

**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 – POLHMIASD112022, dated 1 November 2022.

This SPDS must be read together with the above 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 October 2023. **You** should keep this SPDS 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**

**Excess**

In the Policy Wording section, on page 31, under the heading 'Excess' the entire section is deleted and replaced with:

**Excess**

**You will have to contribute an Excess(es) to the amount of any claim under this Policy. The standard Excesses are shown in Standard Excesses – Table 1. Any additional Excesses are shown in Additional Excesses – Tables 2 and 3.**

**Any Excess(es) shown on Your Schedule will prevail over the applicable Excesses in Tables 1, 2 and 3.**

**Standard Excesses – Table 1**

Type of <b>Vehicle</b>	<b>Excess</b>
Any articulated <b>Vehicle</b> over 2.5 tonne (including <b>Trailers</b> )	1% of <b>Sum Insured</b> , minimum \$1,250 per <b>Vehicle</b>
Any Rigid <b>Vehicle</b> over 2.5 tonne	1% of <b>Sum Insured</b> , minimum \$1,000 per <b>Vehicle</b>
Mobile Plant, Earthmovers & Tractors	1% of <b>Sum Insured</b> minimum \$1,000 per <b>Unit</b>
Any <b>Vehicle</b> up to 2.5 tonne	1% of <b>Sum Insured</b> or <b>Market Value</b> , minimum \$1,000 per <b>Vehicle</b>
Tow Trucks	1% of <b>Sum Insured</b> , minimum \$2,500 per <b>Vehicle</b>
Hired in <b>Vehicles</b>	1% of <b>Sum Insured</b> , minimum \$2,500 per <b>Vehicle</b>
<b>Trailer in Your Control</b>	\$2,500 per <b>Vehicle</b>

**Additional Excesses – Table 2**

Applicable only when the age of the **Driver** at the time of an **Accident** is under 23.

<i>Type of <b>Vehicle</b></i>	<i><b>Excess</b></i>
<i>Any articulated <b>Vehicle</b> over 2.5 tonne (including Mobile Plant, Earthmovers &amp; Tractors)</i>	<i>\$5,000 per <b>Vehicle</b> in addition to any other <b>Excess</b> payable</i>
<i>Any Rigid <b>Vehicle</b> over 2.5 Tonne</i>	<i>\$2,500 per <b>Vehicle</b> in addition to any other <b>Excess</b> payable</i>
<i>Any <b>Vehicle</b> up to 2.5 tonne</i>	<i>\$2,000 per <b>Vehicle</b> in addition to any other <b>Excess</b> payable</i>

**Additional Excesses – Table 3**

<i>Any <b>Vehicle</b> while <b>Tipping</b></i>	<i><b>Your Standard Excess</b> detailed in Table 1 or specified within <b>Your Schedule</b> doubles.</i>
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Other than as set out above, all other policy terms, conditions, limits and exclusions remain unchanged.