

Scheer Short Stay Policy

Supplementary Product Disclosure Statement and Policy Endorsement

Supplementary Product Disclosure Statement

Purpose of the Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS), which supplements the Terri Scheer Short Stay Product Disclosure Statement (PDS) and Policy Wording prepared on 17 June 2008 and the Supplementary Product Disclosure Statement dated 21 May 2009.

This SPDS contains information regarding changes to what "contents" and "buildings" does not include, a change to the claim notification requirements and the deletion of the Domestic Workers Compensation benefit. It is important that you read this information carefully.

This SPDS and Policy Wording Endorsement must be read together with the PDS and Policy Wording and the Supplementary Product Disclosure Statement prepared on 21 May 2009.

SPDS Issue No. 3
Date Prepared: 16 July 2009
Date Active: 17 August 2009

This SPDS is issued by Vero Insurance Limited ABN 48 005 297 807 AFS Licence No. 230859

Page 5

We refer to the words "(e) Domestic Workers Compensation (WA Only)" on page 5 of the PDS which falls under the heading 'Significant benefits and features' commencing on page 4. These words are deleted.

Policy Wording Endorsement

This endorsement forms part of and amends the Scheer Short Stay Policy Wording issued by Vero Insurance Limited (MKT135 06/2008).

Page 16

We refer to "Section 6: Domestic Workers Compensation (WA Only) 51" in the Index on page 16. These words are deleted.

Page 28

We refer to the "What contents does NOT include" section on page 28.

The bullet point "manchester and linen" is deleted and replaced with:

- quilts, pillows, blankets, cushions, towels and all linen

A new bullet point is added after the bullet point which starts "plants, hedges, trees....." as follows:

- grass, lawn or artificial turf

Page 35 and 36

We refer to the "What building does NOT include" section on pages 35 and 36. A new bullet point is added after the first bullet point on page 36 which starts "plants, hedges, trees....." as follows:

- grass, lawn or artificial turf

Page 51

We refer to "Section 6: Domestic Workers Compensation (WA Only)" on page 51. This entire section is deleted.

Page 59

We refer to the "Claims" section on page 59.

The fourth bullet point "give us full details of any loss, damage or liability within thirty days" is deleted and replaced by the following:

- notify us of any loss, damage or liability within thirty days of becoming aware of that loss, damage or liability.

The sub heading "Within 30 days after the loss, damage or liability you must:" is deleted and replaced by the words "Within 30 days of becoming aware of the loss, damage or liability, you must:".

MKT135S(08/2009)