period of insurance, your No claim bonus will be increased at renewal. This will continue until you reach our highest discount of up to 25%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims and the type of claim(s) you have made under this policy.</p> </li> <li> <p><b>The types of claims which affect your No claim bonus</b></p> <p>There are three types of claims which affect your No claim bonus. These are:</p> <ul style="list-style-type: none"> <li>At-fault, where you, another driver of your vehicle or its passengers, were fully or partly at fault</li> <li>Not recoverable, where someone else was at fault, but you weren’t able to provide us with their name, address and registration details, and</li> </ul> </li> </ul>	No claim bonus Levels	Discount	2 years claim free	Up to 25%	1 year claim free	Up to 20%	0 years claim free	0%
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Section(s) in PDS changing	Change																	
	<ul style="list-style-type: none"> <li>○ Claims for damage where the cause was weather, fire, theft or attempted theft, or malicious damage.</li> </ul> <p>The table below explains how your No claim bonus is affected by different claims in a period of insurance:</p> <table border="1" data-bbox="432 434 1426 1066"> <thead> <tr> <th data-bbox="432 434 890 577">Type of claim</th> <th data-bbox="890 434 1096 577">Number of claims in one period of insurance</th> <th data-bbox="1096 434 1426 577">Effect on No claim bonus discount level at renewal</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 577 1096 660">No claims</td> <td data-bbox="890 577 1096 660"></td> <td data-bbox="1096 577 1426 660">Increases by up a maximum of 25%</td> </tr> <tr> <td data-bbox="432 660 890 837">Claims that don't satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b></td> <td data-bbox="890 660 1096 837">One or more claim(s)</td> <td data-bbox="1096 660 1426 837">Increases by up a maximum of 25%</td> </tr> <tr> <td data-bbox="432 837 890 920">Windscreen or window glass only claims</td> <td data-bbox="890 837 1096 920">One or more claim(s)</td> <td data-bbox="1096 837 1426 920">Increases by up a maximum of 25%</td> </tr> <tr> <td data-bbox="432 920 890 1066" rowspan="2">Claims that satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b></td> <td data-bbox="890 920 1096 981">One claim</td> <td data-bbox="1096 920 1426 981">Reduces by up to 20%</td> </tr> <tr> <td data-bbox="890 981 1096 1066">Two claims</td> <td data-bbox="1096 981 1426 1066">Reduces by up to 20%</td> </tr> </tbody> </table> <p>Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.</p>	Type of claim	Number of claims in one period of insurance	Effect on No claim bonus discount level at renewal	No claims		Increases by up a maximum of 25%	Claims that don't satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b>	One or more claim(s)	Increases by up a maximum of 25%	Windscreen or window glass only claims	One or more claim(s)	Increases by up a maximum of 25%	Claims that satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b>	One claim	Reduces by up to 20%	Two claims	Reduces by up to 20%
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Your duty of disclosure	'Your duty of disclosure' is deleted from the PDS and where shown in your Policy Schedule																	
The General Insurance Code of Practice	<p>The 'General Insurance Code of Practice' is deleted and replaced with:</p> <p><b>The General Insurance Code of Practice</b></p> <p>QBE Australia is a signatory to the General Insurance Code of Practice.</p> <p>The Code aims to:</p> <ul style="list-style-type: none"> <li>• Commit us to high standards of service</li> <li>• Promote better, more informed relations between us and you</li> <li>• Maintain and promote trust and confidence in the general insurance industry</li> <li>• Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you</li> <li>• Promote continuous improvement of the general insurance industry through education and training.</li> </ul>																	

Section(s) in PDS changing	Change
Dispute resolution	<p>The section titled 'Dispute resolution' is deleted and replaced with:</p> <p><b>Resolving complaints &amp; disputes</b></p> <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> <p><b>Something not right?</b></p> <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> <p><b>Step 1 – Talk to us</b></p> <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. 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> <p><b>Step 2 – Escalate your complaint</b></p> <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. 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> <p><b>Step 3 – Still not resolved?</b></p> <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> <p><i>Privacy complaints</i></p> <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>

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	<p><b>Contacting QBE's CCU, AFCA or the OAIC</b></p> <p><b>How to contact QBE Customer Care</b></p> <table border="1"> <tr> <td data-bbox="400 398 507 555">Phone</td> <td data-bbox="507 398 1425 555">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="400 555 507 712">Email</td> <td data-bbox="507 555 1425 712"> <ul style="list-style-type: none"> <li>• <a href="mailto:complaints@qbe.com">complaints@qbe.com</a>, to make a complaint.</li> <li>• <a href="mailto:privacy@qbe.com">privacy@qbe.com</a>, to contact us about privacy or your personal information.</li> <li>• <a href="mailto:customercare@qbe.com">customercare@qbe.com</a>, to give feedback or pay a compliment.</li> </ul> </td> </tr> <tr> <td data-bbox="400 712 507 768">Post</td> <td data-bbox="507 712 1425 768">Customer Care, GPO Box 219, Parramatta NSW 2124</td> </tr> </table> <p><b>How to contact AFCA</b></p> <table border="1"> <tr> <td data-bbox="400 880 507 936">Phone</td> <td data-bbox="507 880 1425 936">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="400 936 507 992">Email</td> <td data-bbox="507 936 1425 992"><a href="mailto:info@afca.org.au">info@afca.org.au</a></td> </tr> <tr> <td data-bbox="400 992 507 1048">Online</td> <td data-bbox="507 992 1425 1048"><a href="http://www.afca.org.au">www.afca.org.au</a></td> </tr> <tr> <td data-bbox="400 1048 507 1137">Post</td> <td data-bbox="507 1048 1425 1137">Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</td> </tr> </table> <p><b>How to contact the OAIC</b></p> <table border="1"> <tr> <td data-bbox="400 1249 507 1361">Phone</td> <td data-bbox="507 1249 1425 1361">1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.</td> </tr> <tr> <td data-bbox="400 1361 507 1417">Email</td> <td data-bbox="507 1361 1425 1417"><a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a></td> </tr> <tr> <td data-bbox="400 1417 507 1473">Online</td> <td data-bbox="507 1417 1425 1473"><a href="http://www.oaic.gov.au">www.oaic.gov.au</a></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"> <li>• <a href="mailto:complaints@qbe.com">complaints@qbe.com</a>, to make a complaint.</li> <li>• <a href="mailto:privacy@qbe.com">privacy@qbe.com</a>, to contact us about privacy or your personal information.</li> <li>• <a href="mailto:customercare@qbe.com">customercare@qbe.com</a>, to give feedback or pay a compliment.</li> </ul>	Post	Customer Care, GPO Box 219, Parramatta NSW 2124	Phone	1800 931 678 (free call)	Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>	Online	<a href="http://www.afca.org.au">www.afca.org.au</a>	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 charges.	Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>	Online	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>
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Definitions (The Meaning Of Some Words)	<p>The 'Definitions' section is amended to include:</p> <p><b>"Financier"</b> means the person or entity with a security interest in your caravan.</p> <p><b>"Security interest"</b> A security interest as defined in section 12 of the Personal Property Securities Act 2009 (Cth).</p>																				

Section(s) in PDS changing	Change
	<p>The definition of “Market value” in the ‘Definitions’ section is deleted and replaced with:</p> <p><b>“Market value”</b> means the replacement cost of your caravan taking into account your caravan’s condition, but excluding costs and charges for registration, stamp duty transfer and any dealer warranty costs. To assist in determining the market value we may also use ‘The Red Book’ price guide, “Glass’s Dealer Guide” or other available information.</p> <hr/> <p>The definition of “Flood” in the ‘Definitions’ section is deleted and replaced with:</p> <p>The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> <li>• A lake (whether or not it has been altered or modified)</li> <li>• A river (whether or not it has been altered or modified)</li> <li>• A creek (whether or not it has been altered or modified)</li> <li>• Another natural watercourse (whether or not it has been altered or modified)</li> <li>• A reservoir</li> <li>• A canal</li> <li>• A dam.</li> </ul>
Section 5: When You Are Not Insured	<p>‘Section 6: When You Are Not Insured’ is amended to include:</p> <p><b>5.8 When You Are Not Insured (Sanctions limitation and exclusion clause)</b></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>
Section 6: Claims information	<p>‘Section 6: Claims information’ section is amended to include:</p> <p><b>What happens when your caravan is a total loss</b></p> <p>At QBE, where we decide your caravan is a total loss, and we agree to pay your claim, your Policy comes to an end. How your claim is settled will depend on whether you have taken out an agreed value policy or a market value policy.</p> <p>(a) If a security interest is registered over your caravan, we will:</p> <ul style="list-style-type: none"> <li>&gt; pay the financier the sum insured, up to the amount required to discharge your loan or finance agreement; and</li> <li>&gt; if applicable, pay you the remaining balance of the sum insured; or</li> </ul> <p>(b) If no security interest is registered over your caravan, we will:</p> <ul style="list-style-type: none"> <li>&gt; pay you the sum insured; or</li> <li>&gt; replace your caravan, provided: <ul style="list-style-type: none"> <li>– you are the original owner and have insured your caravan with us from new, and</li> <li>– your caravan is less than two (2) years old, and</li> <li>– your caravan was originally insured for the purchase price, if a similar make and model is available.</li> </ul> </li> </ul>

Section(s) in PDS changing	Change
	<p><b>Discharging a security interest</b>            You must take the necessary steps which we require to remove any security interest in your caravan after your loan or finance agreement has been discharged.</p> <p><b>Premium after a total loss</b>            If you have paid your Policy in full there is no refund of premium as we have fulfilled our contract to you.            If you pay your Policy in instalments we will deduct any unpaid instalment amount up until your policy renewal date from the total sum insured. If you purchase another caravan, a new insurance policy is required.</p> <p><b>Caravan salvage</b>            If we have replaced your caravan or paid your sum insured, your caravan becomes our property. If you choose to keep your caravan in its damaged condition then the salvage value will be deducted from your sum insured. If we are replacing your caravan you will need to pay us the salvage value first. We will receive any caravan registration refund, in states where we are entitled to do so. You will provide us with a signed written authority to enable us to recover this refund.</p>
QBE's address	QBE's previous address of '82 Pitt St, Sydney' is deleted from wherever it appears in the PDS.