



Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by Auto & General Insurance Company Limited ABN 42 111 586 353 AFS Licence No 285571 and prepared on 4th August 2016

This SPDS supplements **Home & Contents Insurance Product Disclosure Statement – Part A**, prepared date 15th October 2015 or before and must be read together with the PDS that you hold and any other SPDS we have given you or may give you for your PDS.

The purpose of this SPDS is to introduce Optional Flood Cover and advise you of the corresponding changes to the PDS listed above.

The changes are:

- P.10 - Insured events** - in the **We will NOT cover** column replace “loss or damage caused by flood” with “loss or damage caused by flood unless you have selected and we have agreed to provide this optional cover”
- Cover Part 4 - P.27 - Optional Covers** - Optional Flood Cover section is added to the table:

What is insured	What is NOT insured
<p>Flood is defined as:</p> <p>the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</p> <ul style="list-style-type: none"> ✓ a lake (whether or not it has been altered or modified); ✓ a river (whether or not it has been altered or modified); ✓ a creek (whether or not it has been altered or modified); ✓ another natural watercourse (whether or not it has been altered or modified); ✓ a reservoir; ✓ a canal; ✓ a dam. 	<p>loss or damage to:</p> <ul style="list-style-type: none"> ✗ garden retaining walls ✗ fences and gates that are not structurally sound or well maintained ✗ garden borders, driveways, paths, pavers or gardens ✗ the liner and/or cover of a swimming pool or spa ✗ water in a swimming pool or spa ✗ the surface of a tennis court ✗ jetties, wharves and pontoons.

- P.29 - General Exclusions**, in “We will not cover: Action of the sea, high water, or underground water” section replace “loss or damage caused by flood” with “loss or damage caused by flood, unless you have selected and we have agreed to provide this optional cover.”
- P.32 - General Exclusions**, in “We will not cover: Uninsured period” section add
 - ✗ any loss or damage that is caused by flood within the first 72 hours of the commencement of your optional flood cover when you selected and we agreed to provide this optional cover.

But subject to the policy terms and conditions, we will cover loss or damage caused by flood that occurs where:

- ✓ this optional flood cover commenced immediately after another policy covering the same risk for flood expired, without a break in cover
- ✓ this optional flood cover commenced on the same day you bought your home or moved to a new address.