

## Household Insurance Policy Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is dated the 1st July 2019 and applies to all policies from 1 July 2019, onwards.

This SPDS should be read with the Household Insurance Policy Product Disclosure Statement (PDS) RHHB2 03/17. These documents together with your certificate of insurance form the basis of your insurance cover.

This SPDS reflects changes to the PDS. If you wish to obtain a full copy of the PDS, please:

- visit our website [racq.com](http://racq.com)
- call us on 13 1905
- visit one of our RACQ branches
- write to us at the address shown above

### Changes to the PDS

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](http://www.afca.org.au)
  - Email [info@afca.org.au](mailto: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'.

### Contact us

If you have any questions about these changes, please visit [racq.com](http://racq.com) or contact us on 13 1905.