

# Supplementary Product Disclosure Statement

## Caravan & Trailer 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
QM6515-1115

It provides more information about:

- Updates to the 'About QBE Australia' statement
- Additions to the 'Important Information' section about the No claim bonus and the way in which we calculate the No claim bonus
- Updates to the 'The cost of this policy' section
- Changes to the 'Resolving complaints & disputes' process
- Updates made 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>'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	<p>The Important Information section is amended to include the following:</p> <p><b>No claim bonus</b></p> <p>We reward you with a No claim bonus when you have held insurance for your caravan and have a good claims history. The No claim bonus is a discount we apply to your premium.</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 the number of years you've continuously held insurance for your vehicle and your claims history. This is used to determine your No Claim Bonus</p> <p>The No claim bonus levels we have are:</p> <table border="1" data-bbox="379 1088 1150 1431"> <thead> <tr> <th>No Claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1</td> <td>Up to 25%</td> </tr> <tr> <td>Rating 2</td> <td>Up to 20%</td> </tr> <tr> <td>Rating 3</td> <td>Up to 15%</td> </tr> <tr> <td>Rating 4</td> <td>Up to 10%</td> </tr> <tr> <td>No Rating</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 10% at renewal. This will continue until you reach our highest discount of up to 25%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims and the type of claim(s) you have made under this policy.</p> </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	Up to 25%	Rating 2	Up to 20%	Rating 3	Up to 15%	Rating 4	Up to 10%	No Rating	0%
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	<p>The table below explains how your No claim bonus is affected by different claims in a period of insurance:</p> <table border="1" data-bbox="379 405 1430 1077"> <thead> <tr> <th data-bbox="379 405 874 546">Type of claim</th> <th data-bbox="874 405 1091 546">Number of claims in one period of insurance</th> <th data-bbox="1091 405 1430 546">Effect on No claim bonus discount level at renewal</th> </tr> </thead> <tbody> <tr> <td data-bbox="379 546 1091 607">No claims</td> <td data-bbox="874 546 1091 607"></td> <td data-bbox="1091 546 1430 607"></td> </tr> <tr> <td data-bbox="379 607 874 748">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></td> <td data-bbox="874 607 1091 748">One or more claim(s)</td> <td data-bbox="1091 607 1430 748"> <ul style="list-style-type: none"> <li>For up to more than one year claims free: Increases by up to 10%,</li> <li>Otherwise: Increases by up to 5%,</li> </ul> </td> </tr> <tr> <td data-bbox="379 748 874 831">Windscreen or window glass only claims</td> <td data-bbox="874 748 1091 831">One or more claim(s)</td> <td data-bbox="1091 748 1430 831">up to a maximum of 25%</td> </tr> <tr> <td data-bbox="379 831 874 1077" rowspan="2">Claims that satisfy any one of the conditions listed in the section: <b>The types of claims which affect your No claim bonus</b></td> <td data-bbox="874 831 1091 891">One claim</td> <td data-bbox="1091 831 1430 891"> <ul style="list-style-type: none"> <li>For up to more than one year claims free: reduces by up to 5%,</li> <li>Otherwise: reduces by up to 10%,</li> </ul> </td> </tr> <tr> <td data-bbox="874 891 1091 1077">Two claims</td> <td data-bbox="1091 891 1430 1077">up to a maximum of 25%</td> </tr> </tbody> </table> <p>Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.</p>	Type of claim	Number of claims in one period of insurance	Effect on No claim bonus discount level at renewal	No claims			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>	One or more claim(s)	<ul style="list-style-type: none"> <li>For up to more than one year claims free: Increases by up to 10%,</li> <li>Otherwise: Increases by up to 5%,</li> </ul>	Windscreen or window glass only claims	One or more claim(s)	up to a maximum of 25%	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	<ul style="list-style-type: none"> <li>For up to more than one year claims free: reduces by up to 5%,</li> <li>Otherwise: reduces by up to 10%,</li> </ul>	Two claims	up to a maximum of 25%
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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 1261 1430 1951"> <thead> <tr> <th colspan="2" data-bbox="336 1261 1430 1319">Discount</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1319 632 1402">Choose a higher excess</td> <td data-bbox="632 1319 1430 1402">Choose to pay a higher excess.</td> </tr> <tr> <td data-bbox="336 1402 632 1485">Pay your premium up front</td> <td data-bbox="632 1402 1430 1485">Pay your annual premium up front rather than in instalments.</td> </tr> <tr> <td data-bbox="336 1485 632 1677">Lay-up cover</td> <td data-bbox="632 1485 1430 1677"> <p>You can receive a discount if you choose to not cover your vehicle when you know it's not going to be in use.</p> <p>Conditions apply. For more information, refer to the 'Comprehensive cover optional benefits' section.</p> </td> </tr> <tr> <td data-bbox="336 1677 632 1870">Onsite discount</td> <td data-bbox="632 1677 1430 1870"> <p>You can receive a discount if you choose to cover your vehicle in one location only.</p> <p>Conditions apply. For more information, refer to the 'Comprehensive cover optional benefits' section.</p> </td> </tr> <tr> <td data-bbox="336 1870 632 1951">Thanks for being a QBE customer</td> <td data-bbox="632 1870 1430 1951">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.	Lay-up cover	<p>You can receive a discount if you choose to not cover your vehicle when you know it's not going to be in use.</p> <p>Conditions apply. For more information, refer to the 'Comprehensive cover optional benefits' section.</p>	Onsite discount	<p>You can receive a discount if you choose to cover your vehicle in one location only.</p> <p>Conditions apply. For more information, refer to the 'Comprehensive cover optional benefits' 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										
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="336 1160 1426 1478"> <thead> <tr> <th colspan="2" data-bbox="336 1160 1426 1218">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1218 448 1274">Phone</td> <td data-bbox="448 1218 1426 1274">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 1274 448 1330">Email</td> <td data-bbox="448 1274 1426 1330">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1330 448 1386">Online</td> <td data-bbox="448 1330 1426 1386">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1386 448 1478">Post</td> <td data-bbox="448 1386 1426 1478">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
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Exclusions & conditions - Sanctions limitation and exclusion clause	<p>'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>										
Claims	<p>The following section is now deleted:</p> <ul style="list-style-type: none"> <li data-bbox="336 1877 600 1906">• <b>'No claim bonus'</b></li> </ul> <p>For more information refer to the 'No Claim Bonus' in the 'Important Information' section.</p>										