RACQ Insurance Ltd ABN 50 009 704 152
AFS Licence Number 233082

2649 Logan Road, Eight Mile Plains, Qld 4113
PO Box 4, Springwood, Qld 4127
13 1905 racq.com

Assistance Banking Insurance Lifestyle

Household Insurance Policy
Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 29 October 2019 incorporates and replaces the information contained in the SPDS RHHB9.0719 dated 1 July 2019.

This SPDS must be read in conjunction with the Household Insurance Policy Product Disclosure Statement (PDS) RHHB2 03/17 dated 1 March 2017. These documents, together with your Certificate of Insurance, form the basis of your insurance cover.

This SPDS makes the following important changes to the PDS:

- Introduction of The Australian Financial Complaints Authority (AFCA) in relation to disputes;
- Changes to the cover provided in relation to a storm event;
- Changes to the terms and conditions applicable to landlords; and
- The removal of the optional benefit 'Mortgagee's interest in a home unit'.

Changes to the PDS which apply to new policies and renewals from 1 July 2019

Introduction of the Australian Financial Complaints Authority (AFCA) in relation to disputes:

1. On page 84 of the PDS, within the section titled ***'Dispute resolution process'***, under ***'3. Refer to external dispute resolution'***, replace the entire content of this section with the following:

   3. Refer to external dispute resolution

   RACQ Insurance is a member of the Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

   The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review process. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to AFCA, even if we are still considering your complaint.

   The AFCA only deals with complaints that fall within their 'Complaint Resolution Scheme Rules'. To find out whether your complaint qualifies for the AFCA, you can:

   - Write to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001
   - Call 1800 931 678
   - Visit www.afca.org.au
   - Email info@afca.org.au

2. On page 89 of the PDS, in the ***'Index'*** under section ***'a'***, directly underneath ***'asbestos'*** add 'Australian Financial Complaints Authority (AFCA)' and page reference '84'.

3. On page 90 of the PDS, in the ***'Index'*** under section ***'f'***, remove the words 'FOS (Financial Ombudsman Service)' and page reference '84'.

RACQ Insurance Ltd ABN 50 009 704 152
AFS Licence Number 233082

2649 Logan Road, Eight Mile Plains, Qld 4113
PO Box 4, Springwood, Qld 4127
13 1905 racq.com

Assistance Banking Insurance Lifestyle

Changes to the PDS which apply to new policies and renewals from 1 December 2019

Changes to cover provided in the event of a Storm:

1. On page 26 of the PDS, within the section titled ***'Storm'*** under ***'No'***, ***'Loss or damage to'***, directly under ***'free standing walls'***, an additional bullet point is added to the exclusion with the following words:
   - the roof of a building unless that loss or damage affects the structural integrity of the building.
2. On page 26 of the PDS, within the section titled ***'Storm'*** under ***'No'*** section, directly above ***'Anything that happens while you're renovating your home (but we do cover wind damage caused by the storm)'***, add the following exclusion:
   - any loss or damage to paint and/or external coatings of a building where that loss or damage does not affect the structural integrity of the building.

Changes to the PDS which apply to new policies and renewals from 1 December 2019

Changes to the terms and conditions applicable to landlords:

3. On page 79 of the PDS, within the section titled ***'Other details General conditions'***, ***'What you must do'*** under ***'Landlord conditions. As a landlord you must also do the following if your home is being rented out'***, '***have your home managed by a property manager'*** has been removed and replaced with:
   - Manage your home yourself as the landlord or have it managed by a property manager.

Changes to the PDS which apply to new policies and renewals from 1 December 2019

The removal of the optional benefit 'Mortgagee's interest in a home unit'

RACQ Insurance will no longer provide ***'Mortgagee's interest in a home unit'*** as an optional benefit. The following changes have been made to reflect this:

4. On page 4 of the PDS under section ***'Inside'***, within section ***'Optional benefits'*** remove reference 'Mortgagee's interest in a home unit...60'.
5. On page 13 of the PDS within section ***'What we don't cover as your home'*** at point 3 remove reference: 'or you have the cover we provide under Mortgagee's interest in a home unit'.
6. On page 60 of the PDS, section called ***'Mortgagee's interest in a home unit'*** is removed entirely.
7. On page 91 of the PDS within section titled ***'Index'*** under **'m'** remove reference to 'mortgagee's interest in a home unit 13, 60'.

Contact us

If you have any questions about these changes, or wish to obtain a full copy of the PDS, please:

- visit our website **racq.com/insurance**
- call us on **13 1905**
- visit one of our RACQ branches
- write to us at, RACQ Insurance, PO Box 4, Springwood, QLD 4127