

EasyBiz Business Insurance

Supplementary Product Disclosure Statement 1.6

This Supplementary Product Disclosure Statement (SPDS) updates and should be read with the RACV Insurance EasyBiz Business Insurance Product Disclosure Statement and Policy Booklet (PDS), Supplementary PDS 1.5 (which replaced previous versions 1.1, 1.2, 1.3 & 1.4) for new policies and renewals with an effective date on or after 28/12/2015 and the SPDS prepared on 1 November 2018 that applied to policies with a commencement or renewal effective date on or after 1 December 2018. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us. Your current Certificate of Insurance outlines the cover you have chosen.

This SPDS was prepared on 25th August 2020 and applies to policies with a commencement date or a renewal effective date on or after 17th October 2020.

Changes to your PDS

Your PDS is amended by the following:

Section 2 Shortage in Turnover and Additional Working Costs

Change 1: Reference to the Quarantine Act 1908 replaced

Section 2 - Shortage in Turnover and Additional Working Costs

2.4 Additional benefits

2 (c) Murder, Suicide, Poisoning, Disease, or Defective Sanitary Arrangements

The final paragraph of this clause, amended by Supplementary PDS 1.5, is deleted and replaced with the following:

'We will not cover interruption or interference to the Business under Additional Benefits (c)(iii) and (c)(iv)(A) in respect of highly pathogenic avian influenza, or rabies, or cholera, or any disease determined to be a 'listed human disease' or in respect of which a 'human biosecurity emergency' is declared under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation.'