

Important Notice: Changes to the Financial Services Guide, Customer's Goods in Transit and Storage Policy Product Disclosure Statement and Policy Wording and Insurance Certificate

The information in this endorsement should be read together with the previous Product Disclosure Statement and Policy Wording you received.

Changes to your Policy

Your policy is amended by the following:

Change 1: Change to insurer details of CGU Insurance Limited (ABN 27 004 478 371 AFSL 238291).

All references to "CGU Insurance Limited (ABN 27 004 478 371 AFSL 238291)" or "CGU" are deleted and replaced by "Insurance Australia Limited (ABN 11 000 016 722 AFSL 227681) trading as CGU Insurance".

Change 2: Change to Complaints and Disputes Resolution Process.

All references to the complaints and disputes process relating to claims under the policy is updated with the following:

"Complaints and Disputes Resolution process

If you have a complaint about an insurance product we have issued or service you have received from us, please contact the Manager at Cowden (VIC) Pty Ltd on (03) 9686 6500 to initiate the complaint with us. If you are unable to contact Cowden, you can contact Zurich directly on 132 687 or CGU directly on 132 481.

Your complaint will be responded to within 15 working days. If you are not satisfied with the response, you may have the matter reviewed through the internal dispute resolution process, which is free of charge.

If You are not satisfied with the outcome of the dispute resolution process and would like to take the complaint further, You may refer the matter to the Australian Financial Complaints Authority (AFCA), an independent and external dispute resolution scheme.

The AFCA is free of charge to You. AFCA contact details are:

Australian Financial Complaints Authority Post: GPO Box 3, Melbourne, Victoria 3001

Freecall: 1800 931 678

Website: www.afc.org.au

Email: info@afc.org.au "