



RACQ Insurance Ltd ABN 50 009 704 152 AFS
Licence 233082

2649 Logan Road, Eight Mile Plains, Qld 4113

PO Box 4, Springwood, Qld 4127

13 1905

racq.com

Assistance Banking Insurance Lifestyle

Household Insurance

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 29 May 2023.

This SPDS must be read in conjunction with the Household Insurance Product Disclosure Statement (PDS) RHHB2.0822 with an effective date of 15 August 2022. These documents, together with your Certificate of Insurance, form the basis of your insurance cover.

Changes to the PDS which will apply to new policies and renewals from 29 May 2023

This SPDS makes the following important changes to the PDS for new policies and renewals from 29 May 2023:

Changes to the 'Premium & discount guide' section of the PDS

- On page 110 of the PDS, the section titled '**What discounts can be applied to your premium**', is deleted and replaced with the following:

What discounts can be applied to your premium

You may be entitled to premium discounts. The key premium discounts that are offered by RACQ are summarised in the table below. From time to time, we may also offer other discounts or incentives. RACQ may withdraw or vary any discounts or incentives at any time, including by changing eligibility rules or the amount of the discount. Information about the discounts we offer and who is entitled to the discounts is available at racq.com/insurance on the Insurance discounts page or on request.

A discount will only apply to you if you are entitled to the discount based on your circumstances, and the discount continues to be offered by us at the time you take out your policy, or for any renewal of your policy, on the date the renewal is effective. For some discounts, you will only be able to access the discount if you ask us to apply the discounts and we confirm you are entitled to the discount. You may need to give us information for us to assess whether we will apply a discount to you.

When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and then reduce the premium by applying the discounts that you're entitled to. We will show the discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to additional premiums arising from your policy choices in relation to your excess amount, nor to the portion of your premium which relates to payment frequency, nor to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance. Discounts also do not apply to the additional premiums associated with the following optional benefits:

- Mobile Phones;
- Pet Cover;
- Small Business Contents; and
- Items away from home (for the alarm discount and the apartment discount).

Premium discounts	Home	Contents
Alarm discount If you have an alarm that is monitored 24 hours a day, 7 days a week by a monitoring facility.	✗	✓
Apartment discount If your home is a townhouse, unit, duplex or flat.	✗	✓
Combined discount If you are the owner-occupier of your home and take out a combined Home and Contents Insurance policy for the same insured address.	✓	✓
Household excellence bonus If you have held Household Insurance for 5 years or more without making a claim.	✓	✓
Roadside Assistance loyalty discount If any policyholder holds RACQ Roadside Assistance (excludes Business Roadside Assistance).	✓	✓

Premium discounts	Home	Contents
Multi policy discount If any policyholder has 3 or more qualifying policies with RACQ Insurance.	✓	✓
No claim discount If you haven't made a claim in the last 12 months.	✓	✓
Over 55 discount If any policyholder is: <ul style="list-style-type: none"> aged 55 years or more, and an owner-occupier or tenant at the insured address If the Senior card holder discount applies to this policy, this discount won't also apply.	✓	✓
Senior card holder discount If any policyholder is: <ul style="list-style-type: none"> a government-issued senior card holder, and an owner-occupier or tenant at the insured address If this discount applies to the policy, the Over 55 discount won't also apply.	✓	✓

Changes to clarify coverage for personal transportation devices

2. On pages 74, 75, 79, 80 and 116 of the PDS.

Page 74, under the title **'Items away from home'** and within the section **'Items that can be insured away from home'** and sub-section **'Sporting and recreational items'**, the first bullet point should be replaced with the following:

- ✓ Bicycles and scooters, including their accessories, (except for personal transportation devices).

Page 75 of the PDS, under the title **'Items away from home'**, within the section **'You are not covered for'**, under **'Loss or damage to:'**, add the following bullet point:

- ✗ Personal transportation devices.

Page 79, under the title **'Legal liability exclusions'**, and within the section **'Anyone'**, under **'You are not covered for'**, the third cross should be replaced with the following:

- ✗ Using, owning or controlling a vehicle, except for:
 - A bicycle or wheelchair or
 - Any golf buggy, ride on mower or other garden appliance which doesn't need to be registered by law.

Page 80, under the title **'Legal liability exclusions'**, and within the section **'Anyone'**, under **'You are not covered for'**, add the following exclusion:

- ✗ Using, owning or controlling a personal transportation device.

Page 116, under title **'Words with special meaning'**, add the below:

Personal transportation devices:	An e-bicycle, e-scooter, unicycle, hoverboard, scooter, skateboard or segway which are all used for personal transportation that has an electric or combustible engine, or is a battery driven device. This does not include devices that are only powered by manual means.
---	---

Changes to clarify coverage under the 'Advanced cover' benefit

3. Page 69, under the title '**Advanced cover**', the entire section from '**You are covered for**', up to but not including the word '**Limit**', deleted and replaced with:
- ✔ Loss or damage caused by accidental damage or motor burnout to your home or your contents, for the below:
 - Under Home Insurance, we cover accidental damage to fully enclosed and lockable parts of your home. For example, inside your home building or garage.
 - Under Contents Insurance, we cover accidental damage to these contents items at your home:
 - Furniture, furnishings, household decorative items, works of art.
 - Wall hangings and household ornaments.
 - Glass in a radio, clock, vase, ornament or lamp.
 - Television or visual display unit.
 - Kitchen, dining room, lounge room, bedroom and bathroom ware and floor carpets.
 - Household and domestic electrical and electronic goods, personal computer equipment and associated hardware.
 - Outdoor furniture in open air.
 - Loss or damage to your electrical items as described under the optional benefit 'Motor burnout', which can be found on page 71 of the insurance policy document.

Changes to caravan annexe

4. Page 22, under the title '**Your home**', and within the section '**Building types**', under '**You are covered for**', the fourth bullet point should be replaced with the following:
- ✔
 - An unregistered caravan or mobile home including its fixtures, fittings and annexe as long as:
 - you use it solely as your permanent or temporary residence at the insured address and
 - you don't use it on a public road.