

Supplementary Product Disclosure Statement

Purpose of the Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS), which supplements the Scheer Short Stay Product Disclosure Statement (PDS) dated 17th June 2008.

It contains information about some minor administrative changes we have made to the PDS.

This SPDS must be read together with the PDS.

1. We refer you to “**The amount of any claim may be reduced**” section on pages 7 to 9 of the PDS. The last sentence in that section which reads “In this event, for an additional premium, cover may be provided for your property under the Terri Scheer Landlord Preferred Policy.” is deleted.
2. We refer you to “**Change of circumstances during Period of Insurance**” section on page 56 of the PDS. The last sentence of the second paragraph in that section which reads “For an additional premium you can select an option which allows you to convert your cover to a Terri Scheer Landlord Preferred Policy.” is deleted.

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