

Supplementary Product Disclosure Statement – Heavy Motor Insurance Australia Fleet Policy Insurance



This is a Supplementary Product Disclosure Statement ('SPDS') that supplements and amends the following Product Disclosure Statement ('PDS') issued by HDI Global Specialty SE – Australia (ABN 58 129 395 544, AFSL 458776):

- Heavy Motor Insurance Australia's PDS and Policy Wording – POLHMIASD032021, dated 31 March 2021.

This SPDS must be read together with the above Heavy Motor Insurance Australia's PDS and Policy Wording and any other SPDS that we give you which updates or amends the PDS.

This SPDS is effective for all new business and renewal policies issued on or after 1 July 2021. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS/SPDS issued by us to you.

PDS AND POLICY WORDING AMENDMENTS

Complaints and Dispute Resolution Process

In the Product Disclosure Statement section, on page 10, under the heading 'Complaints and Dispute Resolution Process', the entire section is deleted and replaced with:

We are dedicated to providing **You** with a high standard of service and **We** want to ensure **We** maintain these standards at all times. If **You** feel that **We** have not offered **You** a first class service, contact **Us** and tell **Us** and **We** will do **Our** best to resolve the problem.

You are entitled to make a complaint about any aspect of **Your** relationship with **Us** including the conduct of **Our** agents and authorised representatives. **We** will attempt in good faith to resolve any complaint/dispute in a fair, transparent and timely manner.

We aim to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission ('ASIC') guidelines.

If **You** have any questions or concerns about **Your** insurance or the handling of a claim **You** should, in the first instance, refer **Your** complaint or dispute to HMIA.

You can contact HMIA at:

Phone: (02) 9227 8400
Email: servicefeedback@hmia.com.au
Mail: Suite 1001, Level 10, 1 Castlereagh Street, Sydney NSW 2000
PO Box H320, Australia Square NSW 1215

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If **We** do not make a decision within the period that **We** tell **You We** will respond, **We** will tell **You** about **Your** right to lodge a complaint with an external dispute resolution scheme. If **You** are not happy with **Our** response, **You** can refer **Your** complaint to the Australian Financial Complaints Authority ('AFCA') subject to its rules. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its rules.

You can contact AFCA at:

Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

If **You** require further information, **You** can access **Our** Complaints and Dispute Resolution Process at HMIA's website at www.hmia.com.au.

The Insurer

In the Product Disclosure Statement section, on page 3, under the heading 'The Insurer', the third paragraph is replaced with:

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee ('CGC') is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting **Us**.

For more information on the CGC go to <https://insurancecode.org.au/>.

Cost of the Insurance - other costs, fees and charges

In the Product Disclosure Statement section, on page 8, under the heading 'Cost of the Insurance – other costs, fees and charges' the Endorsement Fee payable is changed from \$50 to \$60.

Other than as set out above, all other policy terms, conditions, limits and exclusions remain unchanged.

SPDS prepared on 1 July 2021

HMIASD SPDS 0721