

# Supplementary Product Disclosure Statement

## Motor Vehicle 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		
QM6513-1115	QM6513-0616	QM6513-1118

It provides more information about:

- Updates to the 'About QBE Australia' statement
- Updates to the 'How to reduce your premium' section
- Updates to the 'Important Information' section about the No claim bonus and the way in which we calculate the No claim bonus
- Changes to the 'Resolving complaints & disputes' process
- Changes to 'Contacting QBE's Customer Care, FOS or the OAIC'
- Updates to the 'Sanctions limitation and exclusion clause'
- Updates to the 'Claims' section

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	<p>In QM6513-1118 there is no change to 'About QBE Australia'.</p> <p>In QM6513-1115 and QM6513-0616 'About QBE Australia' is deleted and replaced with:</p> <p><b>About QBE Australia</b></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>										
Important Information – The cost of this policy	<p>The section 'How to reduce your premium' is deleted and replaced with:</p> <table border="1" data-bbox="336 857 1426 1395"> <thead> <tr> <th colspan="2" data-bbox="336 857 1426 913">Discount</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 913 703 969">Choose a higher excess</td> <td data-bbox="703 913 1426 969">Choose to pay a higher excess.</td> </tr> <tr> <td data-bbox="336 969 703 1048">Pay your premium up front</td> <td data-bbox="703 969 1426 1048">Pay your annual premium up front rather than in instalments.</td> </tr> <tr> <td data-bbox="336 1048 703 1317">Comprehensive cover driver options</td> <td data-bbox="703 1048 1426 1317"> <p>You receive a discount on your premium when you choose one of our driver options for comprehensive cover, where you choose to restrict cover under this Policy to:</p> <ul style="list-style-type: none"> <li>• Drivers 24 years of age and over, or</li> <li>• Just two nominated drivers</li> </ul> <p>For more information, refer to the 'Cover' section.</p> </td> </tr> <tr> <td data-bbox="336 1317 703 1395">Thanks for being a QBE customer</td> <td data-bbox="703 1317 1426 1395">Renew your Policy with us every year. The discount will increase each year, up to our maximum.</td> </tr> </tbody> </table>	Discount		Choose a higher excess	Choose to pay a higher excess.	Pay your premium up front	Pay your annual premium up front rather than in instalments.	Comprehensive cover driver options	<p>You receive a discount on your premium when you choose one of our driver options for comprehensive cover, where you choose to restrict cover under this Policy to:</p> <ul style="list-style-type: none"> <li>• Drivers 24 years of age and over, or</li> <li>• Just two nominated drivers</li> </ul> <p>For more information, refer to the 'Cover' section.</p>	Thanks for being a QBE customer	Renew your Policy with us every year. The discount will increase each year, up to our maximum.
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Section(s) in PDS changing	Change														
Important Information	<p>In QM6513-1118, the No Claim bonus sub-section is deleted and replaced with the below;</p> <p>In QM6513-1115 and QM6513-0616, the Important Information section is amended to include the following:</p> <p><b>No claim bonus</b></p> <p>You may qualify for No claim bonus when you have a good claims history. The No claim bonus is a discount we apply to the premium we calculate before optional extras, government charges and adjustments if you choose any voluntary excess.</p> <ul style="list-style-type: none"> <li> <p><b>How do we determine your No Claim Bonus when you buy a new Policy?</b></p> <p>When you buy a new Comprehensive Policy we ask you to tell us what No claim bonus you had before you insured with us. The No claim bonus levels we have are:</p> <table border="1" data-bbox="371 864 1179 1263"> <thead> <tr> <th>No Claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1, 5 years claim free</td> <td>Up to 60%</td> </tr> <tr> <td>Rating 2, 4 years claim free</td> <td>Up to 50%</td> </tr> <tr> <td>Rating 3, 3 years claim free</td> <td>Up to 40%</td> </tr> <tr> <td>Rating 4, 2 years claim free</td> <td>Up to 30%</td> </tr> <tr> <td>Rating 5, 1 year claim free</td> <td>Up to 20%</td> </tr> <tr> <td>0 years claim free</td> <td>0%</td> </tr> </tbody> </table> </li> <li> <p><b>What happens to your No Claim Bonus when you renew your Policy?</b></p> <p>If you don't make any claims during the preceding period of insurance, your No claim bonus will be increased by up to 20% at renewal. This will continue until you reach our highest No claim bonus discount of up to 60%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims, the types of claims you have made, the value of loss incurred under this Policy and if your Policy Schedule shows you have opted into the following Optional benefits:</p> <ul style="list-style-type: none"> <li>No claim bonus protection</li> <li>Policy lifetime no claim bonus protection</li> </ul> </li> <li> <p><b>The types of claims which affect your No claim bonus</b></p> <p>There are three types of claims which affect your No claim bonus. These are:</p> <ul style="list-style-type: none"> <li>At fault, where you, another driver of your vehicle or its passengers, were fully or partly at fault</li> <li>Not recoverable, where someone else was at fault, but you weren't able to provide us with their name, address and registration details, and</li> <li>Claims for damage where the cause was weather, fire, theft or attempted theft, or malicious damage.</li> </ul> </li> </ul>	No Claim bonus Levels	Discount	Rating 1, 5 years claim free	Up to 60%	Rating 2, 4 years claim free	Up to 50%	Rating 3, 3 years claim free	Up to 40%	Rating 4, 2 years claim free	Up to 30%	Rating 5, 1 year claim free	Up to 20%	0 years claim free	0%
No Claim bonus Levels	Discount														
Rating 1, 5 years claim free	Up to 60%														
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Section(s) in PDS changing	Change					
	The table below explains how your No claim bonus is affected by different claims in a period of insurance:					
	<b>Effect on No claim bonus discount level at renewal</b>					
	<b>Type of claim</b>	<b>Number of claims in one period of insurance</b>	<b>With No Optional benefits</b>	<b>With Optional benefit: 'No claim bonus protection'</b>	<b>With Optional benefit: 'Lifetime No claim bonus protection'</b>	
	Claims that do not satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b>	No claims One or more claim(s)	<ul style="list-style-type: none"> <li>For rating - 1,2,3,4,5: Increases by up to 10%,</li> <li>Otherwise: Increases by up to 20%, up to a maximum of 60%</li> </ul>		No movement	
	Windscreen or window glass only claims	One or more claim(s)				
	Claims that satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b>	One claim Two claims	For rating <ul style="list-style-type: none"> <li>1,2,3,4: Reduces by up to 10%,</li> <li>5: Reduces by up to 20%, up to a maximum of 60%</li> </ul>	No movement  For rating <ul style="list-style-type: none"> <li>1,2,3,4: Reduces by up to 10%,</li> <li>5: Reduces by up to 20%, up to a maximum of 60%</li> </ul>		
Each year we re-calculate your premium according to other underwriting factors. Your premium may still change due to underwriting and other factors.						

Section(s) in PDS changing	Change										
Resolving complaints and disputes	<p>In QM6513-1118 there is no change to Step 3 – Still not resolved?</p> <p>In QM6513-1115 and QM6513-0616 ‘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 Customer Care, FOS or the OAIC	<p>In QM6513-1118 there is no change to ‘Contacting QBE Customer Care, AFCA or the OAIC’ or ‘How to contact AFCA’.</p> <p>In QM6513-1115 and QM6513-0616 the heading ‘Contacting QBE Customer Care, FOS or the OAIC’ is deleted and replaced with ‘Contacting QBE Customer Care, AFCA or the OAIC’.</p> <p>‘How to contact FOS Australia’ is deleted and replaced with:</p> <table border="1" data-bbox="336 1420 1425 1733"> <thead> <tr> <th colspan="2" data-bbox="336 1420 1425 1473">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1473 448 1532">Phone</td> <td data-bbox="448 1473 1425 1532">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 1532 448 1590">Email</td> <td data-bbox="448 1532 1425 1590">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1590 448 1648">Online</td> <td data-bbox="448 1590 1425 1648">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1648 448 1733">Post</td> <td data-bbox="448 1648 1425 1733">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											
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Section(s) in PDS changing	Change
<p>Exclusions &amp; conditions - Sanctions limitation and exclusion clause</p>	<p>In QM6513-1118 there is no change to 'Sanctions limitation and exclusion clause'.</p> <p>In QM6513-1115 and QM6513-0616 '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>
<p>Claims</p>	<p>The following section is now deleted:</p> <ul style="list-style-type: none"> <li>• <b>'No claim bonus'</b></li> </ul> <p>For more information refer to the 'No Claim Bonus' in the 'Important Information' section.</p>