

# Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (**SPDS**) was prepared on 17 June 2019 and issued by RAA Insurance Limited ABN 14 007 872 602, AFSL Number 232525 (**RAA Insurance**).

This SPDS supplements the following Product Disclosure Statements prepared, issued and underwritten by RAA Insurance (each a **PDS**) and applies to policies commencing or renewed on or after 27 November 2017:

- Home & Contents Insurance Product Disclosure Statement (pp. 50-51);
- Comprehensive Car Insurance Product Disclosure Statement (pp. 41-42);
- Third Party Car Insurance Product Disclosure Statement (pp. 30-31);
- Comprehensive Motorcycle Insurance Product Disclosure Statement (pp. 29-30);
- Boat Insurance Product Disclosure Statement (pp. 28-29);
- Comprehensive Caravan Insurance Product Disclosure Statement (pp. 28-29);
- Comprehensive H2P Insurance Product Disclosure Statement (pp. 39-40); and
- Comprehensive Veteran and Vintage Insurance Product Disclosure Statement (pp. 29-30).

This SPDS should be read together with the PDS and the Financial Services Guide effective 21 March 2019 and any other SPDS we may give you for your PDS. The PDS and SPDS together with your Certificate of Insurance form your policy of insurance.

The purpose of this SPDS is to update the information provided in each PDS in relation to the way in which we handle complaints and the details of the body that conducts external review of complaints.

## Important changes

Each PDS is unchanged except as set out below:

The 'if you have a complaint or query' section in each PDS is replaced with the following:

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## How to resolve a complaint or dispute

We want you to be satisfied with your insurance. If you have a complaint or dispute and are unhappy with something to do with your Policy or our service, we would like to speak with you about it. The following steps are part of our escalations and resolutions procedure.

**Step 1** – Please contact us on **8202 4567** (Policy) or **8202 4575** (Claims) and speak with one of our consultants, as they may be able to resolve your complaint.

**Step 2** – If our consultant can't resolve your complaint you can ask for it to be referred to a complaint representative. They will make contact with you within 48 business hours of the escalation of the complaint.

**Step 3** – If the complaint representative can't resolve your complaint, you can request for it to be referred to our Internal Dispute Resolution Team (**IDR Team**). If the matter is referred to the **IDR Team** they will review and make a determination in relation to the dispute and you will be advised of the outcome within 15 working days.

**Step 4** – If your complaint can't be resolved directly with us, or remains unresolved 45 days from when you first lodged the complaint, you can seek an external review by contacting the Australian Financial Complaints Authority (**AFCA**). Before a complaint is investigated by AFCA, they will request that you first, talk to us to give us the opportunity to resolve the matter. AFCA is a free service to you and is an independent and impartial body.

You can contact AFCA via:

Website: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

Fax: (03) 9613 6399

Mail: Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne, VIC 3001

Reference to the 'Financial Ombudsman Services' in the section entitled 'Consents' in each PDS is changed to the 'Australian Financial Complaints Authority'.

## Reason for this change

The Financial Ombudsman Service (**FOS**) was replaced with the Australian Financial Complaints Authority (**AFCA**) from 1 November 2018 and references to FOS in the PDS are required to be replaced with AFCA before 1 July 2019.