

Supplementary Product Disclosure Statement

Motor Vehicle 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	
QM739-1215	QM2147-1215

It provides more information about:

- Updates to the 'About QBE Australia' statement
- Additions to the 'Important Information' section about the No claim bonus and the way in which we calculate the No claim bonus
- Changes to the 'Resolving complaints & disputes' process
- Changes to 'Contacting QBE's CCU, FOS or the OAIC'
- Updates to 'Additional Benefits' section
- Updates to the 'Sanctions limitation and exclusion clause'
- Updates to the 'Loyalty discount and no claims bonus' section

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														
Multiple sections	In all instances in the PDS where the mentions of “No claim discount” or “no claim discount” delete and replace it with “No claim bonus” or “no claim bonus” respectively														
About QBE Australia	<p>‘About QBE Australia’ is deleted and replaced with:</p> <p>About QBE Australia</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.</p>														
Important Information	<p>The Important Information section is amended to include the following:</p> <p>No claim bonus</p> <p>You may qualify for No claim bonus when you have a good claims history. The No claim bonus is a discount we apply to the premium we calculate before optional extras, government charges, adjustments if you choose any voluntary excess and loyalty discounts.</p> <ul style="list-style-type: none"> <p>How do we determine your No Claim Bonus when you buy a new Policy?</p> <p>When you buy a new Comprehensive Policy we ask you 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="371 1144 1179 1543"> <thead> <tr> <th>No Claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1, 5 years claim free</td> <td>Up to 60%</td> </tr> <tr> <td>Rating 2, 4 years claim free</td> <td>Up to 50%</td> </tr> <tr> <td>Rating 3, 3 years claim free</td> <td>Up to 40%</td> </tr> <tr> <td>Rating 4, 2 years claim free</td> <td>Up to 30%</td> </tr> <tr> <td>Rating 5, 1 year claim free</td> <td>Up to 20%</td> </tr> <tr> <td>0 years claim free</td> <td>0%</td> </tr> </tbody> </table> <p>What happens to your No Claim Bonus when you renew your Policy?</p> <p>If you don’t make any claims during the preceding period of insurance, your No claim bonus will be increased by up to 20% at renewal. This will continue until you reach our highest No claim bonus discount of up to 60%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims, the types of claims you have made, the value of loss incurred under this Policy and if your Policy Schedule shows you have opted into the following Optional benefit:</p> <ul style="list-style-type: none"> Protected no claim discount clause. <p>The types of claims which affect your No claim bonus</p> <p>There are three types of claims which affect your No claim bonus. These are:</p> <ul style="list-style-type: none"> At fault, where you, another driver of your vehicle or its passengers, were fully or partly at fault 	No Claim bonus Levels	Discount	Rating 1, 5 years claim free	Up to 60%	Rating 2, 4 years claim free	Up to 50%	Rating 3, 3 years claim free	Up to 40%	Rating 4, 2 years claim free	Up to 30%	Rating 5, 1 year claim free	Up to 20%	0 years claim free	0%
No Claim bonus Levels	Discount														
Rating 1, 5 years claim free	Up to 60%														
Rating 2, 4 years claim free	Up to 50%														
Rating 3, 3 years claim free	Up to 40%														
Rating 4, 2 years claim free	Up to 30%														
Rating 5, 1 year claim free	Up to 20%														
0 years claim free	0%														

Section(s) in PDS changing	Change
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- Not recoverable, where someone else was at fault, but you weren't able to provide us with their name, address and registration details, and
- Claims for damage where the cause was weather, fire, theft or attempted theft, or malicious damage.

The table below explains how your No claim bonus is affected by different claims each Policy period:

Effect on No claim bonus discount level at renewal			
Type of claim	Number of claims in one period of insurance	With No Optional benefits	With Optional benefit: 'Protected no claim discount clause'
No claims		<ul style="list-style-type: none"> • For rating - 1,2,3,4,5: Increases by up to 10%, • Otherwise: Increases by up to 20%, up to a maximum of 60% 	
One of more claim(s) that do not satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus			
Windscreen or window glass only claim	One claim		
	Two claims	For rating	No movement
	More than two claims	<ul style="list-style-type: none"> • 1,2,3,4: Reduces by up to 10%, • 5: Reduces by up to 20%, up to a maximum of 60% 	For rating <ul style="list-style-type: none"> • 1,2,3,4: Reduces by up to 10%, • 5: Reduces by up to 20%, up to a maximum of 60%
Claims that satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus	One at fault claim with loss incurred under \$500 after all applicable excesses have been paid	For rating <ul style="list-style-type: none"> • 1,2,3,4: Reduces by up to 10%, • 5: Reduces by up to 20%, up to a maximum of 60% 	No movement
	One at fault claim with loss incurred over \$500 after all applicable excesses have been paid	Reduces by up to 20%, up to a maximum of 60%	No movement

Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.

Section(s) in PDS changing	Change										
Resolving complaints and disputes	<p>Step 3 – Still not resolved? is deleted and replaced with:</p> <p>Step 3 – Still not resolved?</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>										
Contacting QBE's CCU, FOS or the OAIC	<p>The heading 'Contacting QBE's CCU, FOS or the OAIC' is deleted and replaced with 'Contacting QBE's CCU, AFCA or the OAIC'.</p> <p>'How to contact FOS Australia' is deleted and replaced with:</p> <table border="1" data-bbox="336 1160 1425 1480"> <thead> <tr> <th colspan="2" data-bbox="336 1160 1425 1218">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1218 448 1274">Phone</td> <td data-bbox="448 1218 1425 1274">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 1274 448 1330">Email</td> <td data-bbox="448 1274 1425 1330">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1330 448 1386">Online</td> <td data-bbox="448 1330 1425 1386">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1386 448 1480">Post</td> <td data-bbox="448 1386 1425 1480">Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</td> </tr> </tbody> </table>	How to contact AFCA		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
How to contact AFCA											
Phone	1800 931 678 (free call)										
Email	info@afca.org.au										
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Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001										
Additional Benefits	<p>The following sections are now deleted:</p> <ul style="list-style-type: none"> • No claim discount benefit • Accidents/losses affecting your no claim discount • Faultless no claim discount benefit • Windscreen claim benefit <p>Refer to the above for more information on No Claim Bonus.</p>										

Section(s) in PDS changing	Change
Sanctions limitation and exclusion clause	<p>'Sanctions limitation and exclusion clause' is deleted and replaced with:</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>
Loyalty discount and no claims bonus	<p>'Loyalty discount and no claims bonus' is deleted and replaced with:</p> <p>Loyalty discount</p> <p>On renewal you will receive a loyalty discount which is applied to your premium. This increases each year until a maximum discount is reached after seven years.</p>