

Supplementary Product Disclosure Statement

Motor Vehicle Insurance

Date of preparation: 30 August 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			
QM4346-0616	QM4346-0418	QM4610-0516	QM4611-0716
QM4612-1215	QM4614-1116	QM4968-1215	QM4968-0718
QM4968-1118	QM5615-1215	QM6375-1215	QM7689-0216

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 we calculate the No claim bonus
- Updates to the 'The cost of this policy'
- Changes to the 'Resolving complaints & disputes' process
- Changes to 'Contacting QBE's CCU, FOS or the OAIC'
- Updates to the '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														
About QBE Australia	<p>In QM4968-1118, there is no change to 'About QBE Australia'.</p> <p>In QM4346-0616, QM4346-0418, QM4610-0516, QM4611-0716, QM4612-1215, QM4614-1116, QM4968-1215, QM4968-0718, QM5615-1215, QM6375-1215 and QM7689-0216, '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>														
Important Information	<p>In QM4346-0616, QM4610-0516, QM4611-0716, QM4612-1215, QM4614-1116, QM4968-1215, QM5615-1215, QM6375-1215 and QM7689-0216, the 'Important Information' section is amended to include the following:</p> <p>In QM4346-0418, QM4968-0718 and QM4968-1118, the 'No Claim Bonus' section is deleted and replaced with:</p> <p>No claim bonus</p> <p>You may qualify for a 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 loyalty discounts.</p> <ul style="list-style-type: none"> <p>How do we determine your No claim bonus when you buy a new policy?</p> <p>When you buy a new Comprehensive Policy we ask you the number of years you have held your license 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="371 1440 1179 1839"> <thead> <tr> <th>No claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1</td> <td>Up to 60%</td> </tr> <tr> <td>Rating 2</td> <td>Up to 50%</td> </tr> <tr> <td>Rating 3</td> <td>Up to 40%</td> </tr> <tr> <td>Rating 4</td> <td>Up to 30%</td> </tr> <tr> <td>Rating 5</td> <td>Up to 20%</td> </tr> <tr> <td>0 years claim free</td> <td>0%</td> </tr> </tbody> </table> 	No claim bonus Levels	Discount	Rating 1	Up to 60%	Rating 2	Up to 50%	Rating 3	Up to 40%	Rating 4	Up to 30%	Rating 5	Up to 20%	0 years claim free	0%
No claim bonus Levels	Discount														
Rating 1	Up to 60%														
Rating 2	Up to 50%														
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0 years claim free	0%														

Section(s) in PDS changing	Change
	<ul style="list-style-type: none"> <p>• What happens to your No claim bonus when you renew your policy?</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 of up to 60%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims, the type of claim(s) you have made under this policy and if your schedule shows you have opted into the following Optional benefits:</p> <ul style="list-style-type: none"> ○ No claim bonus protection ○ Lifetime No claim bonus protection <p>• The types of claims which affect your No claim bonus</p> <p>There are three types of claims which affect your No claim bonus. These are:</p> <ul style="list-style-type: none"> ○ At-fault, where you, another driver of your vehicle or its passengers, were fully or partly at fault ○ Not recoverable, where someone else was at fault, but you weren't able to provide us with their name, address and registration details, and ○ Claims for damage where the cause was fire, theft or attempted theft, or malicious damage. <p>The table below explains how your No claim bonus is affected by different claims in a period of insurance:</p>

Section(s) in PDS changing	Change				
	Effect on No claim bonus discount level at renewal				
	Type of claim	Number of claims in one period of insurance	With No Optional benefits	With Optional benefit: 'No claim bonus protection'	With Optional benefit: 'Lifetime No claim bonus protection'
	Claims that do not satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus	No claims One or more claim(s)	<ul style="list-style-type: none"> • For rating - 1,2,3,4,5: Increases by up to 10%, • Otherwise: Increases by up to 20%, up to a maximum of 60% 		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: The types of claims which affect your No claim bonus	One claim	For rating <ul style="list-style-type: none"> • 1,2,3,4: Reduces by up to 10%, • 5: Reduces by up to 20%, up to a maximum of 60%	No movement	
		Two claims	Reduces by up to 20%, up to a maximum of 60%	For rating <ul style="list-style-type: none"> • 1,2,3,4: Reduces by up to 10%, • 5: Reduces by up to 20%, up to a maximum of 60%	
Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.					

Section(s) in PDS changing	Change
The cost of this policy	<p>In QM4346-0418, there is no change to 'The cost of this policy'.</p> <p>In QM4346-0616, QM4610-0516, QM4611-0716, QM4612-1215, QM4614-1116, QM4968-1215, QM4968-0718, QM4968-1118, QM5615-1215, QM6375-1215 and QM7689-0216, the section 'The cost of this policy' is deleted and replaced with:</p> <p>The cost of this policy</p> <p>Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges. When calculating your premium we take a number of factors into account, including:</p> <ul style="list-style-type: none"> • the sum(s) insured; • the type of cover you have chosen; • the year, make and model of the vehicle being insured; • your residential address; • any No claim bonus to which you may be entitled; • the age of the main driver and any other drivers, as well as their driving and insurance history; • the cost of any optional benefits you have selected; • the level of excess you choose to pay; • the frequency with which you choose to pay your premium. <p>Ways to reduce your premium</p> <p>You may be eligible for the following discount we offer:</p> <ul style="list-style-type: none"> • Multi Policy Discount <ul style="list-style-type: none"> If this Policy insures your vehicle and you also hold a buildings and/or contents policy through the same financial institution, we may provide you with a multi policy discount. You may also be entitled to the same discounts on other household insurance products. For more information, contact your financial institution. <p>Other ways you can help reduce your premium:</p> <ul style="list-style-type: none"> • Choose a higher excess <ul style="list-style-type: none"> You can choose a higher excess for a reduced premium. Your Policy Schedule will indicate the excess applicable in the event of a claim. Please refer to 'Excesses' for more information on excess options.
Resolving complaints and disputes	<p>In QM4968-1118, there is no change to 'Resolving complaints and disputes'.</p> <p>In QM4346-0616, QM4346-0418, QM4610-0516, QM4611-0716, QM4612-1215, QM4614-1116, QM4968-1215, QM4968-0718, QM5615-1215, QM6375-1215 and QM7689-0216, 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>

Section(s) in PDS changing	Change										
	<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>										
<p>Contacting QBE's CCU, FOS or the OAIC</p>	<p>In QM4968-1118, there is no change to 'Contacting QBE's CCU, AFCA or the OAIC'.</p> <p>In QM4346-0616, QM4346-0418, QM4610-0516, QM4611-0716, QM4612-1215, QM4614-1116, QM4968-1215, QM4968-0718, QM5615-1215, QM6375-1215 and QM7689-0216, the heading 'Contacting QBE's CCU, FOS or the OAIC' is deleted and replaced with 'Contacting QBE's CCU, AFCA or the OAIC', and 'How to contact FOS Australia' is deleted and replaced with:</p> <table border="1" data-bbox="336 1003 1425 1319"> <thead> <tr> <th colspan="2" data-bbox="336 1003 1425 1059">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1059 448 1115">Phone</td> <td data-bbox="448 1059 1425 1115">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 1115 448 1171">Email</td> <td data-bbox="448 1115 1425 1171">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1171 448 1227">Online</td> <td data-bbox="448 1171 1425 1227">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1227 448 1319">Post</td> <td data-bbox="448 1227 1425 1319">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)										
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<p>Sanctions limitation and exclusion clause</p>	<p>In QM4968-1118, there is no change to 'Sanctions limitation and exclusion clause'.</p> <p>In QM4346-0616, QM4346-0418, QM4610-0516, QM4611-0716, QM4612-1215, QM4614-1116, QM4968-1215, QM4968-0718, QM5615-1215, QM6375-1215 and QM7689-0216, 'Sanctions limitation and exclusion clause' is deleted and replaced with:</p> <p>Sanctions limitation and exclusion clause</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>										