



CGU Insurance

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 30 April 2008 and will apply to policies taken out, or with a renewal effective date, on or after 30 April 2008.

The information in this Supplementary PDS updates and should be read with the Product Disclosure Statement that it is provided with (**PDS**) and any other applicable Supplementary PDS.

Changes to your PDS

The Corporations Act 2001 now requires the terms and conditions of an insurance policy (that are not part of the policy schedule) to be in the PDS for that policy. This Supplementary PDS amends your PDS to meet this requirement.

Your PDS booklet contains your policy terms and conditions or policy wording in a separate section or part or under a separate heading. The PDS is amended, and should now be read so that the policy terms and conditions or policy wording, that is included in your PDS booklet, is part of the PDS.

Any statement in your PDS to the effect that the policy terms or conditions, or policy wording, is not part of the PDS, is deleted.

Insurer

**CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No 238291**