

# CommInsure Home Insurance

# Supplementary Product Disclosure Statement (SPDS)

Preparation date: 1 January 2009

We have amended our Home Insurance Product Disclosure Statement (PDS) dated 08 May 2007. Details of the amendments to the PDS are set out below. Please read this SPDS together with the PDS and retain this document with the PDS. You should read all parts of the PDS and SPDS.

The policy that you will be issued with will be the policy contained in the PDS as amended by this SPDS.

This SPDS is issued by Commonwealth Insurance Limited  
ABN 96 067 524 216 AFSL 235030 (CIL). CommInsure is a registered  
business name of CIL.

## Amendments to the PDS

**On the inside of the front cover under the heading 'Important Information' remove the following text:**

- "In NSW, the insurer for Domestic Workers Compensation is CIL."

**On page 32 – 'Optional cover you can pay more to have', in relation to Domestic Workers Compensation remove all the current text, under the sub heading 'New South Wales' and replace text with:**

- "This option is not available in New South Wales."

**On page 50 – 'Complaints and dispute resolution processes' replace the current text under Step 3 with the following text:**

- "If you are dissatisfied with the decision from our internal dispute resolution process, please let us know. Alternatively, you can contact the Financial Ombudsman Service Limited (FOS) – you will need to make contact with them within three months of receiving our final decision.

You can contact the FOS by calling 1300 780 808 for the cost of a local call or by writing to:

Financial Ombudsman Service Limited (FOS)

GPO Box 3

Melbourne VIC 3001

You can also fax the FOS on 03 9613 6399 or visit the web site [fos.org.au](http://fos.org.au)"

