

Supplementary Product Disclosure Statement

SPDS Edition 1 - Insurer

This Supplementary Product Disclosure Statement (SPDS) is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

The information in this SPDS updates and should be read with the last Product Disclosure Statement (PDS) You received for the Policy specified in your Policy Schedule and any other applicable SPDS.

Changes to your PDS

Your PDS is amended by the following:

Change 1: Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Change 3: Duty of disclosure

Your PDS is amended by the deletion of the Duty of Disclosure notice.

SPDS Edition 2

This Supplementary Product Disclosure Statement (SPDS) is dated 30 June 2019 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

The information in this SPDS updates and should be read with the last Product Disclosure Statement (PDS) You received for the Policy specified in your Policy Schedule and any other applicable SPDS.

Changes to your PDS

Your PDS is amended by the following:

Change 1: External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

How to resolve a complaint or dispute

All references to Financial Ombudsman Service Australia Limited (FOS) and its contact phone number, is deleted and replaced with:

Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

SPDS Edition 3

This Supplementary Product Disclosure Statement (SPDS) was prepared on 24 August 2020 and will apply to all CGU Insurance Commercial Strata Insurance policies version C0717 REV9 3/14 taken out, or with a renewal effective date, on or after 17 October 2020.

The information in this SPDS updates and should be read with the CGU Insurance Commercial Strata Insurance Product Disclosure Statement and policy version C0717 REV9 3/14 (PDS) and any other applicable SPDS including SPDS Edition 1 dated 1 August 2017 and SPDS Edition 2 dated 30 June 2019. These documents together with your Policy Schedule make up the terms and conditions of your insurance contract with us. Your current Schedule outlines the cover you have chosen.

Changes to your PDS

Your PDS is amended by the following:

Change 1: Reference to Quarantine Act 1908 replaced

Section 1 - Property

In the 'Definitions' in Section 1 - Property, the definition of 'Pandemic Disease' on page 14 is deleted and replaced with the following:

Pandemic Disease means highly pathogenic avian influenza, or rabies, or cholera, or any disease determined to be a 'listed human disease' or in respect of which a 'human biosecurity emergency' is declared under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation.