

RESIDENTIAL LANDLORD PDS SUMMARY OF KEY CHANGES

This summary is for brokers' information only. It is not a Product Disclosure Statement. It does not form part of the insurance policy and will not be used to assess claims.

Summary of key changes for HLL2 and HLLSCTP2

Change Type	What's changed	Detail
Increased Limit	p.3 & 21 Damage to Domestic Electric Motors	Increased to \$10,000
Updated Process	p.6 Updated Complaints Process	<p>The complaints process is deleted and replaced with:</p> <p>Complaints and Dispute Resolution</p> <p>If You have any concerns or wish to make a complaint in relation to this Policy, Our services or Your insurance claim, please let Us know and We will attempt to resolve Your concerns in accordance with our Internal Dispute Resolution procedure. Please contact:</p> <p>Complaints Officer Hutch Underwriting Pty Ltd Telephone: 1300 256 056 Email: complaints@hutchunderwriting.com.au</p> <p>We will acknowledge we have received your complaint and aim to resolve the complaint to your satisfaction.</p> <p>A complaint decision will be provided to you within 30 calendar days. If we are unable to meet this timeframe we will inform you of the reason for the delay.</p> <p>If your complaint is not resolved to your satisfaction, or you do not receive a complaint decision within 30 calendar days of the date on which you first made the complaint, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted as follows:</p> <p>Telephone: 1800 931 678 Email: info@afca.org.au Post: GPO Box 3 Melbourne VIC 3001 Website: www.afca.org.au</p> <p>AFCA services are provided to you free of charge. Your complaint must be referred to AFCA within 2 years of the complaint decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may have access to other external dispute resolution options.</p> <p>The Underwriters participating on this Insurance agree that:</p> <ul style="list-style-type: none"> (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice, and the Underwriters will submit to the jurisdiction of any competent Court within the Commonwealth of Australia; (ii) service of any originating process upon the Lloyd's Underwriters may be affected upon: <p>Lloyd's Underwriters' General Representative in Australia Post: PO Box R1745 Royal Exchange NSW 1225 Email: serviceofsuitaus@lloyds.com who has authority to accept service on the Lloyd's Underwriters' behalf until the appointment of another agent for service which is notified to the insured; and</p>

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		<p>(iii) if a suit is instituted against "Certain Underwriters at Lloyd's subscribing this policy", it is binding on all Lloyd's Underwriters participating on this Insurance as if they had each been individually named as a defendant.</p> <p>In the event of a claim arising under this Insurance immediate notice should be given to: The Claims Manager Telephone: 1300 256 056 Email: claims@hutchunderwriting.com.au Web: hutchunderwriting.com.au/claims</p>
Additional Benefit Updated	p.19 Rent Default by Tenant	<p>The following is deleted: <u>Removal of Tenant's property</u> – up to \$500 per Policy Period for removal and storage of Your Tenant's property if the Tenant vacates the Rental Property as a result of hardship or family/domestic violence under category 4 of this optional Rent Default cover.</p> <p>a. this is available only if the Bond Money is not legally available to You to claim against due to legislation or a court or tribunal order;</p> <p>and replaced with: <u>Removal of Tenant's property</u> – up to \$500 per Policy Period for removal and storage of Your Tenant's property if the Tenant vacates the Rental Property as a result of hardship or family/domestic violence under category 4 of this optional Rent Default cover.</p> <p>b. this is available only if the Bond Money is not legally available to You to claim against due to legislation or a court or tribunal order; or</p> <p>c. the Bond Money has been exhausted fully.</p>
Increased Limit	p.21 Damage to Domestic Electric Motors	<p>The following is deleted: motors with an output greater than five (5) kilowatts; and replaced with: motors with an output greater than ten (10) kilowatts;</p>
New Excess Limitation	p. 25 Excesses for Building Cover and Contents Cover	<p>Where a claim relates to separate identifiable Events with Damage caused by</p> <ol style="list-style-type: none"> 1. Malicious Damage; 2. Deliberate or Intentional Damage; 3. Theft; or 4. Damage by a Tenants Pets; <p>the Excess will be payable for each Event at the Insured Address, up to a maximum of two Events per claim. For example, a Malicious Damage claim for Damage to the Building with an Excess of \$1,000, where there are 4 separate identifiable Events, the Excess payable for the claim would be \$2,000.</p>