

# Supplementary Product Disclosure Statement

## Home Contents and Personal Property in Transit

**Date of preparation: 6<sup>th</sup> September 2023**

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				
QM1370-0421				

It provides more information about:

- Amendments and available options to your insurance policy and must be read together with your applicable PDS.

## 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 and
- your Marine Certificate of Insurance

## Amendments to the PDS

Section(s) in PDS changing	Change
<p>Duty of Disclosure Insurance Contracts Act 1984 (Cth) &amp; Marine Insurance Act 1909 (Cth)</p> <p>Replaced with</p> <p>Duty not to make a misrepresentation</p>	<p><b>Duty not to make a misrepresentation</b></p> <p>This is a consumer insurance contract under the Insurance Contracts Act 1984 (Cth).</p> <p>Under the Insurance Contracts Act 1984 (Cth) you have a duty to take reasonable care not to make a misrepresentation to us. This duty applies when you enter into, renew, extend or vary this contract of insurance.</p> <p>Before you enter into, renew, extend or vary this contract of insurance we will ask you questions that are relevant to our decision to insure you and on what terms. When you answer the questions you must not give a false or misleading account of matters. Your response should tell us everything that you know about the question. Your response is relevant to whether we offer you insurance and the terms that are offered.</p> <p>A misrepresentation made fraudulently is made in breach of the duty to take reasonable care not to make a misrepresentation.</p> <p><b>Duty of Disclosure under the Marine Insurance Act 1909</b></p> <p>Your attention is drawn to Sections 23 to 27 of the Marine Insurance Act 1909 (Cth) and, in particular, that any contract of marine insurance is based on utmost good faith and in the absence of such good faith, may be avoided. Further, you have an obligation to disclose to us every material circumstance which is known to you and/or which in the ordinary course of business ought to be known to you. Every circumstance is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether they will take the risk. If there is a failure to make such disclosure, we may avoid the contract.</p>
<p>Clause 3.2 – Owner Packed Property</p>	<p><b>Clause 3.2 – Owner Packed Property</b></p> <p>This policy is extended to cover Theft, Pilferage or Non-delivery of owner packed items, limited to \$500 per carton unless a detailed carton inventory has been provided to the Removal Company prior to commencement of the transit.</p>
<p>Clause 7.2 – Electrical, mechanical and electrical failure</p>	<p><b>Clause 7.2 Electrical, mechanical and electronic failure</b></p> <p>This exclusion shall not apply for the first \$25,000 of any claim if cover nominated on your Insurance Declaration and is shown in your policy schedule.</p>

1. Definitions–  
Insured property

**1. Definitions – Insured property**

Item (b) is deleted and replaced with the following:

Policy is extended to cover Antiques, curio, jewellery, plate, precious objects, work of art, fine art, medals, coin collections, fur or pieces of precision equipment up to a limit of \$1,000;

unless you have declared and nominated Valuables cover on your Insurance Declaration and is shown in your policy schedule.