

Amendment to your Policy Wording

Notice relating to a change to the External Disputes Resolution (EDR) scheme, the sanctions limitation and exclusion clause, and the About QBE Australia statement.

This derogation notice supplements and amends Policy Wordings QM8259-0717, QM163-0316, QM207-0316, QM208-0316, QM322-0316, QM485-0818, QM511-0617, QM515-0617, QM772-0516, QM969-0716, QM1715-1116, QM1794-0516, QM2199-1016, QM2819-0118, QM2820-0516, QM3185-0516, QM3275-0516, QM4851-1116, QM6366-1116, QM7509-0516, QM7645-0716, QM8046-0117, QM8261-0218 and QM8262-0218.

It will apply to policies with a commencement date or renewal effective date on or after 1 July 2019.

Your insurance cover is unchanged except as indicated below:

Section(s) in Policy Wording changing	Change
Resolving complaints & disputes <u>or</u> Resolving complaints and disputes	<p>If your Policy Wording has a section titled Resolving complaints and/& disputes or Complaints and dispute resolution process then it is deleted and replaced with the below; if your Policy Wording does not have a section titled Resolving complaints and/& disputes or Complaints and dispute resolution process then the below is added:</p> <p>At QBE we're committed to providing you with quality products and delivering the highest level of service. We also do everything we can to safeguard your privacy and the confidentiality of your personal information.</p> <p>Something not right?</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>Step 1 – Talk to us</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.</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> <p>Step 2 – Escalate your complaint</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.</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>

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	<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>										
<p>Contacting QBE Customer Care, FOS or the OAIC <u>or</u> Contacting QBE's CCU, FOS or the OAIC</p>	<p>If your Policy Wording has a heading Contacting QBE's CCU, FOS or the OAIC, then it is deleted and replaced with Contacting QBE's CCU, AFCA or the OAIC.</p> <p>If your Policy Wording has a section titled How to contact FOS Australia then it is deleted and replaced with the below; if your Policy Wording does not have a section titled How to contact FOS Australia then the below is added:</p> <table border="1" data-bbox="469 1205 1129 1518"> <thead> <tr> <th colspan="2" data-bbox="469 1205 1129 1256">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="469 1256 580 1317">Phone</td> <td data-bbox="580 1256 1129 1317">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="469 1317 580 1377">Email</td> <td data-bbox="580 1317 1129 1377">info@afca.org.au</td> </tr> <tr> <td data-bbox="469 1377 580 1438">Online</td> <td data-bbox="580 1377 1129 1438">www.afca.org.au</td> </tr> <tr> <td data-bbox="469 1438 580 1518">Post</td> <td data-bbox="580 1438 1129 1518">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
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Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001										
<p>About QBE Australia</p>	<p>If your Policy Wording has a section titled About QBE Australia then it is deleted and replaced with the below; if your Policy Wording does not have a section titled About QBE Australia then the below is added:</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>										

Section(s) in Policy Wording changing	Change
<p>Sanctions limitation and exclusion <u>or</u> Sanctions limitation and exclusion clause <u>or</u> Sanction limitation and exclusion clause <u>or</u> Sanction clause</p>	<p>If your Policy Wording has a section titled Sanction/s limitation/s and exclusion clause or Sanctions clause then it is deleted and replaced with the below; if your Policy Wording does not have a section titled Sanction/s limitation/s and exclusion clause or Sanctions clause then the below is added:</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>