

## Caravan Insurance Policy Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 29 June 2020 incorporates and replaces the information contained in the SPDS RCVC9.0719 dated 1 July 2019.

This SPDS must be read in conjunction with the Caravan Insurance Policy Product Disclosure Statement (PDS) RCVC2 03/17 dated 1 March 2017. These documents, together with your Certificate of Insurance, form the basis of your insurance cover.

This SPDS makes the following important changes to the PDS:

- Introduction of The Australian Financial Complaints Authority (AFCA) in relation to disputes.
- Adding a general exclusion in relation to the transmission of diseases.

### Changes to the PDS which apply to new policies and renewals from 1 July 2019

#### Introduction of The Australian Financial Complaints Authority (AFCA) in relation to disputes:

1. On page 52 of the PDS, within the section titled '*Dispute resolution process*', under '*3. Refer to external dispute resolution*', replace the entire content of this section with the following:

#### **3. Refer to external dispute resolution**

RACQ Insurance is a member of the Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance).

The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review process. If we are unable to resolve your complaint within 45 calendar days of the date we first received your complaint, you can refer your complaint to AFCA, even if we are still considering your complaint.

The AFCA only deals with complaints that fall within their 'Complaint Resolution Scheme Rules'. To find out whether your complaint qualifies for the AFCA, you can:

- Write to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001
  - Call 1800 931 678
  - Visit [www.afca.org.au](http://www.afca.org.au)
  - Email [info@afca.org.au](mailto:info@afca.org.au)
2. On page 57 of the PDS, in the '*Index*' under section '*a*', directly underneath '*at fault claim*' add 'Australian Financial Complaints Authority (AFCA)' and page reference '52'.
  3. On page 58 of the PDS, in the '*Index*' under section '*f*', remove the words 'Financial Ombudsman Service (FOS)' and page reference '52'.

## Changes to the PDS which apply to new policies and renewals from 1 August 2020

### Adding a general exclusion in relation to the transmission of diseases

1. On page 29, 30 and 31 of the PDS, within the section titled '**General Exclusions**', '**What we don't cover**' directly below '**Deliberate acts**', add the following exclusion:

#### **Disease**

**X** Any disease, or fear or threat of any disease, that can be transmitted between living things:

- by any substance or agent, including any virus, bacteria, parasite, or other organism, and
- by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid, or gas.

### Contact us

If you have any questions about these changes, or wish to obtain a full copy of the PDS, please:

- Visit our website [racq.com/insurance](https://racq.com/insurance)
- Call us on **13 1905**
- Visit one of our RACQ branches
- Write to us at, RACQ Insurance, PO Box 4, Springwood, QLD 4127