

Vero Secure™ Motor Plus Insurance

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) prepared on 12 October, 2012. This SPDS supplements the Vero Secure™ Motor Plus Insurance Product Disclosure Statement and Policy Wording (PDS) dated 8 July, 2010. The purpose of this SPDS is to change information about the limit for legal liability for death and bodily injury within Section 1 of the policy, for policyholders residing on Norfolk Island. This SPDS must be read together with the PDS and any other SPDS we give you for your policy.

For policyholders residing on Norfolk Island, the cover in Section 1 of the Secure™ Motor Plus Insurance policy is different from that contained in the PDS. The legal liability cover in respect of death or bodily injury to other people is **\$1 million** in total for all claims arising directly or indirectly from any one cause.

Changes to the PDS

On page 4 of the PDS replace the text underneath the heading "Third party property damage and bodily injury cover" with the following:

This cover protects you against legal liability for:

- ▼ Loss or damage to other people's property up to **\$20 million** in total including legal costs and expenses; and
- ▼ Death or bodily injury to other people (which is not covered under a compulsory third party insurance policy) up to **\$1 million** in total including legal costs and expenses.

This section also provides up to **\$5,000** for loss or damage to your vehicle where the other driver is at fault and not insured.

On page 43 of the PDS, replace the wording underneath the heading "What is legal liability?" with the following:

Legal liability means that an Australian or Norfolk Island court or other judicial body finds, or we accept that, as a result of an accident, a person is legally responsible to pay compensation for:

- ▼ Loss or damage to property owned or controlled by someone else;
- ▼ the death of, or bodily injury, to another person,

and the person responsible is:

- ▼ you; or
- ▼ a person driving **your vehicle** with your permission; or
- ▼ a passenger in **your vehicle**; or
- ▼ your employer, principal or partner.

On page 48 of the PDS, replace the text underneath the heading "What we will pay" with the following:

If we agree to pay a claim for **legal liability**, the payment will include:

- ▼ compensation;
- ▼ legal fees and expenses if we agree to them in writing before they are incurred,

up to **\$20 million** in total for all claims arising directly or indirectly from one cause for loss or damage to property owned or controlled by someone else, and up to **\$1 million** for all claims arising directly or indirectly from one cause for death or bodily injury to another person.

The above limits include all legal costs and expenses:

- ▼ that we agree to in writing before they are incurred; or
- ▼ for which you or another person covered under this part have a **legal liability** to someone else.

Note – We will subtract any excess that may apply.