

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

## About this SPDS

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statement (PDS) and Policy wording:

- Mansions of Australia Combined Financial Services Guide and Product Disclosure Statement – 13PDSMANHC01 dated 15 November 2013

This SPDS must be read together with the above PDS issued by ACE Insurance Limited (ABN 23 001 642 020, AFSL 239687).

This SPDS is effective for all policies incepting and renewing from 28 December 2015. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS/SPDS issued by us to you.

### 1. Financial Services Guide

The Financial Services Guide of Mansions of Australia has been removed. A new Financial Services Guide for Mansions of Australia will separately be provided and applies from 28 December 2015.

### 2. Change of name and company form

All references to Calliden Agency Services Limited have changed to SUA Agency Services Pty Ltd. It will continue to trade as Mansions of Australia. Its ABN and AFSL No. remain unchanged.

### 3. Duty of Disclosure

On page 8, the heading and text that follows under the heading 'Non Disclosure' is deleted and replaced with:

#### ***Your Duty of Disclosure***

*Before you enter into or renew an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).*

*If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.*

*We may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.*

*If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.*

*You have this duty until we agree to insure you or renew the contract.*

***If you do not tell us something***

*If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.*

*If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.*

**4. Privacy**

On page 11, the heading and text that follows under the heading 'Privacy' is deleted and replaced with:

***Our Privacy Commitment***

*For the purposes of this Privacy Statement only, all references to “we”, “us” or “our” mean ACE and Mansions, unless specified otherwise.*

*Mansions and ACE respect the privacy rights of its members and customers and are committed to complying with all applicable privacy laws. These laws include the Privacy Act 1988 (Cth).*

*Mansions and ACE are committed to protecting the privacy of persons covered under the policy. We and, where applicable, Mansions, acting as our agent, collect, use and retain any personal information in accordance with the Privacy Act 1988 (Cth). Our detailed privacy policy is available on our website at [www.acegroup.com/au](http://www.acegroup.com/au). Mansions' detailed privacy policy is available at [www.mansions.com.au](http://www.mansions.com.au).*

*We collect personal information (which may include sensitive information) to determine whether to provide this insurance and the cover under it, to administer it once it is in place and to handle or settle any claims made under it. If you do not consent to the terms of our privacy policy or revoke*

*your consent then we may not be able to process your application for insurance or investigate or assess any claim.*

*We collect information directly from you or your agent or via our agents and/or representatives.*

*When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information. The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.*

*We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our products and services or carry out certain business activities on our behalf (such as assessors and call centres) in relation to such products and services including to other companies within our groups of companies, other insurers, our reinsurers, and government agencies (where we are required to by law) and agents and/or representatives of persons covered under the policy. These third parties may be located outside Australia. Lists of countries in which recipients of your information are likely to be located are available at our respective websites.*

*Anyone covered under the policy agrees to us using and disclosing personal information as set out in this Privacy Statement. This consent remains valid unless the person alters or revokes it by giving written notice to our Privacy Officer.*

*If a person covered under the policy wishes to access a copy of personal information pertaining to them, or to correct or update such personal information, or has a complaint or wants more information about how we manage a person's personal information, those persons should contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Telephone: +61 2 9335 3200 or email [Privacy.AU@acegroup.com](mailto:Privacy.AU@acegroup.com) or,*

*in the case of Mansions you can contact Mansions' Privacy Officer, PO Box A2016, Sydney South NSW 1235, Telephone +61 2 9307 6656 or email [privacyofficer@steadfastagencies.com.au](mailto:privacyofficer@steadfastagencies.com.au)*

*What this means for you: we will be fair in the way we collect personal information and we will only collect personal information necessary for what we do. We will be open with what we do with your personal information and it will only be used or disclosed in ways that are reasonable. We will be open with you about the personal information we hold about you and we will let you correct it should it be wrong. You can contact Mansions on 1300 738 308 and ACE on 1800 815 675 if you wish to access or update your personal information or if you wish to obtain a copy of our Privacy Policy.*

*If you are providing us with personal information about other individuals, we rely on you to have made or to make them aware that you will or may provide their personal information to us and the insurer, ACE Insurance Limited, in accordance with our respective Privacy Policies. We rely on you to have obtained their consent to the collection use and disclosure of their personal information. If you have not done or will not do these things you must tell us before you provide us the relevant information. For more information on our respective Privacy Policies please review ACE's Privacy Policy at [www.acegroup.com/au](http://www.acegroup.com/au) and Mansions of Australia's Privacy Policy at [www.mansions.com.au](http://www.mansions.com.au)*

## **5. Dispute Resolution**

On page 12, under the heading 'Dispute Resolution' the contact details for complaints to Mansions of Australia have changed. Please contact Mansions of Australia on +61 2 9307 6653 or by writing to us at:

**Fax:** +61 2 9307 6699

**Address:** PO Box A2016, Sydney South NSW 1235

**Email:** [servicefeedback@steadfastagencies.com.au](mailto:servicefeedback@steadfastagencies.com.au)

Other than set out above, the terms, conditions, exclusions and limitations are set out in your PDS.

SPDS prepared on 21 October 2015