



Insurance Australia Limited
ABN 11 000 016 722
AFS Licence No. 227681
trading as NRMA Insurance

388 George Street
Sydney NSW 2000 Australia
Telephone 132 132
Website nrma.com

05 February 2011

Miss SL Campbell
[REDACTED]
HENDRA QLD 4011



Dear Miss SL Campbell,

Thank you for your recent telephone call.

The enclosed brochure has further information regarding your enquiry:

- NRMA QLD Home Ins PDS & Policy Book – A5

If we can assist you further, please call one of our consultants on 132 132. Alternatively, you may wish to visit our website at nrma.com.

Yours sincerely,

Customer Service Team
Telephone Business Centre
on behalf of NRMA Insurance

G012824 09/10

QFCI

Date: 5/10/11 *Jm*

Exhibit Number: 726

Insurance issued by Insurance Australia Limited
ABN 11 000 016 722 AFS Licence No. 227681
trading as NRMA Insurance.
When making decisions about the product you should read the
Product Disclosure Statement available from NRMA Insurance.

ADHLTR

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Home Insurance Supplementary Product Disclosure Statements

This Supplementary Product Disclosure Statements (Supplementary PDS) updates, and should be read with, the Home Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

SUPPLEMENTARY PDS 1.5

This Supplementary PDS Edition 1.5 will apply to policies with a commencement date on or after 4 October 2010 or with a renewal effective date on or after 4 October 2010.

WHAT YOU ARE NOT COVERED FOR – LIABILITY EXCLUSIONS (PAGE 36)

The liability exclusion where we will not cover you or your family if liability arises or results from:

- any professional, recreational or amateur sporting activity

has changed and is replaced by the following:

- any professional sporting activity
- any recreational or amateur sporting activity except for golf.

HOME@50 (PAGE 47)

Home@50 benefits do not include discounts on NRMA Home Security systems or monitoring. All other Home@50 benefits remain the same.

YOU OR WE WANT TO CANCEL YOUR POLICY (PAGES 50 TO 51)

When you cancel or we cancel your policy and the amount of premium that is left is less than \$5.00, we will donate this amount to charity, unless you tell us to pay that amount to you.

PRIVACY OF YOUR PERSONAL INFORMATION (PAGES 53 TO 54)

In addition to the list of persons to whom we disclose your personal information, we may also disclose your personal information to:

- suppliers retained by us to supply you with goods and services in satisfaction of any claim made by you
- any credit provider that has security over your property.

DISCOUNTS THAT YOU MAY BE ELIGIBLE FOR – MULTI-POLICY DISCOUNT(PAGE 46)

Multi-Policy Discount will apply to each NRMA Home Insurance Policy you take out, when you also hold any of the following with us:

- an NRMA Comprehensive Motor Insurance Policy (Motor Vehicle or Motorcycle) or
- an NRMA Third Party Property Damage Motor Insurance Policy (Motor Vehicle or Motorcycle) or
- an NRMA Third Party Fire & Theft Motor Insurance Policy (Motor Vehicle only), or
- an NRMA Comprehensive Plus Motor Insurance Policy (Motor Vehicle only), and
- an NRMA CTP Greenslip (if your vehicle is registered in NSW).

Plus, if you hold NRMA Motoring & Services Membership* the discount is even greater.

We no longer offer a further discount on NRMA Home Insurance when you hold NRMA Health Insurance.

Any discounts we have applied will be shown on your current Certificate of Insurance. Please check your certificate to ensure you are getting the discounts you are entitled to and that your personal information is accurate, complete and up to date.

* Excludes Club Care, Taxi and BusinessWise Memberships. Membership is provided by NRMA Motoring & Services which is an independent company from NRMA Insurance.

3 STEPS TO RESOLVE A COMPLAINT (PAGE 55)

The external dispute resolution scheme is now administered by the Financial Ombudsman Service.

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