

# Supplementary Product Disclosure Statement

## Motorcycle 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			
QM2114-1115	QM2114-0816	QM2114-0217	QM8197-0918
QM838-1115	QM838-0816	QM838-0217	-

It provides more information about:

- Updates to the 'About QBE Australia' statement
- Additions to the 'Important Information' 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 CCU, FOS or the OAIC'
- Updates to '5.8 When You Are Not Insured (Sanctions limitation and exclusion clause)'

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
Multiple sections	In all instances in the PDS where the mentions of "No claim discount" or "no claim discount" delete and replace it with "No claim bonus" or "no claim bonus" respectively

Section(s) in PDS changing	Change														
About QBE Australia	<p>QM2114-1115, QM2114-0816, QM838-1115 and QM838-0816 requires the below 'About QBE Australia' statement to be included;</p> <p>QM2114-0217, QM838-0217 and QM8197-0918 requires the 'About QBE Australia' to be 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>QM2114-1115, QM2114-0816, QM2114-0217, QM838-1115, QM838-0816 and QM838-0217 requires the 'Important Information' section to be amended to include the below information;</p> <p>QM8197-0918 requires the 'No Claim Bonus' sub-section to be deleted and replaced with:</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, adjustments if you choose any voluntary excess and other discretionary discounts that may apply.</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 with your previous insurer. The no claim bonus levels we have are:</p> <table border="1" data-bbox="434 1352 1254 1751"> <thead> <tr> <th>No Claim Bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1, 5 years (maximum)</td> <td>Up to 60%</td> </tr> <tr> <td>Rating 2, 4 years</td> <td>Up to 50%</td> </tr> <tr> <td>Rating 3, 3 years</td> <td>Up to 40%</td> </tr> <tr> <td>Rating 4, 2 years</td> <td>Up to 30%</td> </tr> <tr> <td>Rating 5, 1 year</td> <td>Up to 20%</td> </tr> <tr> <td>Rating 6, Nil</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 discount of up to 60%.</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> </ul>	No Claim Bonus Levels	Discount	Rating 1, 5 years (maximum)	Up to 60%	Rating 2, 4 years	Up to 50%	Rating 3, 3 years	Up to 40%	Rating 4, 2 years	Up to 30%	Rating 5, 1 year	Up to 20%	Rating 6, Nil	0%
No Claim Bonus Levels	Discount														
Rating 1, 5 years (maximum)	Up to 60%														
Rating 2, 4 years	Up to 50%														
Rating 3, 3 years	Up to 40%														
Rating 4, 2 years	Up to 30%														
Rating 5, 1 year	Up to 20%														
Rating 6, Nil	0%														

Section(s) in PDS changing	Change																
	<ul style="list-style-type: none"> <li> <b>The types of claims which affect your no claim bonus</b>            There are three types of claims which affect your no claim bonus. These are:           <ul style="list-style-type: none"> <li>At fault, where you, another driver of your motorcycle or 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>           The table below explains how your no claim bonus is affected by different claims in a period of insurance:           <table border="1" data-bbox="434 683 1428 1825"> <thead> <tr> <th data-bbox="434 683 815 831">Type of claim</th> <th data-bbox="815 683 1046 831">Number of claims in one period of insurance</th> <th data-bbox="1046 683 1428 831">Effect on no claim bonus discount level at renewal</th> </tr> </thead> <tbody> <tr> <td data-bbox="434 831 815 999">No claims</td> <td data-bbox="815 831 1046 999"></td> <td data-bbox="1046 831 1428 999"> <ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul> </td> </tr> <tr> <td data-bbox="434 999 815 1207">Claims that <b>do not</b> 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="815 999 1046 1207">One or more claims</td> <td data-bbox="1046 999 1428 1207"> <ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul> </td> </tr> <tr> <td data-bbox="434 1207 815 1825" rowspan="3">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="815 1207 1046 1375">One Claim</td> <td data-bbox="1046 1207 1428 1375"> <ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul> </td> </tr> <tr> <td data-bbox="815 1375 1046 1476">Two Claims</td> <td data-bbox="1046 1375 1428 1476"> <ul style="list-style-type: none"> <li>Rating 1,2,3,4,5: Reduces by up to 20%.</li> <li>Rating 6: No movement</li> </ul> </td> </tr> <tr> <td data-bbox="815 1476 1046 1825">More than two Claims</td> <td data-bbox="1046 1476 1428 1825"> <ul style="list-style-type: none"> <li>Rating 1,2,3,4: Reduces by up to 10%;</li> <li>Rating 5: Reduced by up to 20%;</li> <li>Rating 6: No movement;</li> </ul>           for every subsequent at fault claim thereafter, until you reach a nil no claim bonus (Rating 6 / 0% discount).         </td> </tr> </tbody> </table> <p data-bbox="395 1872 1394 1935">Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.</p> </li> </ul>	Type of claim	Number of claims in one period of insurance	Effect on no claim bonus discount level at renewal	No claims		<ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul>	Claims that <b>do not</b> 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 claims	<ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul>	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>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul>	Two Claims	<ul style="list-style-type: none"> <li>Rating 1,2,3,4,5: Reduces by up to 20%.</li> <li>Rating 6: No movement</li> </ul>	More than two Claims	<ul style="list-style-type: none"> <li>Rating 1,2,3,4: Reduces by up to 10%;</li> <li>Rating 5: Reduced by up to 20%;</li> <li>Rating 6: No movement;</li> </ul> for every subsequent at fault claim thereafter, until you reach a nil no claim bonus (Rating 6 / 0% discount).
Type of claim	Number of claims in one period of insurance	Effect on no claim bonus discount level at renewal															
No claims		<ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul>															
Claims that <b>do not</b> 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 claims	<ul style="list-style-type: none"> <li>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul>															
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>Rating 1: No movement</li> <li>Rating 2, 3, 4 or 5: Increase by up to 10%,</li> <li>Rating 6: Increase by up to 20%</li> </ul>															
	Two Claims	<ul style="list-style-type: none"> <li>Rating 1,2,3,4,5: Reduces by up to 20%.</li> <li>Rating 6: No movement</li> </ul>															
	More than two Claims	<ul style="list-style-type: none"> <li>Rating 1,2,3,4: Reduces by up to 10%;</li> <li>Rating 5: Reduced by up to 20%;</li> <li>Rating 6: No movement;</li> </ul> for every subsequent at fault claim thereafter, until you reach a nil no claim bonus (Rating 6 / 0% discount).															

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="400 1131 1426 1451"> <thead> <tr> <th colspan="2" data-bbox="400 1131 1426 1189">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="400 1189 512 1247">Phone</td> <td data-bbox="512 1189 1426 1247">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="400 1247 512 1305">Email</td> <td data-bbox="512 1247 1426 1305">info@afca.org.au</td> </tr> <tr> <td data-bbox="400 1305 512 1364">Online</td> <td data-bbox="512 1305 1426 1364">www.afca.org.au</td> </tr> <tr> <td data-bbox="400 1364 512 1451">Post</td> <td data-bbox="512 1364 1426 1451">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										
5.8 When You Are Not Insured (Sanctions limitation and exclusion clause)	<p>'5.8 When You Are Not Insured (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>										