

# Supplementary Product Disclosure Statement

## for RAC Building, Contents and Personal Valuables Insurance

This Supplementary Product Disclosure Statement (SPDS) was prepared on 14 May 2020 and applies to policies commencing or renewed on or after 1 July 2020.

This SPDS should be read with the RAC Building, Contents and Personal Valuables Insurance Combined Product Disclosure Statement and Financial Services Guide (the "PDS") effective 1 July 2015. These documents together with your schedule and our Premium, Excess and Discount Guide ("PED Guide") form the basis for your insurance cover.

For a copy of the PDS applying from 1 July 2015 please go to [rac.com.au](http://rac.com.au) or call us on **13 17 03**.

### Important Changes

1. Page 38-39 replace **If you have a complaint** section with the following:

#### Resolving complaints and disputes

We take great pride in our service to members. If you aren't satisfied with the service provided to you, please contact us on **13 17 03** or via email at [InsuranceMemberFeedback@rac.com.au](mailto:InsuranceMemberFeedback@rac.com.au).

We take feedback very seriously and will handle any issues in accordance with our Complaint and Dispute Resolution process as set out in our Complaint and Dispute Resolution brochure available at [rac.com.au](http://rac.com.au).

Should you feel the need to escalate the issue with an independent third party, you can contact the Australian Financial Complaints Authority (AFCA) at no cost to you. Details are:

Telephone: 1800 931 678

Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [afca.org.au](http://afca.org.au)

2. On Pages 26-27, add new exclusions to the list of **General Exclusions** under the subheading **Cause of loss, damage or liability** as follows:
  - > Infectious disease, where an 'Infectious Disease' is defined as:
    - > any listed human disease under the *Biosecurity Act* 2015 (Cth) and subsequent amendments (whether or not it was listed as such at the time of the event);
    - > Rabies;
    - > Cholera;
    - > Highly Pathogenic Avian Influenza or any strain or mutant variation of it;
    - > Coronavirus disease (COVID-19);
    - > Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any strain or mutant variation of SARS-CoV-2;
    - > Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or new Variant Creutzfeldt-Jakob Disease (VCJD); or
    - > any fear or threat (or perceived fear or threat) of any of the above.
  - > any legal or other requirement to clean-up, detoxify, remove, monitor or test for an Infectious Disease.

RAC Insurance Pty Limited  
AFS Licence Number 231222  
14 May 2020

