

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571 and prepared on 28th September 2020.

This SPDS supplements your Car Insurance PDS Part A and PDS Part B which all have the prepared date of 1st September 2019.

This SPDS must be read in conjunction with the PDS Part A and PDS Part B that you hold and any other SPDS we have given you or may give you.

The purpose of this SPDS is to introduce changes to the availability of the No Claim Discount (NCD) Protection optional benefit.

The Changes

1. Car Insurance PDS Part A

Policy Benefits and Options

Replace the **Policy Options** table with the following:

Policy Options	Comprehensive	Third Party Property, Fire and Theft	Third Party Property Only
Accident Hire Car	Optional	x	x
Reduced Window Glass Excess	Optional	x	x
Choice of Repairer	Optional	x	x
No Claim Discount Protection**	Optional	x	x

* Eligibility criteria apply.

** Eligibility criteria apply. No Claim Discount Protection is not available from 28th September 2020.

2. Car Insurance PDS Part B

No Claims Discount Protection (optional)

Replace the wording under **No Claims Discount Protection (optional)** with the following:

This optional benefit applies only if shown as included on your Insurance Certificate.

You are entitled to make 1 claim during the current period of insurance, or 2 claims in a 3-year period without affecting your NCD. For additional claims, your NCD will be reduced on renewal.

However, if 'Rating 1 for Life' is shown on your Insurance Certificate, you will keep your maximum NCD (Rating 1) for life, as long as you continue your policy with this NCD Protection.

If 'Rating 1 for Life' is not shown on your Insurance Certificate, you will qualify for this extra benefit after holding this policy for 2 years continuously with NCD Protection and without making any claim.

For more information about NCD, please refer to our Premium, Excess and Discount (PED) Guide which is available on our website or by calling us.

IMPORTANT: No Claim Discount Protection is not available from 28th September 2020. If 'NCD Protection' is shown as included on your Insurance Certificate after this date, it will continue to form part of your policy until it is removed.



This document prepared on 28th September 2020

Auto & General Insurance Company Limited

ABN 42 111 586 353 AFS Licence No 285571

Level 13, 9 Sherwood Road, Toowong, QLD 4066