

Supplementary Product Disclosure Statement

for RAC Car 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 Car Insurance Combined Product Disclosure Statement and Financial Services Guide (the "PDS") effective 1 July 2014. These documents together with your current 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 2014 please go to rac.com.au or call us on **13 17 03**.

Important Changes

- Page 3 of the PDS, under the heading **Product Disclosure Statement** include the following references between "Claiming on your policy" and "Other important information":

When we repair your car (Choice of repairer)	24
The parts we use	25

- Page 28 under the heading **Instalment payments** replace the second bullet point with the following:
 - > More than one month, we may cancel your policy without notice and refuse to pay your claim.

- Page 30-31 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.

RAC Insurance Pty Limited
AFS Licence Number 231222
14 May 2020

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.

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

Website: afca.org.au

- On Pages 20-21, 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.

