coles insurance

Home and Contents Insurance

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) introduces changes to your Home Insurance Product Disclosure Statement (PDS) prepared on 1 July 2024. The changes are to the following sections of the PDS:

- Your Home Insurance cover
- Your Contents Insurance cover

We prepared this SPDS on 5 March 2026. 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.

These changes apply to:

- policies quoted on or after 25 June 2026
- policies with a renewal date on or after 2 August 2026.

We've made the following changes

1. Your Home Insurance cover

On page 28, in the "You are covered for" table, remove the 5th bullet point and replace it with following:

- Flooring (such as tiles, linoleum and timber), floating flooring, wall coverings (such as tiles and wallpaper)

2. Your Contents Insurance cover

On page 30, in the "You are covered for" table, remove the 3rd bullet point and replace it with the following:

- When you have contents insurance and you own a flat, apartment, unit, townhouse or villa and it is in a body corporate / strata title complex (or similar), we will also cover the following items you own or are legally responsible for:
  - air conditioning units
  - built-in furniture and cupboards
  - electric vehicle chargers
  - energy storage systems and solar panels
  - external awnings, blinds or shutters
  - fixed appliances
  - floating floors, lino or vinyl flooring (fixed or not)
  - hot water systems
  - lights, tapware and handles
  - shower screens
  - wall paint and wallpaper

On page 32, in the "You are not covered for" table, add the following:

- Items that are covered, or should legally be covered, by the body corporate or strata plan's insurance policy, according to the relevant state or territory law, including items that are less than the body corporate or strata plan's insurance policy excess.
- Common property in a body corporate / strata title complex (or similar).