

Supplementary Product Disclosure Statement

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Date of preparation: 30 April 2019

This is a Supplementary Product Disclosure Statement (SPDS) issued by QBE Insurance (Australia) Limited. It supplements and amends product disclosure statements (PDS) listed in the table below:

Document number and version			
QM113-1215	QM114-1215	QM167-1215	QM172-1215
QM173-1215	QM378-1215	QM407-1215	QM486-1215
QM487-1215	QM646-1215	QM666-1215	QM715-1215
QM1713-1215	QM2842-1215	QM3071-1215	QM5887-0816
QM6517-1115	QM6517-0616	QM6518-1115	QM6518-0616
QM6519-1115	QM6519-0616	QM6613-1115	QM6613-0616

It provides more information about:

- Changes to the External Disputes Resolution (EDR) scheme
- Updates made to the Sanctions Clause
- Updates made to the 'About QBE Australia' statement

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										
Resolving complaints and disputes	<p>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> <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="395 1227 1114 1541"> <thead> <tr> <th colspan="2" data-bbox="395 1227 1114 1272">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="395 1272 547 1328">Phone</td> <td data-bbox="555 1272 1114 1328">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="395 1328 547 1384">Email</td> <td data-bbox="555 1328 1114 1384">info@afca.org.au</td> </tr> <tr> <td data-bbox="395 1384 547 1440">Online</td> <td data-bbox="555 1384 1114 1440">www.afca.org.au</td> </tr> <tr> <td data-bbox="395 1440 547 1541">Post</td> <td data-bbox="555 1440 1114 1541">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
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Phone	1800 931 678 (free call)										
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About QBE Australia	<p>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>										

Section(s) in PDS changing	Change
Sanctions limitation and exclusion clause	<p>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>