

Supplementary Product Disclosure Statement

Landlord Insurance

Date of preparation: 7 May 2020

This is a Supplementary Product Disclosure Statement (SPDS) issued by QBE Insurance (Australia) Limited. It supplements and amends product disclosure statements (PDS) listed in the table below:

Document number and version	
QM6519-1115	QM6519-0616

It provides more information about:

- Changes to the External Disputes Resolution (EDR) scheme
- Updates made to the Sanctions Clause
- Updates made to the 'About QBE Australia' statement
- Optional Benefits and when we will agree to provide them

and must be read together with your applicable PDS, for policies bought or renewed after 1 June 2020.

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										
Resolving complaints and disputes	<p>Step 3 – Still not resolved is deleted and replaced with:</p> <p>Step 3 – Still not resolved?</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="371 1151 1093 1429"> <thead> <tr> <th colspan="2" data-bbox="371 1151 1093 1200">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="371 1200 523 1249">Phone</td> <td data-bbox="523 1200 1093 1249">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="371 1249 523 1299">Email</td> <td data-bbox="523 1249 1093 1299">info@afca.org.au</td> </tr> <tr> <td data-bbox="371 1299 523 1348">Online</td> <td data-bbox="523 1299 1093 1348">www.afca.org.au</td> </tr> <tr> <td data-bbox="371 1348 523 1429">Post</td> <td data-bbox="523 1348 1093 1429">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											
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										
About QBE Australia	<p>About QBE Australia is deleted and replaced with:</p> <p>About QBE Australia</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>										
Sanctions limitation and exclusion clause	<p>Sanctions limitation and exclusion clause is deleted and replaced with:</p> <p>Sanctions limitation and exclusion clause</p> <p>We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.</p>										

Section(s) in PDS changing	Change
Optional benefits	<p>The words in this section above the table are deleted and replaced with:</p> <p>Optional benefits</p> <p>If we agree, you can also buy any or all of the optional benefits shown in the table below for an additional premium. Whether we agree to provide an optional benefit will depend on our underwriting guidelines at the time.</p> <p>The optional benefits you've bought will be shown on your Policy Schedule and only apply:</p> <ul style="list-style-type: none"> • Once you've paid us the premium • From the date the benefit was listed on your Policy Schedule. <p>If your Policy covers more than one building or contents, each site will be shown separately on your Policy Schedule with the optional benefits you selected for each site shown with it.</p>

Any questions?

If you have any questions about these changes, please call us on 133 723.