

Supplementary Product Disclosure Statement

Motor Vehicle Insurance

Date of preparation: 24 May 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		
QM150-0716	QM150-0617	QM150-0718
QM2146-0716	QM2988-1215	QM3261-1215

It provides more information about:

- Updates made to the 'About QBE Australia' statement
- Changes to the 'Resolving complaints & disputes' process
- Additions to the 'Important Information' section about the No claim bonus and the way in which we calculate the No claim bonus
- Updates to 'Additional Benefits' section
- Updates made 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										
Multiple sections	In all instances in the PDS where the mentions of “No claim discount” or “no claim discount” delete and replace it with “No claim bonus” or “no claim bonus” respectively										
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>										
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="336 1592 1423 1910"> <thead> <tr> <th colspan="2" data-bbox="336 1592 1423 1648">How to contact AFCA</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 1648 448 1704">Phone</td> <td data-bbox="448 1648 1423 1704">1800 931 678 (free call)</td> </tr> <tr> <td data-bbox="336 1704 448 1760">Email</td> <td data-bbox="448 1704 1423 1760">info@afca.org.au</td> </tr> <tr> <td data-bbox="336 1760 448 1816">Online</td> <td data-bbox="448 1760 1423 1816">www.afca.org.au</td> </tr> <tr> <td data-bbox="336 1816 448 1910">Post</td> <td data-bbox="448 1816 1423 1910">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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Section(s) in PDS changing	Change														
Important Information	<p>In QM150-0618, the No Claim bonus section is deleted and replaced with the following:</p> <p>In QM150-0716, QM150-0617, QM2146-0716, QM2988-1215 and QM3261-1215, the Important Information section is amended to include the following:</p> <p>No claim bonus</p> <p>You may qualify for 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 to tell us what No claim bonus you had before you insured with us. The No claim bonus levels we have are:</p> <table border="1" data-bbox="371 824 1177 1223"> <thead> <tr> <th>No Claim bonus Levels</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>Rating 1, 5 years claim free</td> <td>Up to 60%</td> </tr> <tr> <td>Rating 2, 4 years claim free</td> <td>Up to 50%</td> </tr> <tr> <td>Rating 3, 3 years claim free</td> <td>Up to 40%</td> </tr> <tr> <td>Rating 4, 2 years claim free</td> <td>Up to 30%</td> </tr> <tr> <td>Rating 5, 1 years claim free</td> <td>Up to 20%</td> </tr> <tr> <td>0 years claim free</td> <td>0%</td> </tr> </tbody> </table> <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 discount of up to 60%.</p> <p>On renewal your No claim bonus may be reduced based on the number of claims, the types of claims you have made, the value of loss incurred under this Policy and if your Policy Schedule shows you have opted into the following Optional benefit:</p> <ul style="list-style-type: none"> Protected no claim discount clause. <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 weather, fire, theft or attempted theft, or malicious damage. 	No Claim bonus Levels	Discount	Rating 1, 5 years claim free	Up to 60%	Rating 2, 4 years claim free	Up to 50%	Rating 3, 3 years claim free	Up to 40%	Rating 4, 2 years claim free	Up to 30%	Rating 5, 1 years claim free	Up to 20%	0 years claim free	0%
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	<p>The table below explains how your No claim bonus is affected by different claims each Policy period:</p> <table border="1" data-bbox="371 405 1426 1845"> <thead> <tr> <th colspan="4" data-bbox="371 405 1426 454">Effect on No claim bonus discount level at renewal</th> </tr> <tr> <th data-bbox="371 454 691 636">Type of claim</th> <th data-bbox="691 454 959 636">Number of claims in one period of insurance</th> <th data-bbox="959 454 1182 636">With No Optional benefits</th> <th data-bbox="1182 454 1426 636">With Optional benefit: 'Protected no claim discount clause'</th> </tr> </thead> <tbody> <tr> <td data-bbox="371 636 691 689">No claims</td> <td data-bbox="691 636 959 689"></td> <td data-bbox="959 636 1182 689"></td> <td data-bbox="1182 636 1426 689"></td> </tr> <tr> <td data-bbox="371 689 691 837" rowspan="3">One of more claim(s) that do not satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus</td> <td data-bbox="691 689 959 837"></td> <td data-bbox="959 689 1182 837" rowspan="3"> <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% </td> <td data-bbox="1182 689 1426 837"></td> </tr> <tr> <td data-bbox="691 837 959 896">Windscreen or window glass only claim</td> <td data-bbox="959 837 1182 896">One claim</td> <td data-bbox="1182 837 1426 896"></td> </tr> <tr> <td data-bbox="691 896 959 1279"> <table border="1"> <tr> <td data-bbox="691 896 959 954">Two claims</td> <td data-bbox="959 896 1182 954">For rating</td> <td data-bbox="1182 896 1426 954">No movement</td> </tr> <tr> <td data-bbox="691 954 959 1279">More than two claims</td> <td data-bbox="959 954 1182 1279"> <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% </td> <td data-bbox="1182 954 1426 1279"> 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% </td> </tr> </table> </td> <td data-bbox="959 1279 1182 1337">One at fault claim with loss incurred under \$500 after all applicable excesses have been paid</td> <td data-bbox="1182 1279 1426 1337">For rating</td> <td data-bbox="1182 1337 1426 1337">No movement</td> </tr> <tr> <td data-bbox="691 1337 959 1845">One at fault claim with loss incurred over \$500 after all applicable excesses have been paid</td> <td data-bbox="959 1337 1182 1845">Reduces by up to 20%, up to a maximum of 60%</td> <td data-bbox="1182 1337 1426 1845">No movement</td> </tr> </tbody> </table>	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: 'Protected no claim discount clause'	No claims				One of more claim(s) that do not satisfy any one of the conditions listed in the section: The types of claims which affect your No claim bonus		<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%		Windscreen or window glass only claim	One claim		<table border="1"> <tr> <td data-bbox="691 896 959 954">Two claims</td> <td data-bbox="959 896 1182 954">For rating</td> <td data-bbox="1182 896 1426 954">No movement</td> </tr> <tr> <td data-bbox="691 954 959 1279">More than two claims</td> <td data-bbox="959 954 1182 1279"> <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% </td> <td data-bbox="1182 954 1426 1279"> 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% </td> </tr> </table>	Two claims	For rating	No movement	More than two claims	<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%	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%	One at fault claim with loss incurred under \$500 after all applicable excesses have been paid	For rating	No movement	One at fault claim with loss incurred over \$500 after all applicable excesses have been paid	Reduces by up to 20%, up to a maximum of 60%	No movement
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	<p>Each year we re-calculate your premium. Your premium may still change due to underwriting and other factors.</p>																																

Section(s) in PDS changing	Change
Additional Benefits	<p>The Addition Benefits section is amended to delete the following sections:</p> <ul style="list-style-type: none"> • No claim discount benefit – Applies to comprehensive cover only • Accidents/losses affecting your no claim discount – Applies to comprehensive cover only or Accidents/losses affecting your no claim discount • Faultless no claim discount benefit – Applies to comprehensive cover only • Windscreen claim benefit – Applies to comprehensive cover only or Windscreen claim benefit <p>Refer to the above for more information on No Claim Bonus.</p>
Sanctions limitation and exclusion clause	<p>In QM150-0618, there is no change to the 'Sanctions limitation and exclusion clause'.</p> <p>In QM150-0716, QM150-0617, QM2146-0716, QM2988-1215 and QM3261-1215, the '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>