

CALIBRE BUSINESS INSURANCE

Notice of Change

calibre
INSURANCE

This notice supplements and amends the following Calibre Insurance Policy Wording.

| Policy Code | Policy Wording | Effective Date |
|--------------|----------------------------|----------------|
| CBRI BI 0418 | Calibre Business Insurance | 1 April 2018 |

This notice forms part of and is to be read together with your Policy Wording. All other Policy terms and conditions remain unaltered.

This notice is dated 1 November 2018, and takes effect on 1 November 2018.

On 16 August 2018, Calibre Commercial Insurance Pty Ltd changed its name to Hollard Commercial Insurance Pty Ltd ABN 86 603 039 023, AFSL 474540. The ABN and AFSL have not changed.

Calibre Insurance is now a trading name of Hollard Commercial Insurance Pty Ltd (HCi). The business previously conducted by Calibre Commercial Insurance Pty Ltd is now managed by HCi under the Calibre Insurance trading name.

All existing documents, including Policy Wordings, remain valid, even if the documents display the former name. All references to "Calibre Commercial Insurance Pty Ltd" should be read as if those references were replaced with "Hollard Commercial Insurance Pty Ltd".

THE FOLLOWING CHANGES ARE ADVISED:

| Important Information | |
|--------------------------------------|---|
| The Agent | The first paragraph of the provision titled "The Agent" is deleted and replaced with: <i>Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) trading as Calibre Insurance ('Calibre Insurance') acts under a binding authority given to it by Hollard to administer and issue policies, alterations and renewals. In all aspects of arranging the Policy, Calibre Insurance acts as an agent for Hollard and not for You.</i> |
| Dispute Resolution Process | The information set out as Step 3 of the Dispute Resolution Process, under the heading "Step 3 External Dispute Resolution scheme" is deleted and replaced with: If We are unable to resolve Your complaint within 45 days of the date We first receive Your complaint or if you remain unsatisfied, You can choose to have the matter reviewed independently by the Australian Financial Complaints Authority (AFCA). Its services are free to You and as a member, We agree to accept its decision where We are bound to do so. You have up to 2 years to contact AFCA after our final Decision. You can contact AFCA by: <ul style="list-style-type: none"> · Phone: 1800 931 678 · Email: info@afca.org.au · Website: www.afca.org.au · Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001 |
| Back Cover | |
| Calibre Commercial Insurance Pty Ltd | All references to Calibre Commercial Insurance Pty Ltd are deleted and replaced with: <i>"Hollard Commercial Insurance Pty Ltd"</i> |

Calibre Insurance is a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) ('Calibre Insurance'). Calibre Insurance acts under a binding authority as agent for The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) ("Hollard").