



Supplementary Product Disclosure Statement - Residential Strata Insurance

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 19 April 2007 and will apply to policies that commence or renew, on or after 1 May 2007.

You received a Strata Insurance Product Disclosure Statement and Policy (PDS) when you first took out the policy with us. You may have also received a PDS at a later time.

This Supplementary PDS updates, and should be read with, the most recent PDS you received from us, any other applicable Supplementary PDS and your policy schedule (schedule).

Changes to your PDS

Section 1 - Buildings, common contents and common property

What is insured (page 18)

Where the sum insured as shown on your schedule for the buildings, common contents and common property is \$50,000,000 or less, we will cover your buildings, your common contents and your common property for any loss or damage caused by:

- An act of terrorism.

Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

What is not insured under Section 1 (page 19)

We will not cover your buildings, your common contents or your common property for loss or damage caused by an act of terrorism as described on page 18 where:

- The sum insured as shown on your schedule for the buildings, common contents and common property is more than \$50,000,000, or
- The damage is caused by contamination by chemical and/or biological agents which results from the act of terrorism.

The most we will pay for your buildings, common contents and common property (page 25)

We will cover your buildings, your common contents and your common property for loss or damage caused by an act or terrorism as described on pages 18 and 19 if the sum insured for your buildings, common contents and common property as shown on your schedule is \$50,000,000 or less. The most we will pay for any claim for loss or damage caused by an act of terrorism is the sum insured as shown on your schedule plus those costs listed under 'Additional benefits we will pay for' on pages 20 to 25.

What Sections 1 to 5 of the policy do not cover

General exclusions (page 46)

Where the sum insured for the buildings, common contents and common property as shown on your schedule is \$50,000,000 or less, the exclusion for Terrorism has changed and is replaced with the following:

We will not pay claims arising from:

An act of terrorism which results in contamination by chemical and/or biological agents.

Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

If you have any questions, or would like another copy of the PDS, please contact your insurance advisor or call us on the contact telephone number on your schedule.

Insurer
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