

Vero Secure Home Elite Insurance Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the Vero Secure Home Elite Insurance Product Disclosure Statement prepared 20 April 2012 (**PDS**). This update is to clarify the cover provided for legal liability for your domestic dog or cat when you have contents insurance with us.

What is the change?

In the section 'General exclusions' on page 61 of the PDS, under the heading 'Animals biting, chewing, pecking or clawing', replace the first bullet point with the following:

- ▼ any animal owned by you or that you are responsible for, **but we will cover** your legal liability for your domestic dog or cat to the extent cover is provided by the 'Legal liability' section;