Home and Contents Insurance
Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) introduces changes to your Home Insurance Product Disclosure Statement (PDS) prepared on 21 September 2023.

We prepared this SPDS on 7 October 2026. Please read it with the PDS and any other SPDS we have given you or may give you.

This SPDS is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571.

Part 1:

The purpose of this part of the SPDS is to introduce changes to the following sections of the PDS:

- 'Your Home Insurance cover', and
- 'Your Contents Insurance cover'.

These changes apply to:

- policies quoted on or after 25 June 2026
- policies with a renewal date on or after 2 August 2026.

We've made the following changes

1. Your Home Insurance cover

On page 28, in the "You are covered for" table, remove the 5th bullet point and replace it with following:

- Flooring (such as tiles, linoleum and timber), floating flooring, wall coverings (such as tiles and wallpaper)

2. Your Contents Insurance cover

On page 30, in the "You are covered for" table, remove the 3rd bullet point and replace it with the following:

- When you have contents insurance and you own a flat, apartment, unit, townhouse or villa and it is in a body corporate / strata title complex (or similar), we will also cover the following items you own or are legally responsible for:
  - air conditioning units
  - built-in furniture and cupboards
  - electric vehicle chargers
  - energy storage systems and solar panels
  - external awnings, blinds or shutters
  - fixed appliances
  - floating floors, lino or vinyl flooring (fixed or not)
  - hot water systems
  - lights, tapware and handles
  - shower screens
  - wall paint and wallpaper

On page 32, in the "You are not covered for" table, add the following:

- Items that are covered, or should legally be covered, by the body corporate or strata plan's insurance policy, according to the relevant state or territory law, including items that are less than the body corporate or strata plan's insurance policy excess.
- Common property in a body corporate / strata title complex (or similar).

Part 2:

The purpose of this part of the SPDS is to introduce changes to the 'Landlord Options' section of the PDS.

These changes apply to:

- policies quoted on or after 15 October 2026
- policies or renewal offers varied on or after 15 October 2026
- policies with a renewal date on or after 22 November 2026.

We've made the following changes

1. Landlord Options – Tenant Default cover

On page 54, below the heading "You are covered when:" replace all the bullet points with the following:

- the tenant's rental payments were not in arrears at the time you added this option to your policy. If rent was in arrears at the time you added this option, cover will only apply for that tenancy after those arrears have been paid in full
- there is a signed written lease agreement in place between you and the tenant, and
- you have issued all required notices to the tenant or provided proof to us that the tenant has vacated the premises.

2. Landlord Options – Theft and malicious damage by tenants and their visitors

On page 55, below the heading "You are covered when:" replace all the bullet points with the following:

- there is a signed written lease agreement in place between you and the tenant.

As soon as you become aware of the loss, damage or destruction, you must:

- report the incident to police, and
- where it is safe to do so, try to minimise further loss, damage or destruction.

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