

Home and Contents Insurance

Supplementary Product Disclosure Statement



This Supplementary Product Disclosure Statement (SPDS) introduces changes to your Home Insurance Product Disclosure Statement (PDS). The changes are about your “duty of disclosure”.

We prepared this SPDS on 31 August 2021. Please read it with the PDS and any other SPDS we have given you or may give you.

This SPDS is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571 and introduces changes to the Home Insurance PDS prepared on 12 September 2019 and 1 March 2021.

The purpose of this part of the SPDS is to remove “Your duty of disclosure” and replace it with “Your duty not to make a misrepresentation”.

These changes apply to existing policies varied on or after 31 August 2021.

We've made the following changes

1. Your duty of disclosure

On pages 12-13, including and below the heading **Your duty of disclosure**, and including the next four sub-headings and the paragraphs below all these sub-headings, replace all the wording with the following:

Your duty not to make a misrepresentation

What you need to tell us

We will ask you questions:

- when you apply for insurance
- before we agree to renew, extend, vary or reinstate your policy.

Your answers will help us decide whether to insure you, and on what terms. Each question we ask you is important. Please answer each one fully, accurately and honestly.

Your duty to us

You have a legal duty under the Insurance Contracts Act to take reasonable care not to make a misrepresentation to us. This duty first arises when you enter into an insurance contract with us.

Before we agree to renew, extend, vary or reinstate your policy, we may remind you of your previous answers to our questions. Your duty extends to telling us whether any of this information has changed.

Failing in your duty can seriously affect your cover

If you fail in your duty, we may do either or both of these:

- cancel your policy
- reduce the amount we pay you if you make a claim.

If your failure is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.

2. For all other references to “duty of disclosure” throughout the PDS:

Replace “duty of disclosure” with “duty not to make a misrepresentation”.