

Home and Contents Insurance

Supplementary Product Disclosure Statement



This Supplementary Product Disclosure Statement (SPDS) introduces changes to your Home Insurance Product Disclosure Statement (PDS). The changes are in four parts and are about your “duty of disclosure”, the insured event of “Fire” and “Accidental Damage” option, the “Personal Effects” option, and “Tell us if anything changes while you’re insured with us” and “Unoccupied homes”.

We prepared this SPDS on 4 May 2023 and it replaces the SPDS we prepared on 14 July 2022. Please read it with the PDS and any other SPDS we have given you or may give you.

This SPDS is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571.

Part 1: Changes to your “duty of disclosure”

This part of the SPDS introduces changes to the Home Insurance PDS prepared on 1 March 2021.

The purpose of this part of the SPDS is to remove “Your duty of disclosure” and replace it with “Your duty not to make a misrepresentation”.

These changes apply to:

- policies quoted on or after 31 August 2021
- existing policies varied on or after 31 August 2021
- policies with a renewal date on or after 29 September 2021.

We've made the following changes

1. **Your duty of disclosure** — On pages 12-13, including and below the heading “Your duty of disclosure”, and including the next four sub-headings and the paragraphs below all these sub-headings, replace all the wording with the following:

Your duty not to make a misrepresentation

What you need to tell us

We will ask you questions:

- when you apply for insurance
- before we agree to renew, extend, vary or reinstate your policy.

Your answers will help us decide whether to insure you, and on what terms. Each question we ask you is important. Please answer each one fully, accurately and honestly.

Your duty to us

You have a legal duty under the Insurance Contracts Act to take reasonable care not to make a misrepresentation to us. This duty first arises when you enter into an insurance contract with us.

Before we agree to renew, extend, vary or reinstate your policy, we may remind you of your previous answers to our questions. Your duty extends to telling us whether any of this information has changed.

Failing in your duty can seriously affect your cover

If you fail in your duty, we may do either or both of these:

- cancel your policy
- reduce the amount we pay you if you make a claim.

If your failure is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.

2. For all other references to “**duty of disclosure**” throughout the PDS:

Replace “duty of disclosure” with “duty not to make a misrepresentation”.

Part 2: Changes to the insured event of “Fire” and the “Accidental Damage” option

This part of the SPDS introduces changes to the Home Insurance PDS prepared on 1 March 2021.

The purpose of this part of the SPDS is to introduce changes to the insured event of “Fire” and the “Accidental Damage” option.

These changes apply to:

- policies quoted on or after 14 May 2021
- policies with a renewal date on or after 12 June 2021.

For existing policy holders, we will assess any claim for fire losses that occur after 29 April 2021, using the improved wording in this SPDS.

We've made the following changes

1. **Fire event** — On page 31, replace the wording with the following:

Fire



You are covered for

Loss or damage to your insured home and contents caused by:

- fire, including bushfires and grassfires
- heat, ash, smoke, or soot that is the direct result of a fire within 100 metres of the insured address.

Fire is defined as burning by flames.



You are not covered for

Loss, damage, or destruction caused by:

- bushfire or grassfire during the uninsured period → **page 62**
- normal use over time of items that are usually exposed to heat, ash, smoke, or soot such as a splashback
- heat, ash, smoke, or soot from a fireplace or a fire pit
- scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe
- heat, ash, smoke, or soot that is the result of a fire over 100 metres away from the insured address unless you have selected and we have agreed to provide optional Accidental Damage cover on → **page 50**.

2. **Accidental Damage** — On page 50, replace the wording for the insured event Fire in the table under Accidental Damage with the following:

Insured event

What this option also covers

Fire

- Loss or damage caused by scorching or melting when there was heat but no flame. This includes scorch marks caused by a hot pan on your benchtop
- Loss or damage caused by heat, ash, smoke, or soot when no damage from fire has occurred.

Part 3: Changes to the “Personal Effects” option related to mobile phones, laptops and electronic tablets, and e-scooters

This part of the SPDS introduces changes to the Home Insurance PDS prepared on 1 March 2021.

The purpose of this part of the SPDS is to introduce changes to the “Personal Effects” option and other applicable sections as noted below.

These changes apply to:

- policies quoted on or after 14 July 2022
- policies with a renewal date on or after 13 August 2022.

We've made the following changes

- 1. Personal Effects** — On pages 47–48, including and below the heading “Personal Effects” and including the next four sub-headings and the paragraphs below all these sub-headings, replace all the wording with the following:

Personal Effects

You will be covered for loss or damage during the period of insurance:

- anywhere in Australia and New Zealand
- anywhere else in the world for up to 90 days of your departure from Australia.

You can choose to insure items as Specified or Unspecified Personal Effects.

Specified Personal Effects cover

For items worth \$300 or more, you will tell us about each individual item you want covered. These items and the amounts we agree to cover them for will be listed on your Insurance Certificate.



You are covered for

The following categories of items as specified personal effects:

- bicycles (including e-bikes with an electric motor speed limited to 25km/h, with a maximum power of 250w)
- clothing
- e-scooters (with an electric motor speed limited to 25km/h)
- jewellery and watches
- laptops and electronic tablets
- medical aids
- mobile phones
- musical instruments
- photographic equipment
- sporting equipment.



You are not covered for

- any items that are not in the specified personal effects categories listed above
- any items that are not listed on your Insurance Certificate
- amounts higher than what is stated on your Insurance Certificate.

You are also not covered for:

- aircraft, drones, model crafts, and their accessories
- any electronic or electrical items and their accessories
- bicycles, e-bikes, scooters or e-scooters that have been illegally modified
- diving equipment
- gold or silver nuggets and ingots, or uncut and unset gems
- items damaged from being cleaned by chemicals not considered usual for domestic household cleaning
- motorised bicycles or motorised scooters
- motorised or non-motorised watercraft including their accessories or spare parts
- musical instruments while in use or used for business
- parachutes
- personal e-transporters
- photographic and video equipment, and associated accessories used for business
- sporting equipment (including fishing equipment and firearms) while in use
- theft of bicycles, e-bikes, scooters or e-scooters that have not been locked to a fixed object with a device designed specifically for bicycles, e-bikes, scooters or e-scooters when away from the home or in the open air at the insured address
- wear and tear or scratches.

Unspecified Personal Effects cover

You will be covered for a variety of items up to \$1,000 per item. You choose the total amount of cover, and this will be shown on your Insurance Certificate.



You are covered for

The following items as unspecified personal effects:

- baby capsules, children's car seats, and prams
- bicycles and e-bikes with an electric motor speed limited to 25km/h, with a maximum power of 250w
- binoculars, opera glasses, telescopes
- children's toys
- clothes, hats, and furs
- cosmetics and toiletries
- handbags, briefcases, wallets, clipboard folders, suitcases, and other travel bags but not their contents unless the contents are also listed here and covered by your optional Personal Effects cover stated on your Insurance Certificate
- jewellery and watches (apart from damage caused by over-winding)
- medals
- medical aids including hearing aids, dentures, wheelchairs, walking sticks, and crutches
- musical instruments not while in use and not used for business
- photographic and video equipment, and associated accessories not used for business
- picnic sets, picnic rugs, and non-fabric camping equipment
- portable music systems and CB radios
- scooters and e-scooters with an electric motor speed limited to 25km/h
- spectacles, sunglasses, and contact lenses
- sporting equipment and associated accessories (not while in use)
- writing instruments.



You are not covered for

Amounts higher than what is stated on your Insurance Certificate, or for items not listed above as an unspecified personal effect.

You are also not covered for:

- aircraft, drones, model crafts, and their accessories
- any electronic or electrical items and their accessories
- bicycles, e-bikes, scooters or e-scooters that have been illegally modified
- cash, cheques, gift cards or other similar financial items, stamps, travel or other tickets, coupons, licences, passports or other documents
- computers including laptops, electronic tablets, and their accessories
- diving equipment
- gold or silver nuggets and ingots, or uncut and unset gems
- items damaged from being cleaned by chemicals not considered usual for domestic household cleaning
- mobile phones including smart phones, smart devices, and their accessories
- motor vehicles, caravans, and trailers, and their accessories
- motorised bicycles or motorised scooters
- motorised or non-motorised watercraft including their accessories or spare parts
- motorised vehicles, go-karts, motorcycles, mini-bikes, trail bikes including their accessories, spare parts or helmets
- musical instruments while in use or used for business
- parachutes
- personal e-transporters
- photographic and video equipment, and associated accessories used for business
- sporting equipment (including fishing equipment and firearms) while in use
- theft of bicycles, e-bikes, scooters or e-scooters that have not been locked to a fixed object with a device designed specifically for bicycles, e-bikes, scooters or e-scooters when away from the home or in the open air at the insured address.

2. Things you take away from home — On page 7

Remove the following sentence:

If you have items worth more than \$1,000, you can ask for Specified Personal Effects cover. → **page 47**

3. Motor Burnout — On page 49 under the sub-heading “You are not covered for”

Add the following bullet point:

- any motor in a vehicle, e-bike, e-scooter or personal e-transporter

4. Accidental Damage — On page 51 under the sub-heading “You are not covered for”

Under the lead-in sentence of “Accidental loss or damage to the following items:”, replace the second bullet point in the left column with:

- bicycles, e-bikes, scooters and e-scooters while they are being used

5. Your legal liability cover for Home and Contents — On page 57 under the sub-heading “Transport — We will not cover your legal liability for:”

Under the lead-in sentence “The use, ownership or control of:” add the following two bullet points:

- e-scooters (including where hired, leased or ride-shared) and e-bikes
- personal e-transporters

Under the lead-in sentence “However, we will cover you for the use, ownership, or control of a:” replace the first bullet point with the following two bullet points.

- bicycle or e-bike with an electric motor speed limited to 25km/h, with a maximum power of 250w
- e-scooter with an electric motor speed limited to 25km/h (that is not hired, leased or ride-shared)

6. General Exclusions: What this policy will never cover — On page 58 under the sub-heading “Breaking the law”

Under the lead-in sentence of “This includes but is not limited to events relating to:”, add the following as the last bullet point:

- the use, or illegal modification of bicycles, e-bikes, scooters, e-scooters and personal e-transporters.

7. Definitions of words and phrases — On pages 71–73 the definition for e-bikes has been changed, and definitions for e-scooter and personal e-transporter have been added, as detailed below

e-bikes	Any bicycle using an electric motor.
e-scooter	A battery-powered scooter that is propelled with an electric motor.
personal e-transporter	Any battery-powered device propelled by an electric motor such as a skateboard, unicycle, hoverboard, one-wheel or Segway used for personal transportation. This excludes e-bikes and e-scooters.

Part 4: Changes to “Tell us if anything changes while you're insured with us” and “Unoccupied homes”

This part of the SPDS introduces changes to the Home Insurance PDS prepared on 1 March 2021.

The purpose of this part of the SPDS is to introduce changes to the “Tell us if anything changes while you're insured with us” and “Unoccupied homes” as noted below.

These changes apply to:


- policies quoted on or after 4 May 2023
- policies with a renewal date on or after 11 June 2023

We've made the following changes

- 1. Tell us if anything changes while you're insured with us** — On page 13, including and below the heading “Tell us if anything changes while you're insured with us” and including all the examples of changes we want you to tell us about, replace all the wording with the following:

Important things you must tell us about during the period of insurance

What you must tell us

-  During the period of insurance, you must tell us about any of the following things as soon as reasonably possible after you learn any of them are going to occur or have occurred:

Condition of your home:

- your home is no longer in good condition → **pages 14–15**
- you find out asbestos is present in any part of the roof materials on any buildings at your insured address
- you find out that the main building material of the walls or roof of your home has been noted incorrectly in your Declarations, or that the material will change
- construction, alteration, or renovation work begins that involves removing the roof or external walls, building-in under your home, raising your home, or removing or replacing stumps
- your home will be demolished
- your home is heritage listed or has a heritage overlay.

Change of address:

- you move to a new address (only if you have contents insurance cover).

Change of tenancy:

- there is a change in the rent your tenant must pay (only if you have Landlord Options cover)
- you no longer have a signed written lease agreement with your tenant or you stop using a licensed property manager for your tenanted home (only if you have Landlord Options cover) → **page 52**.

When you tell us about any of these things

We will assess what you have told us against our acceptance criteria. We then may:

- note the updated details on your policy
- propose a variation to your policy, such as a revised premium
- cancel your policy, in which case we will refund what is left of the premium you've paid (except in the case of fraud).

Occupancy:

- your home will be unoccupied for more than 180 days → **page 74**
- someone is living at your home without your consent
- there will be a change to how your home is occupied because you're going to rent the home as a landlord, you plan to move back into the home, or you plan to use the home as your holiday home
- any paying guests will stay at your home → **page 73**
- your home is shared with four or more people who are not your family (only if you have contents insurance cover).

Use of home:

- any part of your home is or will be used for a business, trade, or profession, other than only as a home office.

Change of financing:

- you need to add or remove an interested lender or financier to your policy.

Change of security:

- security devices on your home (including alarms, deadlocks, and window locks) change or are no longer maintained in good working order.

! If you fail to tell us about any of these things

If you fail to tell us about any of these things as soon as reasonably possible after you learn any of them are going to occur or have occurred, we may (where permitted by law):

- refuse to pay a claim
- reduce the amount we pay for a claim
- cancel your policy → **page 68**.

Changing your policy during the period of insurance

Please contact us if you wish to request any changes to your policy during the period of insurance. For example:

- when changing the insured address
- adding optional covers → **page 46**
- increasing your sum insured → **page 65**.

2. Tell us if your home will be unoccupied for more than 60 days — On page 14, including and below the heading “Tell us if your home will be unoccupied for more than 60 days” and including the three paragraphs, replace all the wording with the following:

! When your home will be unoccupied

We will provide cover while the home is unoccupied for up to a maximum of 180 consecutive days, subject to the policy terms and conditions.

When your home is unoccupied for more than 60 consecutive days, the following security and safekeeping conditions apply:

- your home must be kept secure, all windows and doors locked and security devices activated
- gardens and lawns must be kept in tidy order and mail, newspapers and deliveries collected regularly
- you must arrange for someone to check inside and outside your home regularly.

If you do not comply with these conditions, we may (where permitted by law):

- refuse to pay a claim
- reduce the amount we pay for a claim
- cancel your policy.

When your home is unoccupied for more than 60 consecutive days and you make a claim, an additional excess of \$1,000 will apply.

All cover under the policy stops after 180 days of your home being unoccupied.

3. When your home is unoccupied — On page 63, below the heading “When your home is unoccupied” replace the paragraph and three bullet points with the following:

We will only cover loss or damage that occurs while the home is unoccupied up to a maximum of 180 consecutive days. You must comply with our security and safekeeping conditions → **page 14**.