

Alteration
Notice

September
2021

AM&T Home Contents and Personal Property in Transit Insurance

New Wording POL165BA/AM&T 08/21

This document provides a brief description of how cover under our Home Contents and Personal Property in Transit Insurance policy wording POL165BA/AM&T 08/21 has changed from the previous version POL165BA/AM&T 02/21.

We have categorised changes as:

- Cover reduction from prior version
- Cover improvement from prior version
- No/limited impact on cover

This summary does not form part of your policy. To ensure you understand the new cover and the full impact of the changes, please read your Schedule, the Product Disclosure Statement and Policy Document and any other document that we tell you forms part of your policy.

If you need another copy of these documents, or any further assistance, please contact your intermediary.

General

- The policy has been reviewed and updated in the light of changes to Duty Not to Misrepresent legislation, treatment of contagious diseases and clarity on some ambiguous sections of the policy wording.
 - To ensure we are meeting our regulatory / legislative obligations.
 - To increase transparency and clarity of insurance contract terms.
 - To provide a better customer experience by addressing common friction points and areas of misunderstanding.
- Changes to the statutory notice paragraphs for Duty of Disclosure to a Duty not to misrepresent.

Exclusions and cover limitations

- Exclusion for loss, damage or liability arising out of or in connection with a communicable disease or the fear of threat of a communicable disease added.