

Personal Accident Insurance

Supplementary Product Disclosure Statement No 1. dated 1 July 2011

This document is a Supplementary Product Disclosure Statement (SPDS) for Personal Accident Insurance. It supplements the Product Disclosure Statement (PDS) for Personal Accident Insurance dated 10 March 2009 and must be read in conjunction with that document. This SPDS will apply to a policy that commences or was renewed with the PDS.



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This SPDS has been issued to add the following details:

Financial Claims Scheme

Zurich is an insurance company authorised under the Insurance Act 1973 to carry on general insurance business in Australia. As such, we are subject to prudential requirements and standards, regulated by the Australian Prudential Regulation Authority (APRA).

This policy may be a protected policy under the Federal Government's Financial Claims Scheme (FCS), which is administered by APRA.

The FCS may apply in the event that a general insurance company becomes insolvent. If the FCS applies, a person who is entitled to make a claim under this insurance policy may be entitled to a payment under the FCS. Access to the FCS is subject to eligibility criteria.

Further information about the FCS can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

The information contained in this SPDS is general information only. It does not take into account your objectives, financial situation and needs. You should discuss with your adviser the appropriate amounts for which you need to be insured.

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