

# 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
QM2989-0716

It provides more information about:

- Updates to the 'About QBE Australia' statement
- Changes to the 'Resolving complaints & disputes' process
- Updates made to the 'Sanctions limitation and exclusion 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
About QBE Australia	'About QBE Australia' is deleted and replaced with:  <b>About QBE Australia</b> 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.

Section(s) in PDS changing	Change										
Resolving complaints and disputes	<p>Step 3 – Still not resolved? is deleted and replaced with:</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>										
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="392 1133 1430 1451"> <thead> <tr> <th colspan="2" data-bbox="392 1133 1430 1189">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="392 1189 504 1245">Phone</td> <td data-bbox="504 1189 1430 1245">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="392 1245 504 1301">Email</td> <td data-bbox="504 1245 1430 1301">info@afca.org.au</td> </tr> <tr> <td data-bbox="392 1301 504 1357">Online</td> <td data-bbox="504 1301 1430 1357">www.afca.org.au</td> </tr> <tr> <td data-bbox="392 1357 504 1451">Post</td> <td data-bbox="504 1357 1430 1451">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										
Online	www.afca.org.au										
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001										
General exclusions - Sanctions limitation and exclusion clause	<p>The 'Sanctions limitation and exclusion clause' is deleted and replaced with:</p> <p><b>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>										