



# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)

This SPDS was prepared on 11 October 2024 and applies to the Product Disclosure Statement and Policy Booklet prepared on 3 July 2023 for ANZ Home Insurance (version ANZHOMPDS REV0 07/2023) (**PDS**) and will apply to policies with a commencement date on or after 2 February 2025 or a renewal date on or after 16 March 2025.

The information in this SPDS updates the terms and conditions in the PDS and must be read with the PDS and any other SPDS We may issue. These documents together with Your Certificate of Insurance make up the terms and conditions of Your insurance contract with Us.

Page	Amendment to the PDS
24	<p>On page 24 of the PDS, under the heading “Portable Contents” and after the paragraph “We will settle Your claim as set out in this optional benefit and the ‘Claims’ section.”, the following paragraph is added:</p> <p>The Portable Contents Excess will apply to claims made under this optional benefit.</p>
30	<p>On page 30 of the PDS, within the table under the heading “Excess”, an additional row is added to the table after the last row with the following:</p> <ul style="list-style-type: none"><li>in the first column on the left, the words “Portable Contents Excess” are added;</li><li>in the second column on the right, the words “this applies when You make a claim on Portable Contents” are added.</li></ul>
32	<p>On page 32 of the PDS within the box titled “Claim example 4 – replacing Your Portable Contents”, the following changes are made:</p> <ul style="list-style-type: none"><li>the row for “Standard Excess” in the table is amended so that the words “Standard Excess” in the left column and “\$300” in the right column are deleted and replaced with the words “Portable Contents Excess” in the left column and “\$250” in the right column;</li><li>the last paragraph is deleted and replaced with:<ul style="list-style-type: none"><li>We pay the supplier \$2,500 being the cost of the replacement laptop less the Portable Contents Excess of \$250 You pay the supplier the Portable Contents Excess of \$250 as We have requested that You do this.</li></ul></li></ul>

The PDS is otherwise unchanged.

This SPDS is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 under the CGU brand.

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