

Supplementary Product Disclosure Statement



This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends your Product Disclosure Statement (PDS) and Policy Wording.

You must read this SPDS together with your PDS and Policy Wording to enable you to make an informed choice about whether the particular product is suitable for your needs.

Your insurance cover is unchanged except as indicated below.

New Definition of 'Flood'

The definition of 'Flood' is replaced with the following:

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);
- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

The definition of 'Water Catchment System' is deleted.

This SPDS only changes the definition of flood and does not otherwise change the cover provided.

Date of preparation: 1 March 2013
Date effective: 19 June 2013
QM3495-0613

Policies are underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035 (QBE), AFS Licence No. 239545, of 82 Pitt Street, Sydney 2000. Cover for workers compensation in New South Wales is transacted by QBE Workers Compensation (NSW) Limited - Agent for the NSW WorkCover Scheme ABN 83 564 379 108. QBE and QBE Workers Compensation (NSW) Limited have authorised the information contained in this SPDS.